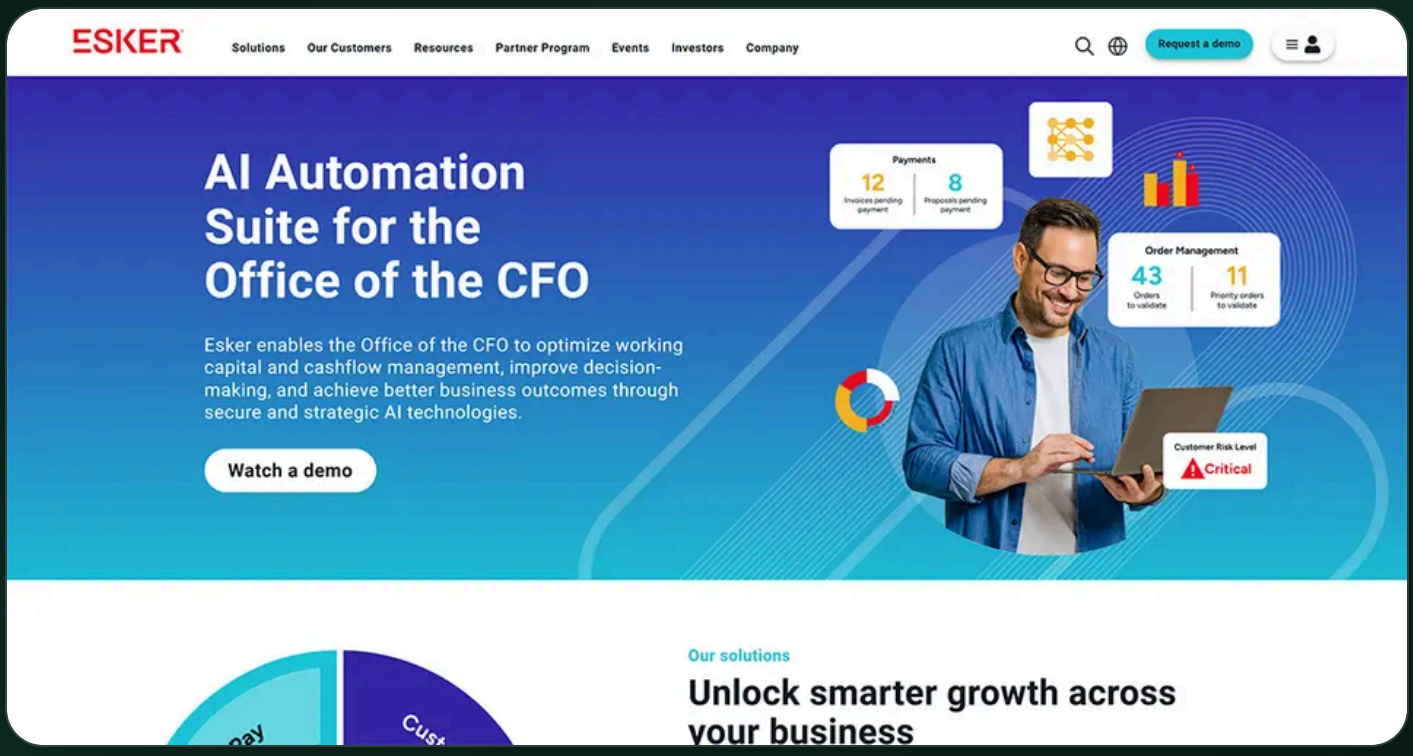
ToolGPA

NOVEMBER 2026

Esker

The Insider's Guide

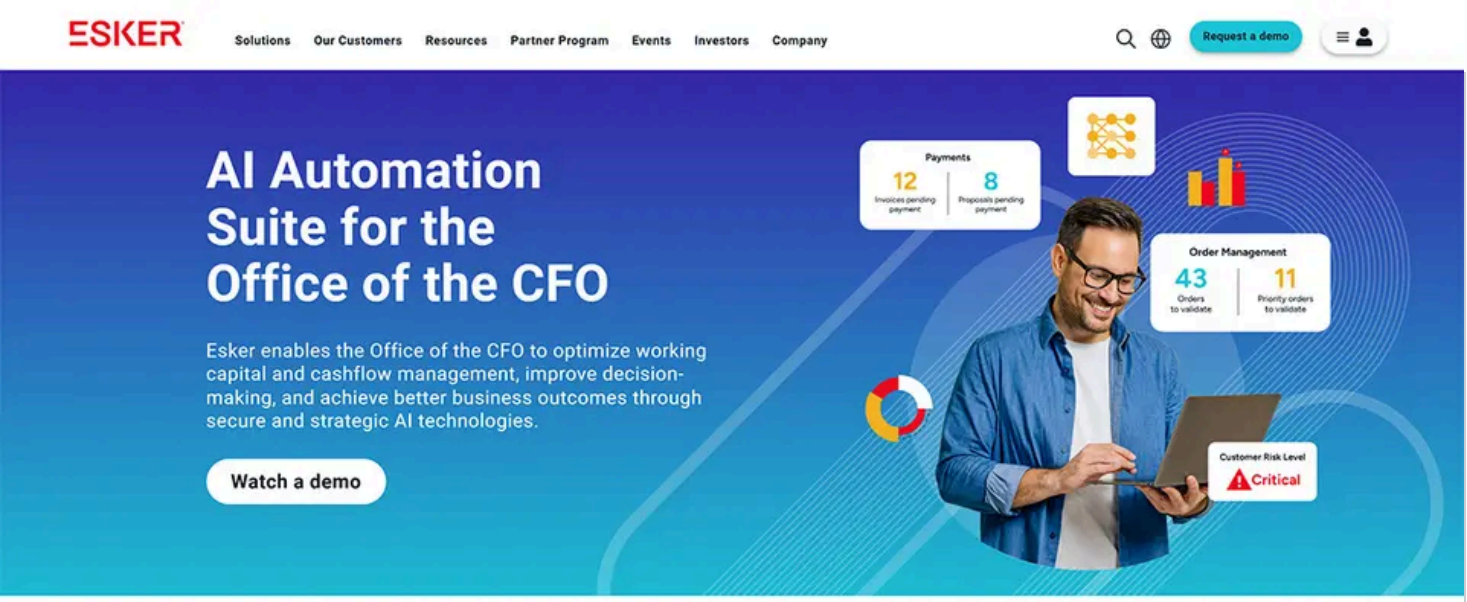
Source-to-pay and order-to-cash automation for finance teams



Every plan, grade, refund rule and rival among spend and bill pay tools, read from Esker's own pages.

Made by Esker · checked Nov 13, 2026 · toolgpa.com

1.6
GPA



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

ToolGPA put this guide together from Esker's own pages, its app-store listings and our grades. Every fact in it is on Esker'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

1.6

GPA, above 3 of the 76 other spend and bill pay tools we grade

Esker is a cloud platform that automates source-to-pay and order-to-cash processes: sourcing, procurement, accounts payable and payment on one side, customer service, invoicing, cash application and collections on the other. It adds e-invoicing compliance and an AI layer called Synergy. Prices are not published; buyers request a demo.

To get you started, here are **7 things to know about Esker**, taken from its own pages and our grades.

> **Employee expenses barely appear, no price is published, and you need your own accounting system for it to plug into.**
>
> From our report card of Esker

1 **Best for invoice, purchasing and collections automation**

Esker automates accounts payable, purchasing and order-to-cash, and sits beside the ERP you already have.

2 **It runs on Web**

Web.

3 **Accounts payable automation**

AI-driven data capture and electronic workflow for supplier invoices, aimed at touchless processing and a payment approval workflow.

4 **Procurement and contracts**

Sourcing, supplier onboarding and risk management, purchase requisitions and a single repository for contracts.

5 **Order-to-cash**

Order and claims management, credit approval, invoice delivery, online payment, cash application and collections for the receivables side.

6 **A 1.6 GPA, above 3 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.

7 **Keep it**

To replace Esker you would be making money moved between bank accounts, which takes a licensed payments partner. That is not a weekend's work, with an AI app builder or without one.

Esker at a glance

PRICING Paid	FREE PLAN No
FREE TRIAL None stated	RUNS ON Web
MADE BY Esker	CATEGORY Spend & Bill Pay
OUR GRADE 1.6 GPA, weak	

The report card

Best for invoice, purchasing and collections automation

Esker automates accounts payable, purchasing and order-to-cash, and sits beside the ERP you already have. Employee expenses barely appear, no price is published, and you need your own accounting system for it to plug into.

