ToolGPA

NOVEMBER 2026

Capital on Tap

The Insider’s Guide

Business credit card with built-in expense tracking for UK firms



Every plan, grade, refund rule and rival among spend and bill pay tools, read from Capital on Tap’s own pages.

Made by New Wave Capital Limited (trading as Capital on Tap) · checked Nov 13, 2026 · toolgpa.com

2.6
GPA



Contents

01 Welcome
What it is, who it suits, its grades and the ten things to know first

02 What it costs
Every plan, the free plan, ways to pay less and how prices have moved

03 What it does
Its main features, where it runs, what it works with and who makes it

04 Where it stands
Its grades against its category, and whether to keep it or make your own

05 The alternatives
The tools it is most often weighed against, side by side

06 Quick answers
The questions people ask about it, each answered in a line or two

07 About ToolGPA
Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Capital on Tap's own pages, its app-store listings and our grades. Every fact in it is on Capital on Tap's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.6

GPA, above 58 of the 76 other spend and bill pay tools we grade

Capital on Tap issues a business credit card, with free employee cards and virtual cards, and tracks the spending in an app that syncs with accounting software. Its UK site lists a free tier with no annual fee and a paid Pro tier with travel perks, subject to credit approval.

To get you started, here are **9 things to know about Capital on Tap**, taken from its own pages and our grades.

> "
>
> **Setup includes a credit application and an accounting link.**
>
> From our grade for ease of use

1 **Best for a UK business credit card with expense tools**

Capital on Tap is a business credit card with free employee cards, 1% cashback and accounting links.

2 **Paid plans start at about $33.39 a month**

As its pricing page puts it: £299 per year, billed annually (Pro); Free tier £0 per year.

3 **There is a free plan**

Free: £0 a year, no annual fee, with unlimited free employee cards, 1% cashback and no foreign exchange fees.

4 **It runs on 3 platforms**

Web, iOS and Android.

5 **Employee and virtual cards**

Free, unlimited employee cards with their own spending limits, and virtual cards that work as soon as an application is approved.

6 **Automatic accounting sync**

Transactions sync daily to Xero, QuickBooks, Sage or FreeAgent, and are sorted into categories automatically.

7 **Receipts in the app**

A receipt can be photographed and attached to its transaction in the mobile app, which also shows team spending in real time.

8 **A 2.6 GPA, above 58 of 76**

That is against the other spend and bill pay tools we grade, on value, the free plan, features, ease of use and platforms.

9 **Keep it**

To replace Capital on Tap you would be making cards issued through a bank. That is not a weekend's work, with an AI app builder or without one.

Capital on Tap at a glance

PRICING Free plan, from £299 per year, billed annually (Pro); Free tier £0 per year	FREE PLAN Yes
FREE TRIAL None stated	RUNS ON Web, iOS, Android
MADE BY New Wave Capital Limited (trading as Capital on Tap)	CATEGORY Spend & Bill Pay
OUR GRADE 2.6 GPA, good	STORE RATING 4.9 on the App Store, 5,569 ratings

The report card

Best for a UK business credit card with expense tools

Capital on Tap is a business credit card with free employee cards, 1% cashback and accounting links. It is a credit card, so you need approval and pay interest, and Pro is £299 a year.

TOOLGPA REPORT CARD

Capital on Tap

Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	B	The Free tier has no annual fee and Pro is £299 a year. Free sits well under what expense tools cost, though the card itself carries interest from 14.13% APR.
Free plan and trial	B	Free is £0 a year, with unlimited employee cards, 1% cashback and no foreign exchange fees. You still need a credit check to get the card.
Features	C	Employee and virtual cards, accounting sync, receipts in the app, spending limits and roles. There is no separate expense-report tool; the features hang off the card.
Ease of use	C	The page quotes 4.9 on the App Store without a count, so we don't count it. Setup includes a credit application and an accounting link.
Platforms and integrations	B	Web, iOS and Android, with Xero, QuickBooks, Sage and FreeAgent. No desktop app.

