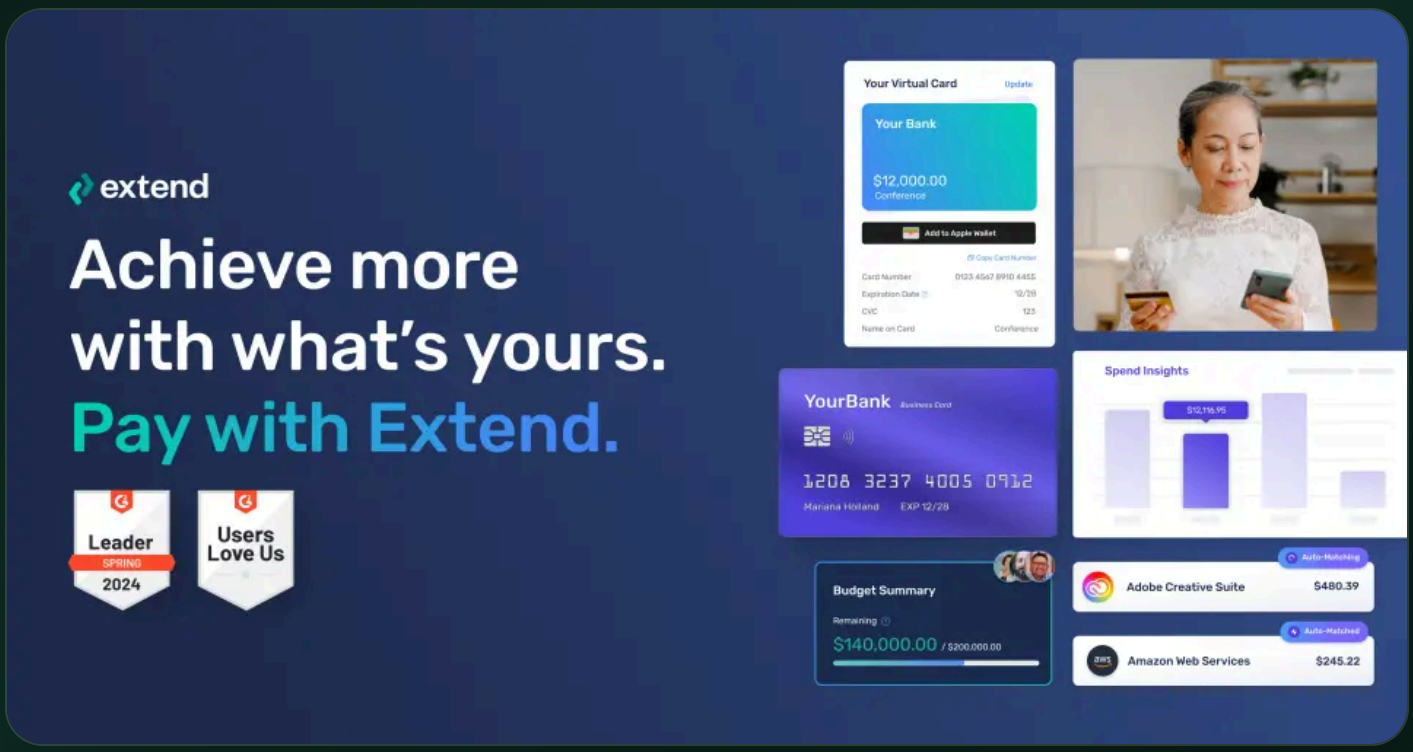
ToolGPA

NOVEMBER 2026

Extend

The Insider's Guide

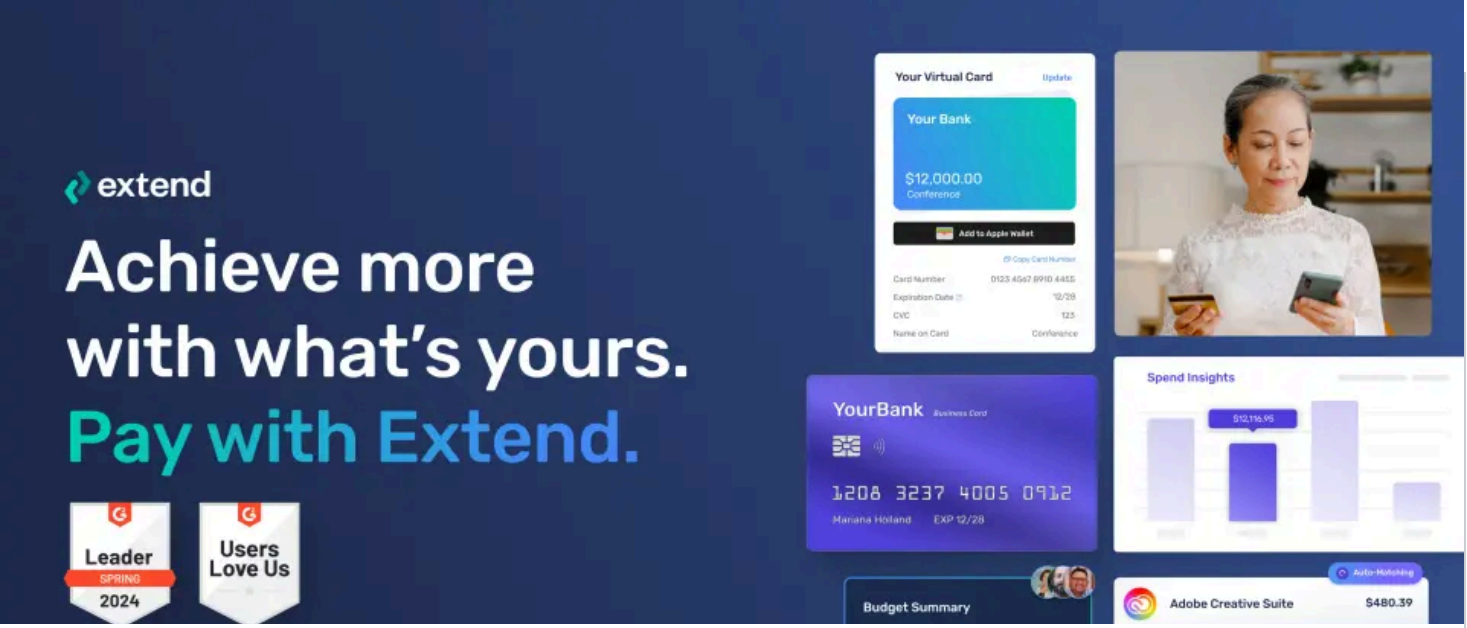
Virtual cards and expense tracking on top of your own bank cards



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

Made by Extend Enterprises, Inc. · checked Nov 12, 2026 · toolgpa.com

2.2
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 Extend's own pages, its app-store listings and our grades. Every fact in it is on Extend's page too, where it is kept up to date. Checked Nov 12, 2026.

Welcome

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

2.2

GPA, above 46 of the 76 other spend and bill pay tools we grade

Extend lets a company issue virtual cards that sit on top of its existing business credit card, so spend can be controlled and tracked without switching banks. It adds budgets, receipt capture, reimbursements, bill pay and accounting syncs, plus a virtual card API. The site lists American Express and several banks as participating.

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

> "
>
> **You connect an existing card issuer and an accounting system before it is useful.**
>
> From our grade for ease of use

1 **Best for virtual cards with expense tracking**

Extend issues virtual cards on top of your existing company cards and adds receipts, reimbursements and accounting syncs.

2 **Paid plans start at $8.99 a month for each person**

As its pricing page puts it: $8.99 per user / month, billed annually ($11.99 billed monthly).