TOOLGPA REPORT CARD	Esker	Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	No price is published; the site sends visitors to a demo or to sales, so there is no figure to set against the category.
Free plan and trial	F	Nothing free and no trial; every route in is a demo request.
Features	C	AP automation, procurement and contracts, order-to-cash and e-invoicing compliance. Employee expense reporting appears only as a mobile approval item.
Ease of use	C	No store rating on record. It connects to an ERP, which means integration work before anyone is productive.
Platforms and integrations	C	Web, with mobile approval functions mentioned but no iOS or Android app named.

Grade point average — Weak, out of 4.0 **1.6**

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 Esker is for

- ✓ Fits if you want invoices, purchasing and collections handled in one suite
- ✓ Works for finance teams that already run an ERP and want to add to it

Who it is not for

- ✗ Skip it if you need employee expense reports; they show up only as a mobile approval item
- ✗ Not for you if you have no ERP, because it sits beside one rather than replacing it
- ✗ Pricey if you want to compare costs first, as no price is published
- ✗ Watch out: the site mentions mobile approvals but names no iOS or Android app

Good to know

Good for

- ✓ Mid-size and large finance teams automating payables and receivables together
- ✓ Companies adding e-invoicing compliance in several countries
- ✓ Teams keeping an existing ERP and filling its manual gaps

Worth knowing

- ⓘ No prices are published; the site directs visitors to request a demo or contact sales.
- ⓘ It is built around invoices, purchasing and collections; employee expense reporting appears only as a mobile approval item.
- ⓘ It sits beside an ERP rather than replacing one, so a company needs its own accounting system.
- ⓘ The site mentions mobile functions for approvals, but does not name iOS or Android apps.

What it costs

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

Esker's current pricing could not be confirmed from its own site.

> **No price is published; the site sends visitors to a demo or to sales, so there is no figure to set against the category.**
>
> From our grade for value for money

We could not confirm Esker’s current prices from its own site, so this guide lists no plans. esker.com has them.

What it does

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

1

Place it runs: Web

Source-to-pay and order-to-cash automation for finance teams. Here is what it does, as its own site describes it, and what it covers: AI features, workflow automation, invoicing, reports, bill pay.

"

AP automation, procurement and contracts, order-to-cash and e-invoicing compliance.

From our grade for features

Accounts payable automation

AI-driven data capture and electronic workflow for supplier invoices, aimed at touchless processing and a payment approval workflow.

Procurement and contracts

Sourcing, supplier onboarding and risk management, purchase requisitions and a single repository for contracts.

Order-to-cash

Order and claims management, credit approval, invoice delivery, online payment, cash application and collections for the receivables side.

E-invoicing compliance

The site claims e-invoicing compliance in 60+ countries and has dedicated pages for France, Italy and Spain, plus EDI.

ERP integration and mobile

Integrates with over 70 ERP systems rather than replacing them, and has mobile functions for approving requisitions, invoices and expense reports.

Where it runs

Web

What it works with

Its own pages name no integrations.

Esker is made by Esker.

