ToolGPA

NOVEMBER 2026

Libeo

The Insider's Guide

French supplier-invoice payment, team cards and e-invoicing

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

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

1.6
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 Libeo's own pages, its app-store listings and our grades. Every fact in it is on Libeo'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

1.6

GPA, above 2 of the 51 other spend and bill pay tools we grade

Libeo is a French finance platform that covers the purchase cycle: supplier invoices, approval flows, payments, payment cards for team spending, budgets and dashboards, and e-invoicing for the 2026 French reform. It supports several legal entities in one account and connects to French accounting software. The site is in French and lists no public prices.

> **No price is published, the site is in French, and no mobile apps are listed.**
>
> From our report card of Libeo

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

1 **Best for supplier invoices and payments for French companies**

Libeo handles supplier invoice approval and payment with cards, budgets and multi-entity management, built around the French market.

2 **It runs on Web**

Web.

3 Supplier invoices and payments

Centralizes the purchase cycle from the request for spend to approval of the supplier payment.

4 Approval flows and rights

User rights can be tailored so each team member checks documents or approves spend commitments according to company process.

5 Payment cards

A payment card product sits alongside supplier invoices for team expenses, under the same platform.

6 A 1.6 GPA, above 2 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 Libeo 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.

Libeo at a glance

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

The report card

Best for supplier invoices and payments for French companies

Libeo handles supplier invoice approval and payment with cards, budgets and multi-entity management, built around the French market. No price is published, the site is in French, and no mobile apps are listed.

TOOLGPA REPORT CARD	Libeo	Graded Nov 12, 2026
SUBJECT	GRADE	COMMENT
Value for money	C	No price is published, so it can't be set 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; the pricing page leads to a demo request.
Features	C	Supplier invoices and payments, approval flows and rights, payment cards, budgets, multi-entity management and e-invoicing. The listing shows it is built for French payables rather than expense reports.
Ease of use	C	No store rating on record. Approval flows and accounting connections to set up first.
Platforms and integrations	C	Web only on record, with four integrations. No mobile apps listed.
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 Libeo is for

- ✓ Fits if you are a French company paying many suppliers
- ✓ Works for finance teams that want approvals and payment in one place

Who it is not for

- ✕ Not for you if you need English pages, as the site and product pages are French
- ✕ Pricey if you can't see a price, as none is published
- ✕ Too light for employee expense reports, as it is built around supplier invoices
- ✕ Watch out: no mobile apps or platforms beyond the web login are listed

Good to know

Good for

- ✓ French companies with several sites or legal entities
- ✓ Accounting firms working with clients on Cegid, Sage, ACD or Inqom
- ✓ Finance teams preparing for French e-invoicing rules

Worth knowing

- ⓘ No prices are published; the pricing page leads to a demo request.
- ⓘ The website and product pages are in French and built around the French market.
- ⓘ The site does not list mobile apps or platforms beyond the web login.

What it costs

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

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

"

No free plan and no trial on record; the pricing page leads to a demo request.

From our grade for free plan and trial

We could not confirm Libeo's current prices from its own site, so this guide lists no plans. libeo.io has them.

What it does

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

1

Place it runs: Web

French supplier-invoice payment, team cards and e-invoicing. Here is what it does, as its own site describes it, and what it covers: AI features, workflow automation, expense tracking, bill pay, company cards, dashboards.

> **Supplier invoices and payments, approval flows and rights, payment cards, budgets, multi-entity management and e-invoicing.**
>
> From our grade for features

Supplier invoices and payments

Centralizes the purchase cycle from the request for spend to approval of the supplier payment.

Approval flows and rights

User rights can be tailored so each team member checks documents or approves spend commitments according to company process.

Payment cards

A payment card product sits alongside supplier invoices for team expenses, under the same platform.

Budgets and dashboards

Dashboards, budget management and configurable alerts give a view of company spend and cash.

Multi-entity management

Groups, franchise networks and separate businesses can see consolidated spend and reporting in one place.

E-invoicing

The site says the software is compatible with the 2026 French electronic invoicing reform.

Where it runs

Web

What it works with

Cegid Loop

Sage 100

ACD

Inqom

Libeo is made by Libeo.

