ToolGPA

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# Fraxion

## The Insider's Guide

Procure-to-pay and expense management for mid-sized finance teams



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

Made by Fraxion · checked Nov 12, 2026 · toolgpa.com

1.8
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# 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 Fraxion's own pages, its app-store listings and our grades. Every fact in it is on Fraxion'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

**1.8**

GPA, above 17 of the 76 other spend and bill pay tools we grade

Fraxion is a procure-to-pay platform that combines purchase requisitions, purchase orders, accounts payable automation, expense and travel management, and spend analysis. Expense reports, approvals and cash advances sit inside the same approval engine as purchasing. It is aimed at mid-market finance teams, and plans are quoted on request.

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

> **It's quoted on request, the expense part is bundled into a procurement plan, and the app listing is iPhone only.**
>
> From our report card of Fraxion

**1** **Best for purchasing and expenses for a mid-sized finance team**

Fraxion is a procure-to-pay suite where expenses and travel sit alongside purchase orders and AP automation.

**2** **It runs on 2 platforms**

Web and iOS.

**3** **Expense reports and approvals**

Employees capture receipts with a snapshot and submit claims, which route through automated approval workflows with policy checks.

**4** **Travel requests and cash advances**

The expense module covers travel requests and cash advances alongside regular expense claims.

**5** **Purchase requisitions and orders**

The procurement plan adds requisitions, purchase orders, goods receiving, vendor management and PunchOut catalog purchasing.

**6** **A 1.8 GPA, above 17 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 Fraxion 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.

### Fraxion at a glance

| | |
|---|---|
| PRICING<br>Paid | FREE PLAN<br>No |
| FREE TRIAL<br>None stated | RUNS ON<br>Web, iOS |
| MADE BY<br>Fraxion | CATEGORY<br>Spend & Bill Pay |
| OUR GRADE<br>1.8 GPA, weak | |

## The report card

### Best for purchasing and expenses for a mid-sized finance team

Fraxion is a procure-to-pay suite where expenses and travel sit alongside purchase orders and AP automation. It's quoted on request, the expense part is bundled into a procurement plan, and the app listing is iPhone only.

| TOOLGPA REPORT CARD | Fraxion | Graded Nov 13, 2026 |
|---|---|---|
| SUBJECT | GRADE | COMMENT |
| **Value for money** | C | No prices are published, so there's no figure to set against the category's middle of $12 a seat. Pricing depends on user count, features and ERP links. |
| **Free plan and trial** | F | No free plan and no trial on the listing. You get a demo. |
| **Features** | C | Expense reports, travel requests, cash advances, purchase orders, AP automation and budgets. But it's a procurement product first, and the listing mentions no receipt scanning, mileage or cards. |
| **Ease of use** | C | No rating on record. A finance team has to set up approvals and connect an accounting system first. |
| **Platforms and integrations** | B | Web and iPhone, with QuickBooks, Xero, Dynamics, NetSuite and Sage on the list. No Android app is named. |
| **Grade point average** | | Weak, out of 4.0 **1.8** |

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 Fraxion is for

- ✓ Fits if your finance team wants purchasing, AP and expenses in one system
- ✓ Works for firms that post into QuickBooks, NetSuite or Sage Intacct

## Who it is not for

- ✕ Skip it if you want a price before a sales call, as none is shown
- ✕ Not for you if you only need expense claims, because it's built around procurement
- ✕ Watch out: expense and travel sit in the Procurement plan, and not every listed capability is in the base price
- ✕ Tight if your team uses Android phones, as only an iPhone app is listed
- ✕ Too light for mileage or card needs, which the listing doesn't mention

# Good to know

## Good for

- ✓ Mid-sized finance teams that want purchasing, AP and expenses in one system
- ✓ Organizations that need approvals on requests before money is spent
- ✓ Companies running QuickBooks, Xero, NetSuite, Sage or Microsoft Dynamics

## Worth knowing

- ⓘ No prices are published; pricing depends on user count, features and ERP integrations and is quoted on request.
- ⓘ Expense and travel management is listed in the Procurement plan, and not every capability listed is in the base price.
- ⓘ The App Store listing says the app is iPhone-only; no Android app is named on the pages read.
- ⓘ The domain fraxion.com on the roster is a different business (vehicle GPS and dispatch); this entry uses fraxion.biz.

# What it costs

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

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

> **Pricing depends on user count, features and ERP links.**
>
> From our grade for value for money

We could not confirm Fraxion’s current prices from its own site, so this guide lists no plans. fraxion.biz has them.

PART 03 · FEATURES

# What it does

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

2

Places it runs: Web and iOS

Procure-to-pay and expense management for mid-sized finance teams. Here is what it does, as its own site describes it, and what it covers: reports, expense tracking, bill pay.

> **Expense reports, travel requests, cash advances, purchase orders, AP automation and budgets.**
>
> From our grade for features

### Expense reports and approvals

Employees capture receipts with a snapshot and submit claims, which route through automated approval workflows with policy checks.

### Travel requests and cash advances

The expense module covers travel requests and cash advances alongside regular expense claims.

### Purchase requisitions and orders

The procurement plan adds requisitions, purchase orders, goods receiving, vendor management and PunchOut catalog purchasing.

### AP automation

Invoice data is extracted with AI and coded by rules to GL accounts and cost centers, with approval routing and audit trails.

### Budget and policy controls

Approvers see budgets as they review requests, and policies are enforced before spend happens.

### Mobile app

A native mobile app handles approvals, and receipts can be captured by snapshot on a phone.

### Where it runs

Web

iOS

### What it works with

QuickBooks

Xero

Microsoft Dynamics

NetSuite

Sage Intacct

Sage 50

Microsoft Teams

Fraxion is made by Fraxion.