PART 04 · STANDING

Where it stands

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

3/76

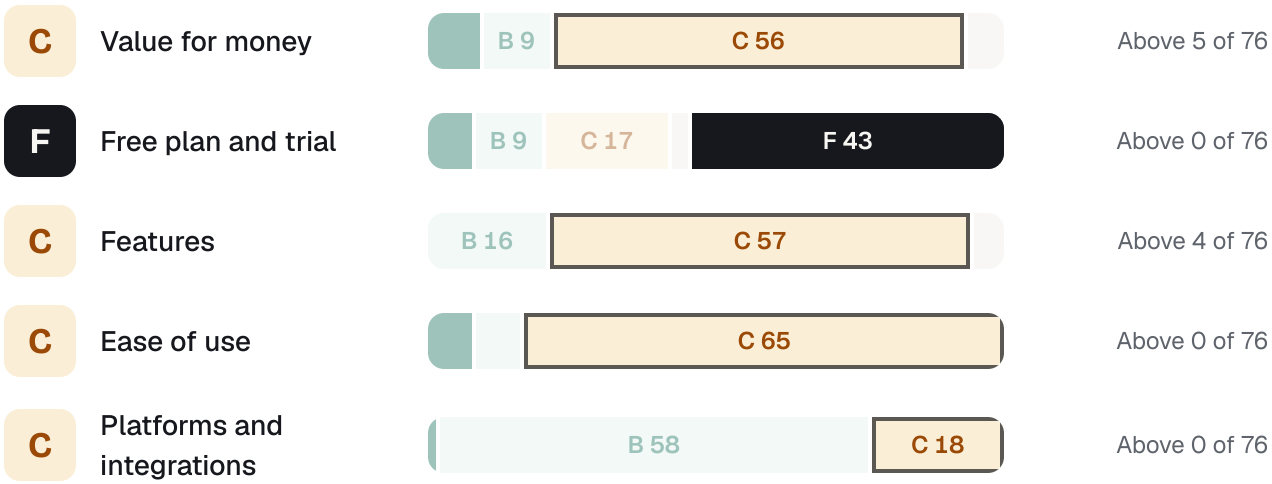
Other spend and bill pay tools it is graded above

Esker's GPA of 1.6 is higher than 3 of the 76 other spend and bill pay tools we grade, and level with 13.

It stands best on value for money (C, above 5 of 76) and worst on free plan and trial (F, above 0).

Each grade against the category

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



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 Esker you would be making money moved between bank accounts, which takes a licensed payments partner. That is not a weekend's work, with an AI app builder or without one.

That makes this kind of software worth paying for, not this one in particular: 60 of the 76 other spend and bill pay tools grade higher.

What you could make

- Invoicing and reports: an app builder makes these well.

What you could not

- Money moved between bank accounts, which takes a licensed payments partner.
- Connections to other products, each kept working as those products change.
- AI features, unless you pay a model provider for each request yourself.

What this rests on. Esker'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



Tradeshift, Basware, Medius and Stampli

The 4 tools Esker is most often weighed against, with where each one differs from it.

Tradeshift

1.6 GPA

Paid

E-invoicing compliance and accounts payable automation.

- Esker also covers reports.

Esker and Tradeshift compared in full

Basware

1.6 GPA

Paid

Accounts payable automation and e-invoicing for large companies.

- Esker also covers reports.

Esker and Basware compared in full

Medius

1.8 GPA

Paid

AI-based accounts payable automation with an optional spend suite.

- Esker also covers invoicing and reports.
- Medius also covers expense tracking.

Esker and Medius compared in full

1.8
GPA

Stampli

Paid

Procure-to-pay platform for invoices, payments and cards.

- Esker also covers invoicing and reports.
- Stampli also covers expense tracking and company cards.

Esker and Stampli compared in full

PART 06 · QUESTIONS

Quick answers

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

9

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 Esker free?

No. Esker is a paid product.

What platforms does Esker work on?

Esker is available on Web.

Does Esker have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Esker is listed for Web.

Does Esker have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. Esker is listed for Web.

Is Esker open source?

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

Who makes Esker?

Esker is made by a company of the same name.

What are the alternatives to Esker?

The closest alternatives to Esker in our directory are Tradeshift, Basware, Medius and Stampli.

How does Esker compare with other spend and bill pay tools?

Esker's GPA of 1.6 is higher than 3 of the 76 other spend and bill pay tools we grade, and level with 13.

Could I make my own version of Esker?

To replace Esker you would be making money moved between bank accounts, which takes a licensed payments partner.

Where this guide comes from

The prices, plans, platforms and features were read from Esker'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 Esker'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 Esker. Prices change, so check esker.com before you buy.

esker.com

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

Esker, kept up to date

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

toolgpa.com/tools/esker

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:

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ToolGPA, "Esker: The Insider's Guide", checked
Nov 13, 2026. https://toolgpa.com/tools/esker
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Know someone choosing between spend and bill pay tools?

Send them this guide: toolgpa.com/tools/esker/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded spend and bill pay tools after Esker, 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 Esker'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. Esker is a trademark of its owner, and this guide is not made, paid for or approved by Esker. Prices and plans change: check esker.com before you buy.