Grade point average — Good, out of 4.0 **2.6**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Capital on Tap is for

- ✓ Fits if you want a UK business card with free employee cards and cashback
- ✓ Works for small firms that sync card spending into Xero, QuickBooks or Sage

Who it is not for

- ✗ Not for you if you are refused credit, because the card needs approval and a credit check
- ✗ Pricey if you carry a balance: rates start at 14.13% APR (variable)
- ✗ Skip it if you want a separate expense-report tool, as expense features sit on the card
- ✗ Watch out: Pro costs £299 a year, and Avios convert at 10 points to 8 on Free against 1 to 1 on Pro
- ✗ Watch out: the page we read is the UK site; a US version is linked but was not read

Good to know

Good for

- ✓ UK small businesses that want a credit card with free employee cards
- ✓ Teams that keep their books in Xero, QuickBooks, Sage or FreeAgent
- ✓ Owners who want travel rewards through Avios or Virgin Points

Worth knowing

- ⓘ It is a credit card, so approval depends on a credit check; limits go up to £250,000 and rates start at 14.13% APR (variable).
- ⓘ The UK site prices in pounds; a separate US version of the site is linked but was not read.
- ⓘ Expense features are attached to the card and its app; there is no separate expense-report tool.
- ⓘ Pro costs £299 a year; Avios and Virgin Points convert at 10 points to 8 on Free and 1 to 1 on Pro.

PART 02 · PRICING

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

~$33.39

A month to start. There is a free plan too

Capital on Tap has a free plan. Paid plans start at £299 per year, billed annually (Pro); Free tier £0 per year.

> **You still need a credit check to get the card.**
>
> From our grade for free plan and trial

FREE

£0

per year

No annual fee. Uncapped 1% cashback, free employee cards, virtual cards, preloading and 24/7 support.

PRO

£299

per year, billed annually

Adds 1.25% on preloaded spend, a metal card, airport lounge access, a Times subscription and a 10,000-point welcome bonus.

The free plan

Free: £0 a year, no annual fee, with unlimited free employee cards, 1% cashback and no foreign exchange fees.

Read from capitalontap.com on Nov 13, 2026.

Ways to pay less

OTHER SAVINGS

6 months of Xero free on the Free tier

The Free tier lists 6 months free Xero for first-time Xero subscribers.

Stated on capitalontap.com

What it does

Its main features, where it runs, what it works with and who makes it

3

Places it runs: Web, iOS and Android

Business credit card with built-in expense tracking for UK firms. Here is what it does, as its own site describes it, and what it covers: reports, expense tracking, company cards.

> **Employee and virtual cards, accounting sync, receipts in the app, spending limits and roles.**
>
> From our grade for features

Employee and virtual cards

Free, unlimited employee cards with their own spending limits, and virtual cards that work as soon as an application is approved.

Automatic accounting sync

Transactions sync daily to Xero, QuickBooks, Sage or FreeAgent, and are sorted into categories automatically.

Receipts in the app

A receipt can be photographed and attached to its transaction in the mobile app, which also shows team spending in real time.

Spending limits and alerts

Limits can be set per transaction or per month for each team member, and the account owner gets an alert whenever a card is used.

Cashback and preloading

Cards earn 1% cashback. Preloading adds your own funds to the account to spend past the credit limit, and still earns cashback.

Team access roles

Bookkeepers, accountants and staff can be given separate access levels, such as managing credit to issue team cards.

Where it runs

Web · iOS · Android

What it works with

Xero · QuickBooks · Sage · FreeAgent

Capital on Tap is made by New Wave Capital Limited (trading as Capital on Tap).

Where it stands

Its grades against its category, and whether to keep it or make your own

58/76

Other spend and bill pay tools it is graded above

Capital on Tap's GPA of 2.6 is higher than 58 of the 76 other spend and bill pay tools we grade, and level with 5.

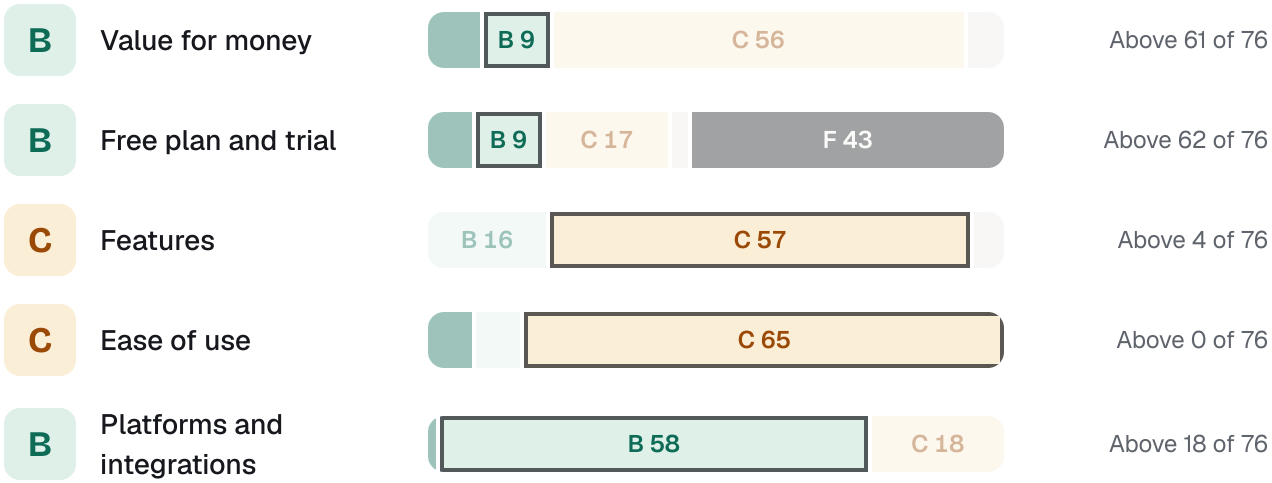
It stands best on free plan and trial (B, above 62 of 76) and worst on ease of use (C, above 0).

