ToolGPA

NOVEMBER 2026

Mobilexpense

The Insider's Guide

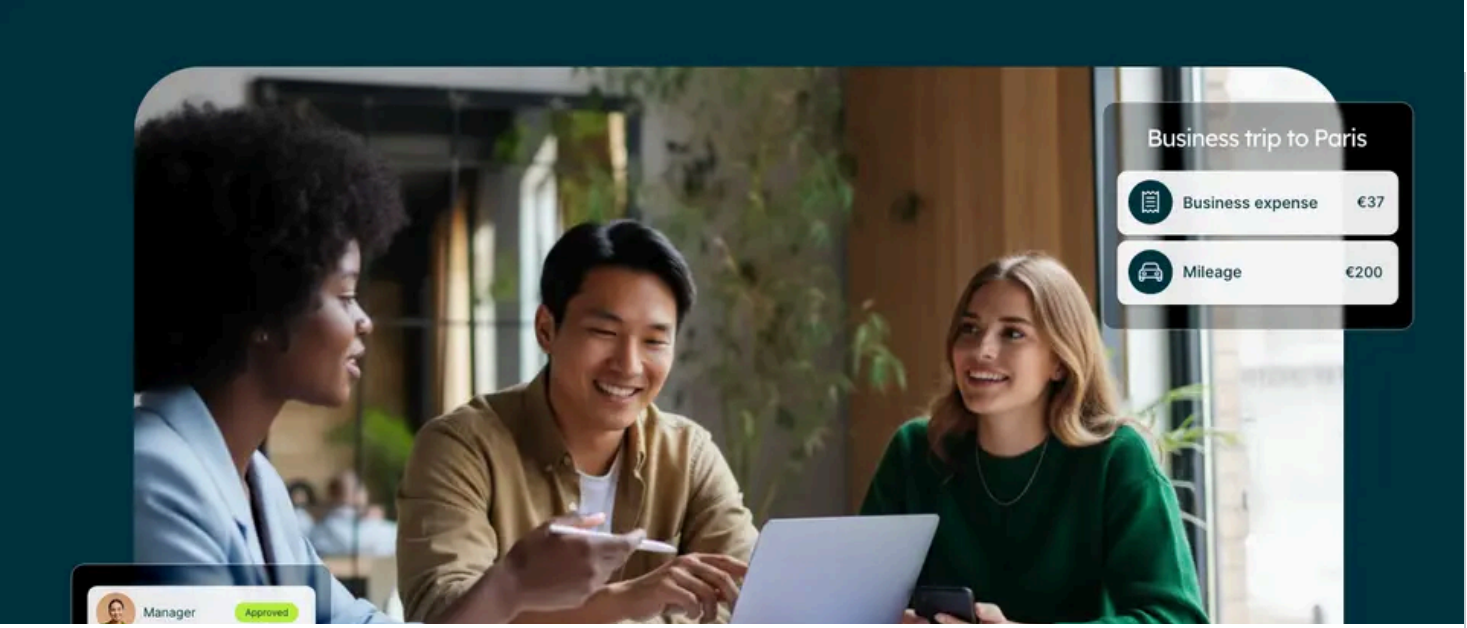
Expense reports, mileage and corporate cards for European companies



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

Made by Mobilexpense · checked Nov 13, 2026 · toolgpa.com

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

1.6

GPA, above 3 of the 76 other spend and bill pay tools we grade

Mobilexpense sells two expense products, Declaree for European companies and MXP for global rollouts, with receipt scanning, approval workflows, mileage, per diems and optional corporate credit cards. Pricing is aimed at mid-sized and enterprise companies and has a 20-user minimum.

To get you started, here are **8 things to know about Mobilexpense**, taken from its own pages and our grades.

> "
>
> **Apps are listed without platforms named, and policies and integrations need setting up.**
>
> From our grade for ease of use

1 **Best for employee expense reports for European teams**

Mobilexpense covers receipts, approvals, mileage, per diems and VAT compliance for European teams.

2 **Paid plans start at about $8.94 a month for each person**

As its pricing page puts it: €8 per user / month, minimum 20 users (Declaree).

3 **It runs on Web**

Web.

4 **Receipt capture with OCR**

Expenses are submitted through the app or the web with an OCR receipt scanner, in multiple currencies, with categories that carry codes and rules.

