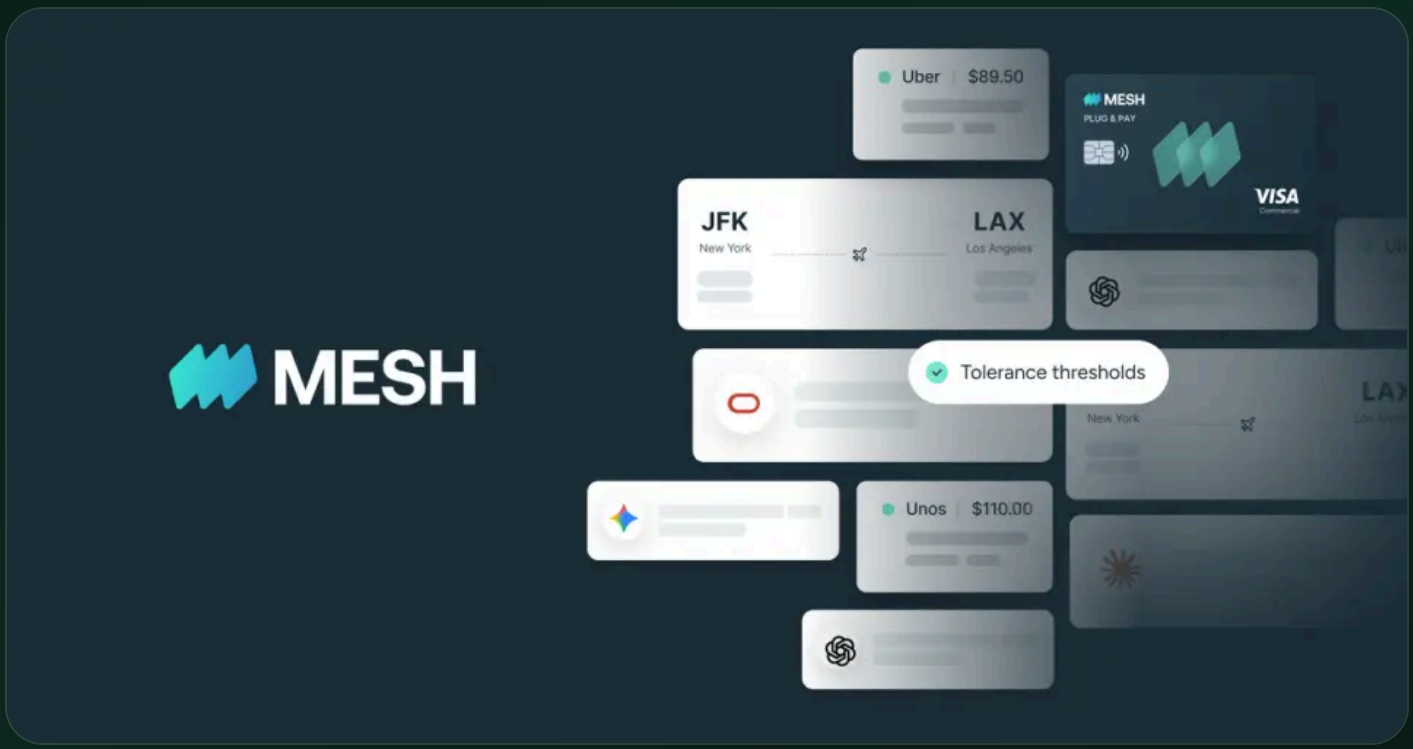
ToolGPA

NOVEMBER 2026

Mesh Payments

The Insider's Guide

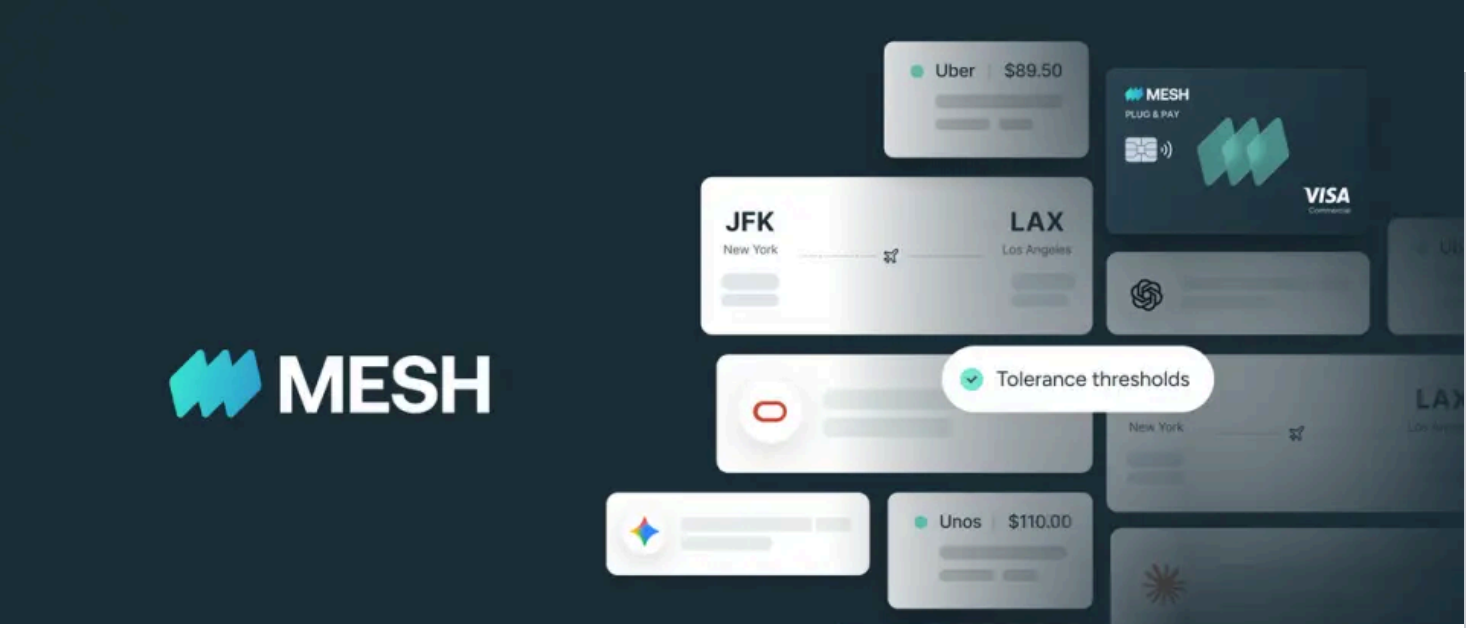
Corporate cards, expenses and travel spend for finance teams



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

Made by Mesh Payments · checked Nov 13, 2026 · toolgpa.com

2.6
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 Mesh Payments's own pages, its app-store listings and our grades. Every fact in it is on Mesh Payments'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

2.6

GPA, above 58 of the 76 other spend and bill pay tools we grade

Mesh Payments is a spend management platform that combines corporate cards, expense management, accounts payable and travel spend in one place. Employees can send receipts and ask policy questions through an assistant in tools like WhatsApp, Slack and email, and finance connects the platform to an existing ERP. It is aimed at companies with international spend and says it works in 140+ countries.

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

> **Finance connects it to an ERP, and employees send receipts through WhatsApp, Slack or email.**
>
> From our grade for ease of use

1 **Best for spend management for companies with international spend**

Mesh Payments combines corporate cards, expenses, reimbursements and accounts payable, and its Pro plan costs nothing for up to 3 users.

2 **Paid plans start at $13 a month for each person**

As its pricing page puts it: $13 per user / month, billing period not stated.

3 **There is a free plan**

Pro plan: no cost for up to 3 users.

4 **It runs on Web**

Web.

5 **Corporate and virtual cards**

Issue cards with controls built in, including cards locked to a single vendor and specialized traveler cards.

6 **Expense management**

Collect receipts, route approvals, and handle out-of-pocket and mileage expenses, with spending policies enforced before, during and after a purchase.

7 **Global reimbursements**

Pays employee reimbursements in local currencies straight to bank accounts in 100+ countries, according to the vendor.

8 **A 2.6 GPA, above 58 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 Mesh Payments you would be making cards issued through a bank. That is not a weekend's work, with an AI app builder or without one.

