ToolGPA

NOVEMBER 2026

Happay

The Insider's Guide

Travel, expense and prepaid card management for enterprises



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

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

1.8
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 Happay's own pages, its app-store listings and our grades. Every fact in it is on Happay'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 7 of the 51 other spend and bill pay tools we grade

Happay is a travel and expense platform that captures expenses from several sources, audits them against policy, routes approvals and reimburses employees. It also sells prepaid cards for petty cash, fleet and employee tax benefits, and a travel self-booking tool. The site is written for Indian enterprises and highlights GST handling.

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

> "
>
> **It publishes no prices, sells through demos, and its GST tools only matter for Indian tax.**
>
> From our report card of Happay

1 **Best for enterprise expenses and travel in India**

Happay is an enterprise expense platform with automatic capture, policy audit, prepaid cards and GST handling, aimed at Indian companies.

2 **It runs on 3 platforms**

Web, iOS and Android.

3 **Automatic expense capture**

Xpendite pulls expense data from 6+ sources; the mobile app lists receipt OCR, WhatsApp and email capture, and automatic route capture.

4 **Policy audit**

SmartAudit flags duplicate invoices, overclaimed amounts, out-of-policy expenses and data mismatches as each report is filed.

5 **Approvals and reimbursements**

ApprovNow sends real-time alerts through approval hierarchies, and reimbursements can be paid individually or in bulk, trip by trip.

6 **A 1.8 GPA, above 7 of 51**

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

Happay at a glance

PRICING Paid	FREE PLAN No
FREE TRIAL None stated	RUNS ON Web, iOS, Android
MADE BY Happay	CATEGORY Spend & Bill Pay
OUR GRADE 1.8 GPA, weak	

The report card

Best for enterprise expenses and travel in India

Happay is an enterprise expense platform with automatic capture, policy audit, prepaid cards and GST handling, aimed at Indian companies. It

publishes no prices, sells through demos, and its GST tools only matter for Indian tax.

TOOLGPA REPORT CARD	Happay	Graded Nov 12, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	No price is published, so we cannot set it against the category's $7.50, $12 and $20 figures. Middle by default.
Free plan and trial	F	No free plan and no trial on record, and the pricing page returned an error.
Features	C	Expense capture, policy audit, approvals and reimbursements, prepaid cards, travel booking and GST. The listing says the GST features apply to Indian tax only.
Ease of use	C	No store rating on record. Separate Expense and Travel apps and an enterprise setup, with no store rating we can use.
Platforms and integrations	B	Web plus iOS and Android apps on record, listed on the India App Store. No integrations list.
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 Happay is for

- ✓ Fits if you are an Indian company that needs GST-aware expense reports
- ✓ Works for finance teams that want prepaid cards and travel in one platform

Who it is not for

- ✗ Pricey if you can't see a price, as none is published and the pricing page errors out
- ✗ Not for you if you operate outside India, as the GST and tax features are Indian
- ✗ Tight if you want a self-serve trial, as the site only points to a demo
- ✗ Watch out: the apps are on the India App Store and Google Play, as two separate apps for expenses and travel

Good to know

Good for

- ✓ Indian enterprises that need GST-aware expense and travel handling
- ✓ Companies replacing petty cash with prepaid cards for branches or fleets

Worth knowing

- ⓘ Happay publishes no prices; its pricing page returns an error and the site points to a demo request.
- ⓘ The site is aimed at enterprises and India, and its GST features apply to Indian tax.
- ⓘ The listed mobile apps are in the India App Store and on Google Play, as separate Expense and Travel apps.

What it costs

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

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

"

No free plan and no trial on record, and the pricing page returned an error.

From our grade for free plan and trial

We could not confirm Happay's current prices from its own site, so this guide lists no plans. happay.com has them.

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

Travel, expense and prepaid card management for enterprises. Here is what it does, as its own site describes it, and what it covers: workflow automation, reports, expense tracking, company cards.

> **Expense capture, policy audit, approvals and reimbursements, prepaid cards, travel booking and GST.**
>
> From our grade for features

Automatic expense capture

Xpendite pulls expense data from 6+ sources; the mobile app lists receipt OCR, WhatsApp and email capture, and automatic route capture.

Policy audit

SmartAudit flags duplicate invoices, overclaimed amounts, out-of-policy expenses and data mismatches as each report is filed.

Approvals and reimbursements

ApprovNow sends real-time alerts through approval hierarchies, and reimbursements can be paid individually or in bulk, trip by trip.

Prepaid cards

Cards for petty cash, fleet spend, employee tax benefits and payroll, with limits by daily or weekly amount, merchant category and payment mode.

Travel booking and GST

A self-booking tool covers flights, hotels, cabs, trains and buses, and Happay says its GST capture supports input tax credit claims.

Analytics

DeepAnalyze reports on top spenders, policy violators, approval times and department spend, with custom reports.

Where it runs

Web iOS Android

What it works with

Its own pages name no integrations.

Happay is made by Happay.