5 **Approval workflows and policies**

Workflows come from templates or are built custom, with user groups, business rules for company policy and an assistant or deputy function on MXP.

6 **Mileage and per diems**

Standard mileage rates are included, while variable mileage rates and per diem or daily allowance rules are listed as add-ons.

7 **A 1.6 GPA, above 3 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.

8 **Keep it**

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

Mobilexpense at a glance

PRICING
Paid, from €8 per user / month, minimum 20 users (Declaree)

FREE PLAN
No

FREE TRIAL
None stated

RUNS ON
Web

MADE BY
Mobilexpense

CATEGORY
Spend & Bill Pay

OUR GRADE
1.6 GPA, weak

The report card

Best for employee expense reports for European teams

Mobilexpense covers receipts, approvals, mileage, per diems and VAT compliance for European teams. The €8 per user price has a 20-user minimum, and several features are add-ons.

TOOLGPA REPORT CARD	Mobilexpense	Graded Nov 13, 2026
SUBJECT	GRADE	COMMENT
Value for money	D	Declaree is €8 per user a month, but the minimum is 20 users, so a team of 20 costs about €160 a month, far above the $12 middle price for expense tools. Add-ons and cards cost more.
Free plan and trial	F	Nothing free and no trial on the listing.
Features	C	Receipt capture with OCR, approvals, mileage, per diems, corporate cards and VAT. Multi-level projects, variable mileage, per diems, CO2 tracking and ERP links are add-ons.
Ease of use	C	No store rating on record. Apps are listed without platforms named, and policies and integrations need setting up.
Platforms and integrations	B	Web, with integrations such as QuickBooks, SAP, Microsoft Dynamics, ADP and HiBob.
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 Mobilexpense is for

- ✓ Fits if you have 20 or more people to reimburse across Europe
- ✓ Works for finance teams that need VAT and local compliance on expenses

Who it is not for

- ✕ Skip it if your team is under 20, because both products have a 20-user minimum
- ✕ Pricey if you add features: per diems, variable mileage, CO2 tracking and ERP links are add-ons
- ✕ Watch out: corporate credit cards cost from €4 per user a month on top of the licence
- ✕ Watch out: the page does not say whether €8 is billed monthly or yearly, and names no app platforms

Good to know

Good for

- ✓ Mid-sized European companies with a few dozen or more employees
- ✓ Finance teams that need local VAT and compliance rules
- ✓ Companies that want cards and expense reports from one vendor

Worth knowing

- ⓘ Both products have a minimum of 20 users, and the page says some features are priced separately.
- ⓘ Multi-level projects, variable mileage, per diems, CO2 tracking and ERP and HR integrations are add-ons.
- ⓘ The page does not say whether the €8 is billed monthly or yearly, and it lists mobile and desktop apps without naming the platforms.
- ⓘ Credit cards cost from €4 per user per month on top of the licence.

PART 02 · PRICING

What it costs

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

~$8.94

A month to start, for each person

Mobilexpense is a paid product, starting at €8 per user / month, minimum 20 users (Declaree).

> **Nothing free and no trial on the listing.**

From our grade for free plan and trial

MOBILEXPENSE DECLAREE

€8

per user / month, minimum 20 users

Expenses in Europe: OCR receipts, rules and workflows, VAT handling, mileage and 7 languages. Some features priced separately.

Read from mobilexpense.com on Nov 13, 2026.

MOBILEXPENSE MXP

Custom

Global expenses with compliance in 100+ countries, multi-entity management, SSO and multi-currency. Minimum 20 users.

What it does

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

1

Place it runs: Web

Expense reports, mileage and corporate cards for European companies. Here is what it does, as its own site describes it, and what it covers: workflow automation, reports, expense tracking, company cards.

"

Receipt capture with OCR, approvals, mileage, per diems, corporate cards and VAT.

From our grade for features

Receipt capture with OCR

Expenses are submitted through the app or the web with an OCR receipt scanner, in multiple currencies, with categories that carry codes and rules.

Approval workflows and policies

Workflows come from templates or are built custom, with user groups, business rules for company policy and an assistant or deputy function on MXP.

Mileage and per diems

Standard mileage rates are included, while variable mileage rates and per diem or daily allowance rules are listed as add-ons.

Corporate credit cards

Mobilexpense credit cards start at €4 per user per month, and existing bank cards can be connected for automatic transaction import.