Mesh Payments at a glance

PRICING
Free plan, from $13 per user / month, billing period not stated

FREE PLAN
Yes

FREE TRIAL
None stated

RUNS ON
Web

MADE BY
Mesh Payments

CATEGORY
Spend & Bill Pay

OUR GRADE
2.6 GPA, good

The report card

Best for spend management for companies with international spend

Mesh Payments combines corporate cards, expenses, reimbursements and accounts payable, and its Pro plan costs nothing for up to 3 users. Premium is $13 a user, the page doesn't say monthly or yearly, and there are no native mobile apps.

TOOLGPA REPORT CARD — **Mesh Payments** — Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	Premium is $13 per user per month, with the billing period not stated. Expense tools' middle is $12 a month, so this is ordinary.
Free plan and trial	B	Pro is free for up to 3 users. A small team can stay on it, though the listing doesn't spell out what Premium adds.

SUBJECT	GRADE	COMMENT
Features	B	Corporate and virtual cards, expenses, global reimbursements, accounts payable, ERP sync and an employee assistant. Nothing in the listing shows a gap in the core work.
Ease of use	C	No store rating on record. Finance connects it to an ERP, and employees send receipts through WhatsApp, Slack or email.
Platforms and integrations	B	Web only, with no native mobile apps listed, and connections to NetSuite, ADP Workforce Now, AlexisHR and KAYAK for Business.
Grade point average		Good, out of 4.0 **2.6**

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 Mesh Payments is for

- ✓ Fits if you're a small team of 3 or fewer who want cards and expenses at no cost
- ✓ Works for companies with spend in many countries that sync to an ERP

Who it is not for

- ✗ Tight if you have more than 3 users: past that you're on Premium at $13 a user
- ✗ Skip it if you want native mobile apps, as none are listed
- ✗ Watch out: cashback needs $50K of monthly spend
- ✗ Watch out: card issuing depends on region, with a different bank partner in each
- ✗ Watch out: the pricing page doesn't say if $13 is billed monthly or yearly

Good to know

Good for

- ✓ Finance teams with employees paid and spending in many countries
- ✓ Companies that want cards, expenses and travel spend in one system
- ✓ Teams of three or fewer, since the Pro plan is free

Worth knowing

- ⓘ The pricing page does not say whether the $13 per user figure is billed monthly or annually.
- ⓘ Cashback on payments is advertised with a $50K monthly spend minimum.
- ⓘ Card issuing depends on the region: the site names SoFi Bank in the US, Peoples Trust Company in Canada, Adyen in Europe and the UK, and NIUM in Australia and Singapore.
- ⓘ The vendor lists no native mobile apps on the pages we read; employee requests run through WhatsApp, Slack or email.

PART 02 · PRICING

What it costs

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

$13

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

Mesh Payments has a free plan. Paid plans start at $13 per user / month, billing period not stated.

> **A small team can stay on it, though the listing doesn't spell out what Premium adds.**

From our grade for free plan and trial

PRO

$0

for up to 3 users

Spend management for a small team, free for up to 3 users.

PREMIUM

$13

per user / month, billing period not stated

Tools to control and scale spend management and operations as the company grows.

ENTERPRISE

Custom

Spend and travel control for complex needs, priced through sales.

The free plan

Pro plan: no cost for up to 3 users.

Read from meshpayments.com on Nov 13, 2026.

What it does

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

1

Place it runs: Web

Corporate cards, expenses and travel spend for finance teams. Here is what it does, as its own site describes it, and what it covers: AI features, expense tracking, bill pay, company cards.

> **Corporate and virtual cards, expenses, global reimbursements, accounts payable, ERP sync and an employee assistant.**
>
> From our grade for features

Corporate and virtual cards

Issue cards with controls built in, including cards locked to a single vendor and specialized traveler cards.

Expense management

Collect receipts, route approvals, and handle out-of-pocket and mileage expenses, with spending policies enforced before, during and after a purchase.

Global reimbursements

Pays employee reimbursements in local currencies straight to bank accounts in 100+ countries, according to the vendor.

Accounts payable

Invoice capture and automated payments, plus a ProcurePay product for procurement payments.

ERP sync and coding

Syncs journal entries, vendor bills, reimbursements and accruals to an ERP such as NetSuite, with unlimited custom fields.

Employee assistant

An assistant takes receipts, card requests and policy questions from employees through WhatsApp, Slack or email.

Where it runs

Web

What it works with

NetSuite
ADP Workforce Now
AlexisHR
KAYAK for Business

Mesh Payments is made by Mesh Payments.