3 **There is a free plan**

Starter plan: free for up to 5 users, with up to 100 active virtual cards, 1 expense category and receipt upload.

4 **It runs on 3 platforms**

Web, iOS and Android.

5 **Virtual cards**

Issue virtual cards for vendors, subscriptions or employees from an existing company card, with limits and budgets set per card.

6 **Receipts and expense reports**

Receipts can be uploaded and managed, with a lost-receipt workflow and automated expense reports on the Pro plan.

7 **AI Policy Assistant**

Pro and Enterprise include an AI assistant for spend policy, and the site lists AI categorization of transactions.

8 **A 2.2 GPA, above 46 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 Extend you would be making cards issued through a bank. That is not a weekend's work, with an AI app builder or without one.

Extend at a glance

PRICING Free plan, from $8.99 per user / month, billed annually ($11.99 billed monthly)	FREE PLAN Yes
FREE TRIAL None stated	RUNS ON Web, iOS, Android
MADE BY Extend Enterprises, Inc.	CATEGORY Spend & Bill Pay
OUR GRADE 2.2 GPA, fair	

The report card

Best for virtual cards with expense tracking

Extend issues virtual cards on top of your existing company cards and adds receipts, reimbursements and accounting syncs. The free Starter plan stops at 5 users and one expense category, Pro bills for at least 10 users, and it only works with the card issuers on its participating-bank list.