VAT and local compliance

Country-specific VAT rules apply automatically, and MXP lists compliance for GoBD, Spanish homologation and URSSAF alongside coverage in 100+ countries.

ERP and HR links

ERP connections include QuickBooks Online, Exact Globe, SAP and Microsoft Dynamics; HR links include BambooHR, ADP and HiBob.

Where it runs

- Web

What it works with

- QuickBooks Online
- Exact Globe
- SAP
- Microsoft Dynamics
- BambooHR
- ADP
- HiBob

Mobilexpense is made by Mobilexpense.

Where it stands

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

3/76

Other spend and bill pay tools it is graded above

Mobilexpense's GPA of 1.6 is higher than 3 of the 76 other spend and bill pay tools we grade, and level with 13.

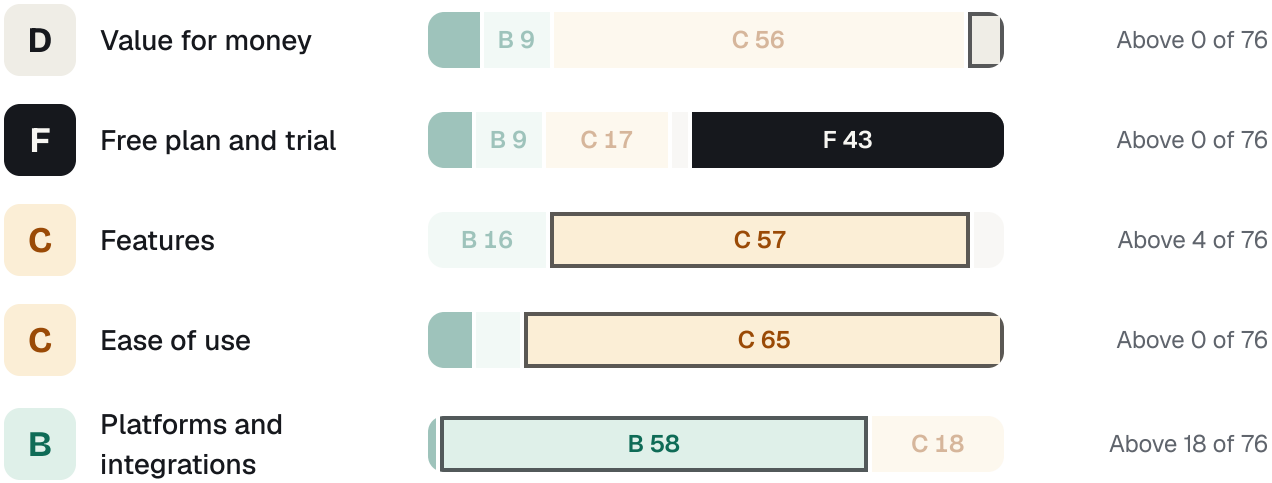
It stands best on platforms and integrations (B, above 18 of 76) and worst on free plan and trial (F, above 0).

Its paid plans start at about $8.94 a month for each person, against a middle price of $12 for the category: 7 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.