Where it stands

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

58/76

Other spend and bill pay tools it is graded above

Mesh Payments's GPA of 2.6 is higher than 58 of the 76 other spend and bill pay tools we grade, and level with 5.

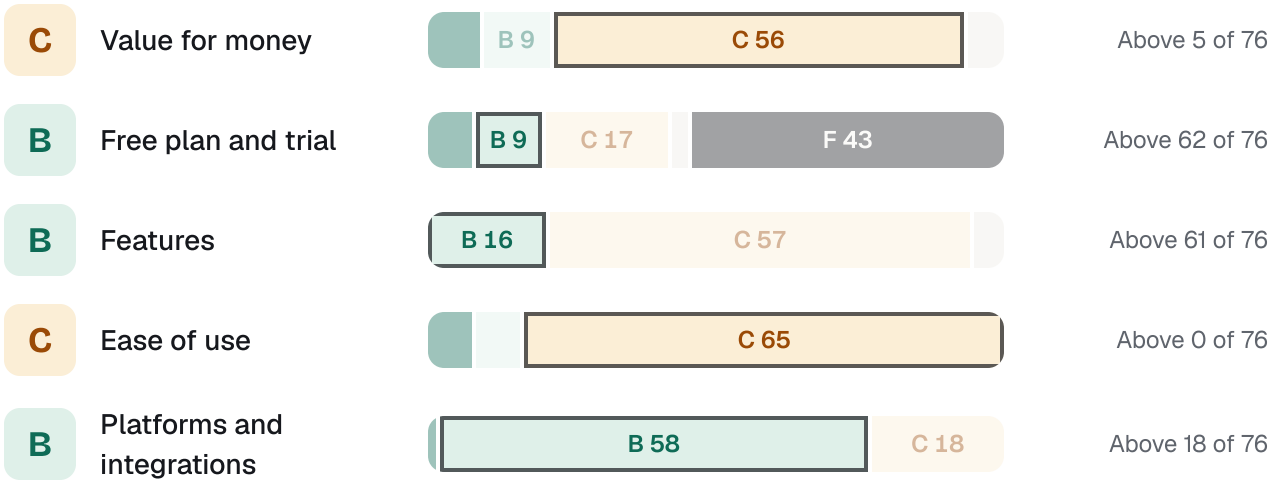
It stands best on free plan and trial (B, above 62 of 76) and worst on ease of use (C, above 0).

Its paid plans start at $13 a month for each person, against a middle price of $12 for the category: 20 of the 36 others that charge start lower.

On features, ease of use and platforms it scores 2.7 out of 4. 5 tools score higher and cost less.