TOOLGPA REPORT CARD **Extend** Graded Nov 12, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	Pro is $8.99 per user a month billed annually ($11.99 monthly), above the category's cheapest quarter of $7.50 and under its middle of $12. Pro bills a minimum of 10 users, so the floor is about $90 a month.
Free plan and trial	C	Starter is free for up to 5 users with up to 100 virtual cards, one expense category and receipt upload. A small team can start on it, but you will hit the one-category cap.
Features	C	Virtual cards, receipts and expense reports, an AI policy assistant, accounting syncs and a card API. The listing shows caps: 500 active virtual cards on Pro and a list of banks and Amex that it works with.
Ease of use	C	No store rating on record. You connect an existing card issuer and an accounting system before it is useful.
Platforms and integrations	B	Web plus iPhone and Android apps, a virtual card API and five accounting integrations on record.

Grade point average Fair, out of 4.0 **2.2**

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 Extend is for

- ✓ Fits if you want virtual cards layered on a bank or Amex card you already hold
- ✓ Works for teams of up to 5 that can live with one expense category for free

Who it is not for

- ✕ Tight if you stay on Starter, as it stops at 5 users and one expense category
- ✕ Pricey if you are a small paid team, as Pro bills for at least 10 users
- ✕ Watch out: it only works with the card issuers it lists, so check yours is one of them
- ✕ Not for you if you need more than 500 active virtual cards on Pro
- ✕ Watch out: the pricing page showed no figures when we read it, so these prices come from the listing

Good to know

Good for

- ✓ Companies that want card controls without leaving their current bank or card
- ✓ Teams of up to 5 that want free virtual cards and receipt upload

Worth knowing

- ⓘ Pro bills for at least 10 users, and the Starter plan stops at 5 users and 1 expense category.
- ⓘ Extend says some company cards qualify for discounted pricing; a checker on the pricing page tests the first 6 card digits.
- ⓘ Pro is capped at 500 active virtual cards, and Enterprise also lists up to 500 virtual cards created per month.
- ⓘ The site lists American Express and nine banks as participating, so check that your card issuer is among them.

PART 02 · PRICING

What it costs

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

$8.99

A month to start, for each person. There is a free plan too

Extend has a free plan. Paid plans start at $8.99 per user / month, billed annually ($11.99 billed monthly).

> **A small team can start on it, but you will hit the one-category cap.**
>
> From our grade for free plan and trial

STARTER

$0

Up to 5 users, 100 active virtual cards, 1 expense category, receipt upload and up to 10 guest seats.

PRO

$8.99

per user / month, billed annually ($11.99 billed monthly)

10-user minimum. Up to 500 active virtual cards, AI Policy Assistant, expanded categories and automated expense reports.

ENTERPRISE

Custom

Unlimited users and active virtual cards, API-key card issuance and a NetSuite integration. Contact sales for pricing.

The free plan

Starter plan: free for up to 5 users, with up to 100 active virtual cards, 1 expense category and receipt upload.

Read from paywithextend.com on Nov 12, 2026.

Ways to pay less

ANNUAL DISCOUNT

Save 25% with annual billing

The pricing page shows Pro at $8.99 per user per month billed annually, against $11.99 billed monthly.

Stated on paywithextend.com

PART 03 · FEATURES

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

Virtual cards and expense tracking on top of your own bank cards. Here is what it does, as its own site describes it, and what it covers: public API, AI features, expense tracking, bill pay, company cards.

> **Virtual cards, receipts and expense reports, an AI policy assistant, accounting syncs and a card API.**
>
> From our grade for features

Virtual cards

Issue virtual cards for vendors, subscriptions or employees from an existing company card, with limits and budgets set per card.

Receipts and expense reports

Receipts can be uploaded and managed, with a lost-receipt workflow and automated expense reports on the Pro plan.

AI Policy Assistant

Pro and Enterprise include an AI assistant for spend policy, and the site lists AI categorization of transactions.

Accounting syncs

QuickBooks, Xero and Sage Intacct integrations are listed for Pro; NetSuite and Dynamics Business Central appear in the Enterprise column.

Virtual card API

A card-issuing API and AI toolkit are offered, and Enterprise lists card issuance automated with an API key.