PART 04 · STANDING

Where it stands

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

2/51

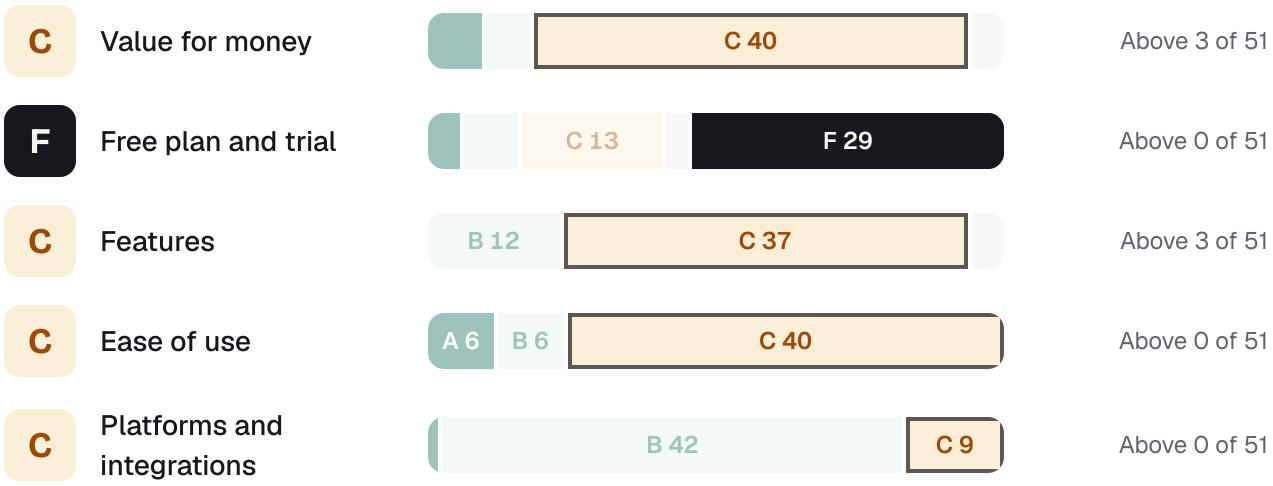
Other spend and bill pay tools it is graded above

Libeo's GPA of 1.6 is higher than 2 of the 51 other spend and bill pay tools we grade, and level with 4.

It stands best on value for money (C, above 3 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. Libeo'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 Libeo 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: 45 of the 51 other spend and bill pay tools grade higher.

What you could make

- Expense tracking: an app builder makes this well.

What you could not

- Money moved between bank accounts, which takes a licensed payments partner.
- Cards issued through a bank.
- Connections to other products, each kept working as those products change.
- Connections that pull numbers from dozens of other services.
- AI features, unless you pay a model provider for each request yourself.

What this rests on. Libeo'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



Spendesk, BILL, Payhawk, Pleo and Moss

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

2.2 GPA

Spendesk

Paid

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

- Only Spendesk lists iOS and Android apps.
- Libeo also covers workflow automation and dashboards.

Libeo 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 has a free plan. Libeo does not.
- Only BILL lists iOS and Android apps.
- Libeo also covers workflow automation and dashboards.

Libeo and BILL compared in full



1.8
GPA

Payhawk

Paid

Cards, expenses, payables and travel in one spend platform.

- Only Payhawk lists an iOS app.
- Libeo also covers dashboards.

Libeo and Payhawk compared in full



1.8
GPA

Pleo

From $12/mo

Company spending cards and expense reports from Copenhagen.

- Only Pleo lists iOS and Android apps.
- Libeo also covers workflow automation, bill pay and dashboards.

Libeo and Pleo compared in full



1.8
GPA

Moss

Paid

Corporate cards, reimbursements and payables for EU companies.

- Libeo also covers dashboards.

Libeo and Moss 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 Libeo free?

No. Libeo is a paid product.

What platforms does Libeo work on?

Libeo is available on Web.

Does Libeo have an Android app?

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

Does Libeo have an iPhone app?

No iPhone app was listed when its pages were read on Nov 12, 2026. Libeo is listed for Web.

Is Libeo open source?

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

What does Libeo integrate with?

Libeo's listing names Cegid Loop, Sage 100, ACD and Inqom. A listing names up to eight integrations, so it may connect to more.

Who makes Libeo?

Libeo is made by a company of the same name.

What are the alternatives to Libeo?

The closest alternatives to Libeo in our directory are Spendesk, BILL, Payhawk, Pleo and Moss.

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

Libeo's GPA of 1.6 is higher than 2 of the 51 other spend and bill pay tools we grade, and level with 4.

Could I make my own version of Libeo?

To replace Libeo 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 Libeo'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 Libeo'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 Libeo. Prices change, so check libeo.io before you buy.

libeo.io/

libeo.io/pricing

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

Libeo, kept up to date

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

toolgpa.com/tools/libeo

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

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

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