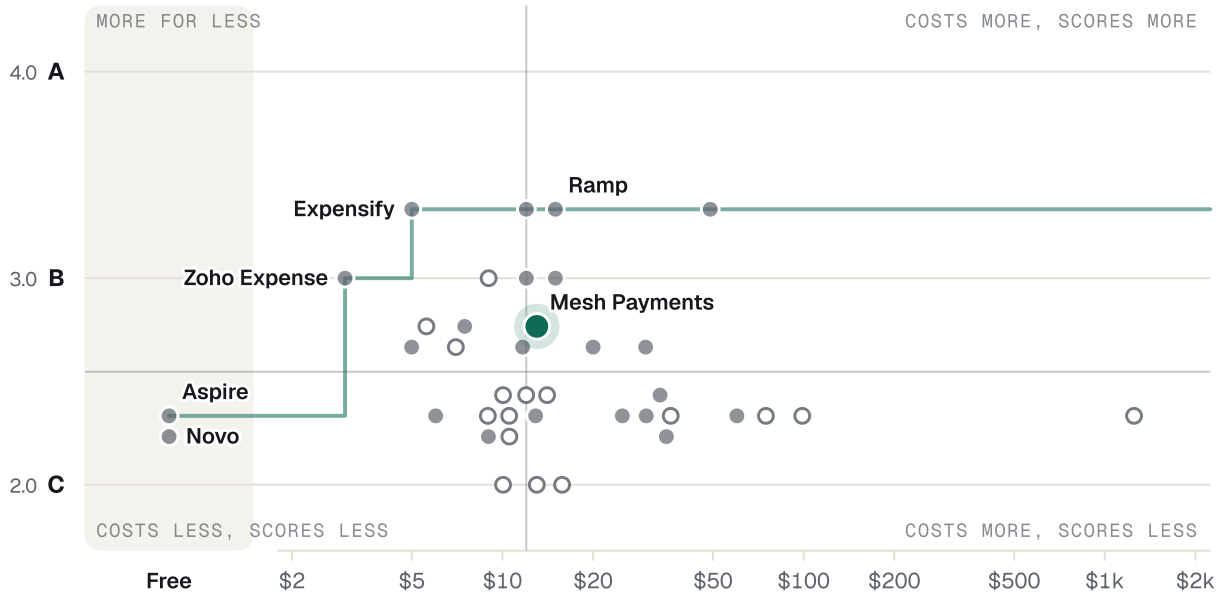
Each grade against the category

Every bar is all 77 spend and bill pay tools we grade, cut by the letter each got. Mesh Payments'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. Mesh Payments 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 Mesh Payments 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 is one of the better ones too: its GPA of 2.6 is higher than 58 of the 76 other spend and bill pay tools we grade. It costs $156 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.
- It is priced for each person, which means accounts and billing for a team.
- AI features, unless you pay a model provider for each request yourself.
- The depth: we grade its features B, which means it covers the whole job.

What this rests on. Mesh Payments'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



Ramp, Brex, Airbase, Spendesk and Payhawk

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

3.6 GPA

Ramp

Free plan · from $15/mo

Corporate cards, expenses, travel and bill pay, with a free plan.

- Only Ramp lists iOS and Android apps.
- Ramp also covers invoicing and reports.

Mesh Payments and Ramp compared in full

3.6 GPA

Brex

Free plan · from $12/mo

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

- Only Brex lists iOS and Android apps.
- Brex also covers reports.

Mesh Payments and Brex compared in full



1.8 GPA

Airbase

Paid

Spend management now sold as Paylocity for Finance.

- Mesh Payments has a free plan. Airbase does not.
- Airbase also covers workflow automation.

Mesh Payments and Airbase compared in full



2.2 GPA

Spendesk

Paid

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

- Mesh Payments has a free plan. Spendesk does not.
- Only Spendesk lists iOS and Android apps.

Mesh Payments and Spendesk compared in full



1.8 GPA

Payhawk

Paid

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

- Mesh Payments has a free plan. Payhawk does not.
- Only Payhawk lists an iOS app.
- Payhawk also covers workflow automation.

Mesh Payments and Payhawk compared in full

PART 06 · QUESTIONS

Quick answers

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

12

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 Mesh Payments free?

Mesh Payments has a free plan. Pro plan: no cost for up to 3 users.

How much does Mesh Payments cost?

Mesh Payments lists 3 plans. Pro: $0 for up to 3 users.

What platforms does Mesh Payments work on?

Mesh Payments is available on Web.

Does Mesh Payments have an Android app?

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

Does Mesh Payments have an iPhone app?

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

Is Mesh Payments open source?

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

What does Mesh Payments integrate with?

Mesh Payments's listing names NetSuite, ADP Workforce Now, AlexisHR and KAYAK for Business.

Who makes Mesh Payments?

Mesh Payments is made by a company of the same name.

What are the alternatives to Mesh Payments?

The closest alternatives to Mesh Payments in our directory are Ramp, Brex, Airbase, Spendesk and Payhawk.

How does Mesh Payments compare with other spend and bill pay tools?

Mesh Payments's GPA of 2.6 is higher than 58 of the 76 other spend and bill pay tools we grade, and level with 5.

Is Mesh Payments good value for money?

ToolGPA grades Mesh Payments C for value for money. Its paid plans start at $13 a month for each person, against a middle price of $12 for the category: 20 of the 36 others that charge start lower.

Could I make my own version of Mesh Payments?

To replace Mesh Payments you would be making cards issued through a bank.

Where this guide comes from

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

meshpayments.com
meshpayments.com/expense-management/
meshpayments.com/pricing
meshpayments.com/partners-and-integrations/

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

Mesh Payments, kept up to date

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

toolgpa.com/tools/mesh-payments

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, "Mesh Payments: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/mesh-payments
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Know someone choosing between spend and bill pay tools?

Send them this guide:
toolgpa.com/tools/mesh-payments/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

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