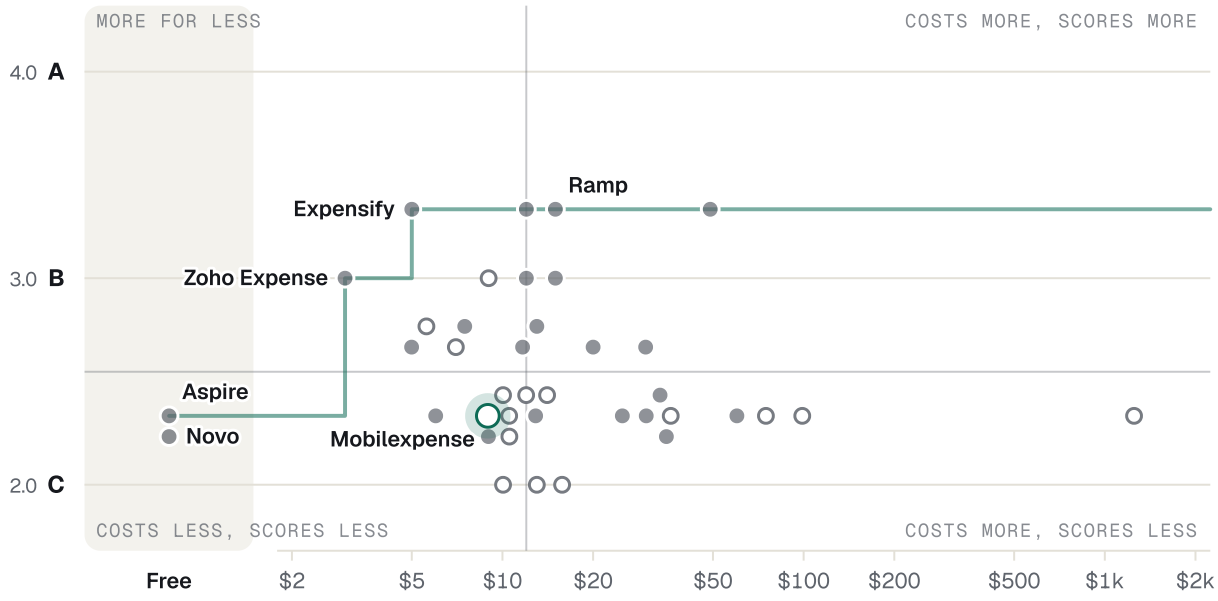
Each grade against the category

Every bar is all 77 spend and bill pay tools we grade, cut by the letter each got. Mobilexpense'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. Mobilexpense 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 Mobilexpense 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: 60 of the 76 other spend and bill pay tools grade higher. It costs $107.25 a year.

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.
- It is priced for each person, which means accounts and billing for a team.

What this rests on. Mobilexpense'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



Expensify, Rydoo, SAP Concur, Zoho Expense and Pleo

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

Expensify

2.8 GPA

Free plan · from $5/mo

Receipt scanning, expense reports and company cards, from $5 a member.

- Expensify has a free plan. Mobilexpense does not.
- Only Expensify lists iOS, Android and macOS apps.
- Only Expensify lists a browser extension.

Mobilexpense and Expensify compared in full

Rydoo

2.6 GPA

Free trial · from $9/mo

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

- Only Rydoo lists iOS and Android apps.
- Mobilexpense also covers workflow automation and reports.

Mobilexpense and Rydoo compared in full



2.0
GPA

SAP Concur

From $7/mo

Expense, travel and invoice management for all company sizes.

- Only SAP Concur lists iOS and Android apps.
- Mobilexpense also covers company cards.
- SAP Concur also covers bill pay.

Mobilexpense and SAP Concur compared in full



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. Mobilexpense does not.
- Only Zoho Expense lists iOS and Android apps.
- Mobilexpense also covers workflow automation.

Mobilexpense and Zoho Expense 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.
- Mobilexpense also covers workflow automation and reports.

Mobilexpense and Pleo compared in full

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 Mobilexpense free?

No. Mobilexpense is a paid product, starting at €8 per user / month, minimum 20 users (Declaree).

How much does Mobilexpense cost?

Mobilexpense lists 2 plans. Mobilexpense Declaree: €8 per user / month, minimum 20 users.

What platforms does Mobilexpense work on?

Mobilexpense is available on Web.

Does Mobilexpense have an Android app?

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

Does Mobilexpense have an iPhone app?

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

Is Mobilexpense open source?

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

What does Mobilexpense integrate with?

Mobilexpense's listing names QuickBooks Online, Exact Globe, SAP, Microsoft Dynamics, BambooHR, ADP and HiBob.

Who makes Mobilexpense?

Mobilexpense is made by a company of the same name.

What are the alternatives to Mobilexpense?

The closest alternatives to Mobilexpense in our directory are Expensify, Rydoo, SAP Concur, Zoho Expense and Pleo.

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

Mobilexpense's GPA of 1.6 is higher than 3 of the 76 other spend and bill pay tools we grade, and level with 13.

Is Mobilexpense good value for money?

ToolGPA grades Mobilexpense D for value for money. Its paid plans start at about $8.94 a month for each person, against a middle price of $12 for the category: 7 of the 36 others that charge start lower.

Could I make my own version of Mobilexpense?

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

Where this guide comes from

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

mobilexpense.com/pricing
mobilexpense.com/integrations

mobilexpense.com

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

Mobilexpense, kept up to date

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

toolgpa.com/tools/mobilexpense

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, "Mobilexpense: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/mobilexpense
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Know someone choosing between spend and bill pay tools?

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

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