Where it runs

Web · iOS · Android

What it works with

QuickBooks · Xero · Sage Intacct · NetSuite · Microsoft Dynamics 365 Business Central

Extend is made by Extend Enterprises, Inc.

PART 04 · STANDING

Where it stands

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

46/76

Other spend and bill pay tools it is graded above

Extend's GPA of 2.2 is higher than 46 of the 76 other spend and bill pay tools we grade, and level with 8.

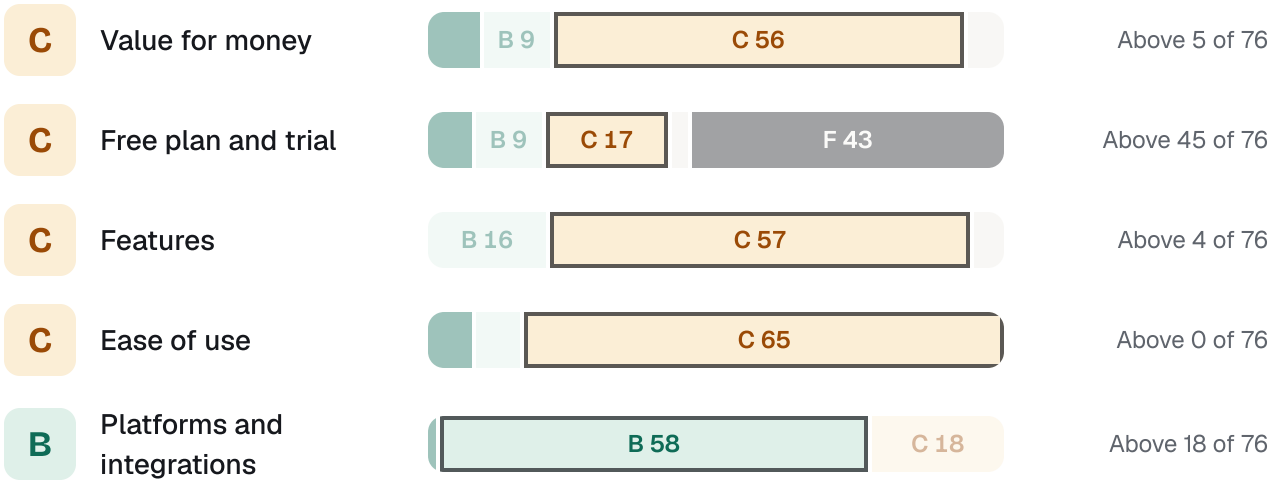
It stands best on platforms and integrations (B, above 18 of 76) and worst on ease of use (C, above 0).

Its paid plans start at $8.99 a month for each person, against a middle price of $12 for the category: 8 of the 36 others that charge start lower.

On features, ease of use and platforms it scores 2.3 out of 4. 6 tools score higher and cost less.