Its paid plans start at about $33.39 a month, against a middle price of $12 for the category: 29 of the 36 others that charge start lower.

On features, ease of use and platforms it scores 2.3 out of 4. 15 tools score higher and cost less.

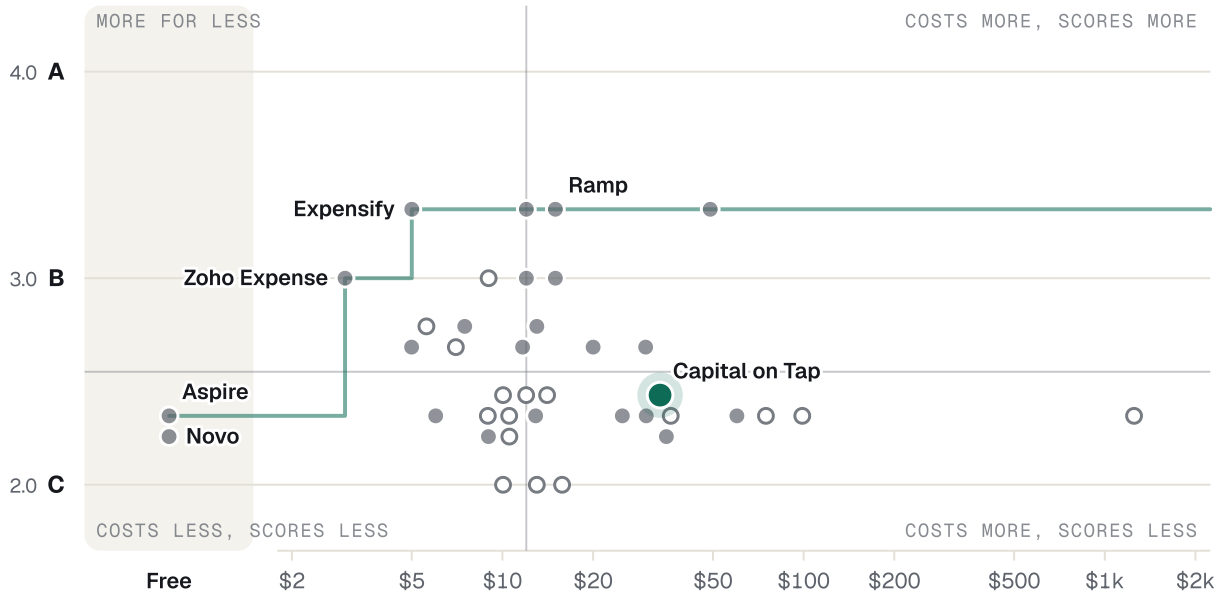
Each grade against the category

Every bar is all 77 spend and bill pay tools we grade, cut by the letter each got. Capital on Tap's own letter is outlined.



Price against what you get

Each dot is one of 39 spend and bill pay tools. Further left costs less; higher up scores better on features, ease of use and platforms. Capital on Tap is the marked dot.



What paid plans start at, a month (each step along is roughly double)

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Capital on Tap you would be making cards issued through a bank. That is not a weekend's work, with an AI app builder or without one.

It is one of the better ones too: its GPA of 2.6 is higher than 58 of the 76 other spend and bill pay tools we grade. It costs $400.63 a year.

What you could make

- Expense tracking and reports: an app builder makes these well.

What you could not

- × Cards issued through a bank.

	× A real app for iOS and Android. Something home-made would be a web page.

What this rests on. Capital on Tap's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Pleo, Soldo, Brex, Ramp and Qonto

The 5 tools Capital on Tap is most often weighed against, with where each one differs from it.

1.8 GPA

Pleo

From $12/mo

Company spending cards and expense reports from Copenhagen.