Where it stands

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

7/51

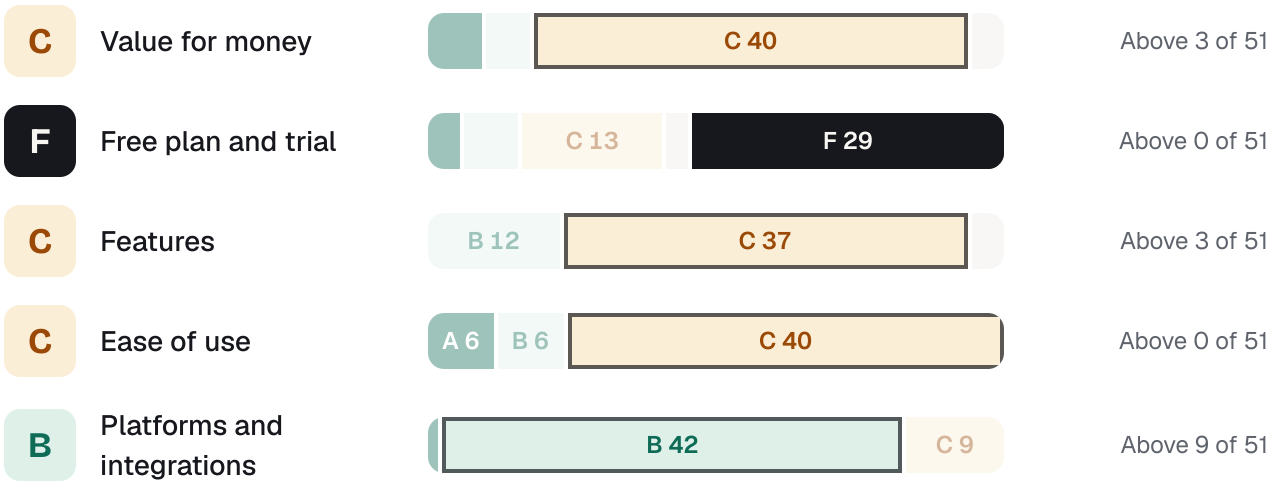
Other spend and bill pay tools it is graded above

Happay's GPA of 1.8 is higher than 7 of the 51 other spend and bill pay tools we grade, and level with 18.

It stands best on platforms and integrations (B, above 9 of 51) and worst on free plan and trial (F, above 0).

Each grade against the category

Every bar is all 52 spend and bill pay tools we grade, cut by the letter each got. Happay'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 Happay you would be making cards issued through a bank. 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: 26 of the 51 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

- Cards issued through a bank.
- Connections to other products, each kept working as those products change.
- A real app for iOS and Android. Something home-made would be a web page.

What this rests on. Happay'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



Zoho Expense, SAP Concur, Sage Expense Management, Rydoo and Emburse

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

3.0 GPA

Zoho Expense

Free plan · from $3/mo

Expense reports, receipt scanning and travel booking from Zoho.

- Zoho Expense has a free plan. Happay does not.
- Happay also covers workflow automation.

Happay and Zoho Expense compared in full

2.0 GPA

SAP Concur

From $7/mo

Expense, travel and invoice management for all company sizes.

- Happay also covers company cards.
- SAP Concur also covers bill pay.

Happay and SAP Concur compared in full



1.8
GPA

Sage Expense Management

From $11.99/mo

Expense tracking and card reconciliation, formerly Fyle.

Happay and Sage Expense Management compared in full



2.6
GPA

Rydoo

Free trial · from $9/mo

Expense reports with an AI receipt scanner and multi-country rules.

- Happay also covers workflow automation and reports.

Happay and Rydoo compared in full



2.0
GPA

Emburse

Paid

Travel, expense, AP and payments with AI compliance checks.

- Only Happay lists iOS and Android apps.
- Happay also covers workflow automation.
- Emburse also covers bill pay.

Happay and Emburse 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 Happay free?

No. Happay is a paid product.

What platforms does Happay work on?

Happay is available on Web, iOS and Android.

Does Happay have a Windows app?

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

Does Happay have a macOS app?

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

Is Happay open source?

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

Who makes Happay?

Happay is made by a company of the same name.

What are the alternatives to Happay?

The closest alternatives to Happay in our directory are Zoho Expense, SAP Concur, Sage Expense Management, Rydoo and Emburse.

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

Happay's GPA of 1.8 is higher than 7 of the 51 other spend and bill pay tools we grade, and level with 18.

Could I make my own version of Happay?

To replace Happay 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 Happay'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 Happay'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 Happay. Prices change, so check happay.com before you buy.

happay.com
happay.com/mobile-app/
happay.com/prepaid-cards/
happay.com/about-us/
happay.com/expense-management-software/

PART 07 · ABOUT

About ToolGPA

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

5,038

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**.

5,038	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Happay, kept up to date

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

toolgpa.com/tools/happay

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, "Happay: The Insider's Guide",
checked Nov 12, 2026.
https://toolgpa.com/tools/happay
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Know someone choosing between spend and bill pay tools?

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

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

Spend & Bill Pay Insider's Guide

Every one of the 52 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 Happay'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. Happay is a trademark of its owner, and this guide is not made, paid for or approved by Happay. Prices and plans change: check happay.com before you buy.