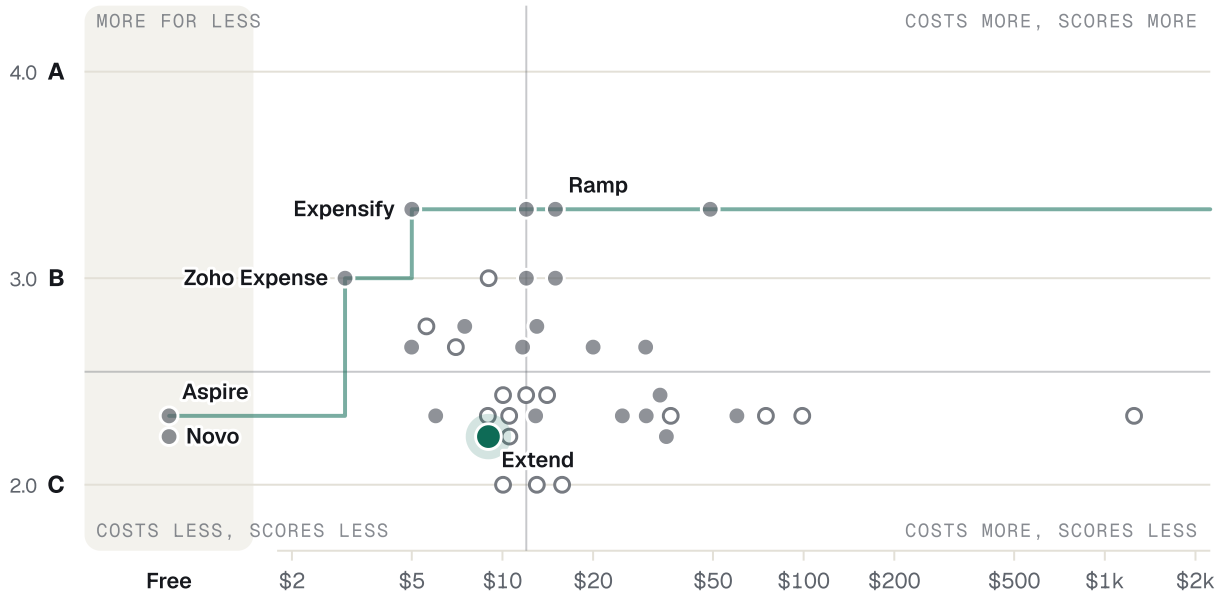
Each grade against the category

Every bar is all 77 spend and bill pay tools we grade, cut by the letter each got. Extend'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. Extend 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 Extend 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 costs $107.88 a year.

What you could make

- Expense tracking: an app builder makes this well.

What you could not

- Cards issued through a bank.

- Money moved between bank accounts, which takes a licensed payments partner.
- A real app for iOS and Android. Something home-made would be a web page.
- It is priced for each person, which means accounts and billing for a team.
- It plugs into other products, QuickBooks, Xero and Sage Intacct among them, and has an API.
- AI features, unless you pay a model provider for each request yourself.

What this rests on. Extend'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



Brex, Ramp, Airbase, Spendesk and BILL

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

Brex

3.6 GPA

Free plan · from $12/mo

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

- Brex also covers reports.

Extend 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 reports.

Extend and Ramp compared in full



1.8 GPA

Airbase

Paid

Spend management now sold as Paylocity for Finance.

- Extend has a free plan. Airbase does not.
- Only Extend lists iOS and Android apps.
- Airbase also covers workflow automation.

Extend and Airbase compared in full



2.2 GPA

Spendesk

Paid

Spend management with unlimited cards and users, priced by quote.

- Extend has a free plan. Spendesk does not.

Extend and Spendesk compared in full



2.6 GPA

BILL

Free plan · from $49/mo

Bill pay, invoicing and free company cards for small businesses.

- BILL also covers invoicing.

Extend and BILL 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 Extend free?

Extend has a free plan. Starter plan: free for up to 5 users, with up to 100 active virtual cards, 1 expense category and receipt upload.

How much does Extend cost?

Extend lists 3 plans. Starter: $0.

What platforms does Extend work on?

Extend is available on Web, iOS and Android.

Does Extend offer any discounts?

Extend publicly lists the following: Save 25% with annual billing.

Does Extend have a Windows app?

No Windows app was listed when its pages were read on Nov 12, 2026. Extend is listed for Web, iOS and Android.

Does Extend have a macOS app?

No macOS app was listed when its pages were read on Nov 12, 2026. Extend is listed for Web, iOS and Android.

Is Extend open source?

Extend is not described as open source on its own site, as read on Nov 12, 2026.

Does Extend have an API?

Yes. Extend offers a public API, according to its own site.

What does Extend integrate with?

Extend's listing names QuickBooks, Xero, Sage Intacct, NetSuite and Microsoft Dynamics 365 Business Central.

Who makes Extend?

Extend is made by Extend Enterprises, Inc.

What are the alternatives to Extend?

The closest alternatives to Extend in our directory are Brex, Ramp, Airbase, Spendesk and BILL.

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

Extend's GPA of 2.2 is higher than 46 of the 76 other spend and bill pay tools we grade, and level with 8.

Is Extend good value for money?

ToolGPA grades Extend C for value for money. Its paid plans start at $8.99 a month for each person, against a middle price of $12 for the category: 8 of the 36 others that charge start lower.

Could I make my own version of Extend?

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

Where this guide comes from

The prices, plans, platforms and features were read from Extend's own pages on Nov 12, 2026, and the grades were given on Nov 12, 2026. Graded from this listing, whose facts were read from Extend's own pages on 12 November 2026. The vendor's pricing page showed no figures when we read it, so prices come from the listing. 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 Extend Enterprises, Inc. Prices change, so check paywithextend.com before you buy.

paywithextend.com/pricing
paywithextend.com
static.paywithextend.com/pricing/index.html

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

Extend, kept up to date

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

toolgpa.com/tools/extend

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, "Extend: The Insider's Guide",
checked Nov 12, 2026.
https://toolgpa.com/tools/extend
```

Know someone choosing between spend and bill pay tools?

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

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