# Where it stands

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

**17** /76

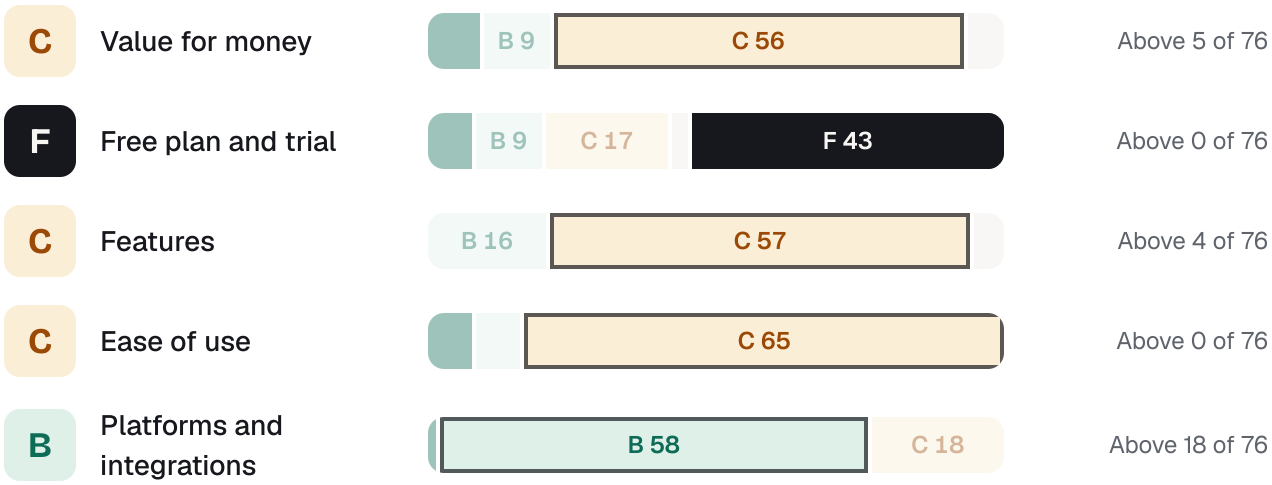
Other spend and bill pay tools it is graded above

Fraxion's GPA of 1.8 is higher than 17 of the 76 other spend and bill pay tools we grade, and level with 21.

It stands best on platforms and integrations (B, above 18 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. Fraxion'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 Fraxion 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: 38 of the 76 other spend and bill pay tools grade higher.

### What you could make

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

### What you could not

- Money moved between bank accounts, which takes a licensed payments partner.
- A real app for iOS. Something home-made would be a web page.
- It plugs into other products, QuickBooks, Xero and Microsoft Dynamics among them.

**What this rests on.** Fraxion'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



Stampli, Procurify, Airbase and Zip

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

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## Stampli

Paid

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

- Only Fraxion lists an iOS app.
- Fraxion also covers reports.
- Stampli also covers workflow automation and company cards.

Fraxion and Stampli compared in full

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## Procurify

Paid

Purchasing, payables and spend cards with approval workflows.

- Only Procurify lists an Android app.
- Fraxion also covers reports.
- Procurify also covers workflow automation and company cards.

Fraxion and Procurify compared in full



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## Airbase

Paid

Spend management now sold as Paylocity for Finance.

- Only Fraxion lists an iOS app.
- Fraxion also covers reports.
- Airbase also covers workflow automation and company cards.

Fraxion and Airbase compared in full



1.8
GPA

## Zip

Paid

Purchase requests, approvals and invoice payment in one workflow.

- Only Fraxion lists an iOS app.
- Fraxion also covers reports and expense tracking.
- Zip also covers workflow automation and company cards.

Fraxion and Zip compared in full

PART 06 · QUESTIONS

# Quick answers

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

**10**

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 Fraxion free?

No. Fraxion is a paid product.

### What platforms does Fraxion work on?

Fraxion is available on Web and iOS.

### Does Fraxion have an Android app?

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

### Does Fraxion have a Windows app?

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

### Is Fraxion open source?

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

### What does Fraxion integrate with?

Fraxion's listing names QuickBooks, Xero, Microsoft Dynamics, NetSuite, Sage Intacct, Sage 50 and Microsoft Teams.

### Who makes Fraxion?

Fraxion is made by a company of the same name.

### What are the alternatives to Fraxion?

The closest alternatives to Fraxion in our directory are Stampli, Procurify, Airbase and Zip.

### How does Fraxion compare with other spend and bill pay tools?

Fraxion's GPA of 1.8 is higher than 17 of the 76 other spend and bill pay tools we grade, and level with 21.

### Could I make my own version of Fraxion?

To replace Fraxion 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 Fraxion's own pages on Nov 12, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Fraxion's own pages on 12 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 Fraxion. Prices change, so check fraxion.biz before you buy.

fraxion.biz/procurement-software-pricing
fraxion.biz/features/expense-management-softw…
apps.apple.com/us/app/fraxion/id1537996979
fraxion.biz/
fraxion.biz/about

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

### Fraxion, kept up to date

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

toolgpa.com/tools/fraxion

### 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, "Fraxion: The Insider's Guide",
checked Nov 12, 2026.
https://toolgpa.com/tools/fraxion
```

### Know someone choosing between spend and bill pay tools?

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

ToolGPA elsewhere: youtube.com/@toolgpa

# See our other guides

The best-graded spend and bill pay tools after Fraxion, 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

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## Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Fraxion'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. Fraxion is a trademark of its owner, and this guide is not made, paid for or approved by Fraxion. Prices and plans change: check fraxion.biz before you buy.