- Capital on Tap has a free plan. Pleo does not.
- Capital on Tap also covers reports.

Capital on Tap and Pleo compared in full

2.2 GPA

Soldo

Free trial · from £27/mo

Prepaid company cards and spend control for UK and EU teams.

- Capital on Tap has a free plan. Soldo does not, though it has a free trial.
- Only Capital on Tap lists iOS and Android apps.
- Capital on Tap also covers reports.

Capital on Tap and Soldo compared in full

Brex

3.6 GPA

Free plan · from $12/mo

Corporate cards, expenses, bill pay and travel for growing companies.

- Brex also covers bill pay.

Capital on Tap and Brex compared in full

Ramp

3.6 GPA

Free plan · from $15/mo

Corporate cards, expenses, travel and bill pay, with a free plan.

- Ramp also covers invoicing and bill pay.

Capital on Tap and Ramp compared in full

Qonto

2.0 GPA

Free trial · from €9/mo

European business account with cards, transfers and invoicing.

- Capital on Tap has a free plan. Qonto does not, though it has a free trial.
- Only Capital on Tap lists iOS and Android apps.
- Capital on Tap also covers reports.

Capital on Tap and Qonto compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

14

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Capital on Tap free?

Capital on Tap has a free plan. Free: £0 a year, no annual fee, with unlimited free employee cards, 1% cashback and no foreign exchange fees.

How much does Capital on Tap cost?

Capital on Tap lists 2 plans. Free: £0 per year.

What platforms does Capital on Tap work on?

Capital on Tap is available on Web, iOS and Android.

Does Capital on Tap offer any discounts?

Capital on Tap publicly lists the following: 6 months of Xero free on the Free tier.

How is Capital on Tap rated?

Capital on Tap's iPhone and iPad app averages 4.9 out of 5 from 5,569 ratings on the App Store in the United States, as read on Nov 13, 2026.

Does Capital on Tap have a Windows app?

No Windows app was listed when its pages were read on Nov 13, 2026. Capital on Tap is listed for Web, iOS and Android.

Does Capital on Tap have a macOS app?

No macOS app was listed when its pages were read on Nov 13, 2026. Capital on Tap is listed for Web, iOS and Android.

Is Capital on Tap open source?

Capital on Tap is not described as open source on its own site, as read on Nov 13, 2026.

What does Capital on Tap integrate with?

Capital on Tap's listing names Xero, QuickBooks, Sage and FreeAgent. A listing names up to eight integrations, so it may connect to more.

Who makes Capital on Tap?

Capital on Tap is made by New Wave Capital Limited (trading as Capital on Tap).

What are the alternatives to Capital on Tap?

The closest alternatives to Capital on Tap in our directory are Pleo, Soldo, Brex, Ramp and Qonto.

How does Capital on Tap compare with other spend and bill pay tools?

Capital on Tap's GPA of 2.6 is higher than 58 of the 76 other spend and bill pay tools we grade, and level with 5.

Is Capital on Tap good value for money?

ToolGPA grades Capital on Tap B for value for money. Its paid plans start at about $33.39 a month, against a middle price of $12 for the category: 29 of the 36 others that charge start lower.

Could I make my own version of Capital on Tap?

To replace Capital on Tap you would be making cards issued through a bank.

Where this guide comes from

The prices, plans, platforms and features were read from Capital on Tap's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Capital on Tap's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by New Wave Capital Limited (trading as Capital on Tap). Prices change, so check capitalontap.com before you buy.

capitalontap.com/en

capitalontap.com/en/business-credit-cards/expe...

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Capital on Tap, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/capital-on-tap

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

```
ToolGPA, "Capital on Tap: The Insider's
Guide", checked Nov 13, 2026.
https://toolgpa.com/tools/capital-on-tap
```

Know someone choosing between spend and bill pay tools?

Send them this guide: toolgpa.com/tools/capital-on-tap/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded spend and bill pay tools after Capital on Tap, each with an Insider's Guide of its own.

Spend & Bill Pay Insider's Guide

Every one of the 77 spend and bill pay tools we grade, compared

Brex Insider's Guide

Corporate cards, expenses, bill pay and travel for growing companies

3.6 GPA

Ramp Insider's Guide

Corporate cards, expenses, travel and bill pay, with a free plan

3.6 GPA

Airwallex Insider's Guide

Multi-currency business accounts, cards, bill pay and expenses

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Capital on Tap's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Capital on Tap is a trademark of its owner, and this guide is not made, paid for or approved by New Wave Capital Limited (trading as Capital on Tap). Prices and plans change: check capitalontap.com before you buy.