ToolGPA

NOVEMBER 2026

Mooncard

The Insider's Guide

Company payment cards with expense reports and accounting exports



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

Made by Moongroup · checked Nov 13, 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 Mooncard's own pages, its app-store listings and our grades. Every fact in it is on Mooncard'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

1.8

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

Mooncard pairs Visa corporate cards, physical and virtual, with an expense platform that collects receipts, applies spending rules and produces accounting entries. It is built for French-speaking finance teams, with a French-language site, and sells two packages, Original and Hub, on a quote.

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

> **Packages are quoted after a demo, several controls are options, and the site is in French first.**
>
> From our report card of Mooncard

1 **Best for company cards with built-in receipts and accounting**

Mooncard gives teams Visa cards with receipt capture and an accounting engine, and links to French and European accounting tools.

2 **It runs on 3 platforms**

Web, iOS and Android.

3 Physical and virtual Visa cards

The pricing page lists physical Visa cards, recurring or single-use virtual cards, Apple Pay and Google Pay, 3D Secure and cash withdrawals at ATMs.

4 Spending rules

Limits can be set per employee, per purchase and per period, with rules by hours, days, merchant type and expense type, plus alerts when a limit is passed.

5 Receipt capture

SMS and push notifications ask the cardholder for the receipt, and OCR reads the details. Cards can be blocked automatically while receipts are missing, as an option.

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

Mooncard at a glance

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

The report card

Best for company cards with built-in receipts and accounting

Mooncard gives teams Visa cards with receipt capture and an accounting engine, and links to French and European accounting tools. Packages are quoted after a demo, several controls are options, and the site is in French first.

TOOLGPA REPORT CARD	Mooncard	Graded Nov 13, 2026
SUBJECT	GRADE	COMMENT
Value for money	C	No subscription price is published; Original and Hub are quoted after a demo. The pricing page does show a 10 euro card issuance fee and a 0% load fee.
Free plan and trial	F	Nothing free and no trial on the listing; both packages go through a demo request.
Features	C	Physical and virtual cards, spending rules, receipt capture, accounting, mileage and multi-entity reporting. Custom approval flows and duplicate detection are options on both packages.
Ease of use	C	No store rating on record. The accounting engine and links to Sage, Cegid or SAP need setting up first.
Platforms and integrations	B	Web, iOS and Android with a list of accounting and ERP integrations. No desktop app.
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 Mooncard is for

- ✓ Fits if you run a company in France that wants cards and receipts in one tool
- ✓ Works for finance teams that hand accounts to Sage, Cegid or SAP

Who it is not for

- ✕ Skip it if you want a posted price, since both packages are quoted after a demo
- ✕ Pricey if you want a card that costs nothing to issue, as the page states 10 euros a card
- ✕ Watch out: custom approval flows and duplicate detection are options on both packages
- ✕ Watch out: Flying Blue cards show 1.5% or 3% load fees, and the site is French with an English switch

Good to know

Good for

- ✓ French companies that want cards and expense reports in one place
- ✓ Groups with several entities that need consolidated spend reporting
- ✓ Fleet managers who track fuel and spend per vehicle

Worth knowing

- ⓘ No prices are published; both packages, Original and Hub, are quoted after a demo request.
- ⓘ The pricing page states a card issuance fee of 10 euros and a 0% load fee; Flying Blue cards show 1.5% or 3%.
- ⓘ Several controls, including custom approval flows and duplicate detection, are marked as options on both packages.
- ⓘ The site is in French, with an English switch; the Visa card is issued by Paynovate, according to its legal notice.

What it costs

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

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

> **No subscription price is published; Original and Hub are quoted after a demo.**
>
> From our grade for value for money

We could not confirm Mooncard's current prices from its own site, so this guide lists no plans. mooncard.co 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

Company payment cards with expense reports and accounting exports. Here is what it does, as its own site describes it, and what it covers: reports, expense tracking, company cards.

> **Physical and virtual cards, spending rules, receipt capture, accounting, mileage and multi-entity reporting.**
>
> From our grade for features

Physical and virtual Visa cards

The pricing page lists physical Visa cards, recurring or single-use virtual cards, Apple Pay and Google Pay, 3D Secure and cash withdrawals at ATMs.

Spending rules

Limits can be set per employee, per purchase and per period, with rules by hours, days, merchant type and expense type, plus alerts when a limit is passed.

Receipt capture

SMS and push notifications ask the cardholder for the receipt, and OCR reads the details. Cards can be blocked automatically while receipts are missing, as an option.

Accounting engine

Expense categories, VAT codes and export templates are configurable, with bank reconciliation, evidential archiving and exports to accounting software.

Expense reports and mileage

Expense report entry and mileage allowances are listed as options on both packages, alongside approval workflows and duplicate detection.

Multi-entity reporting

The Hub package adds management and reporting across several legal entities, with five seats per entity and preferential pricing for entities.

Where it runs

Web · iOS · Android

What it works with

Sage · Cegid · Agicap · SAP · Microsoft Dynamics

Mooncard is made by Moongroup.

Where it stands

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

17/76

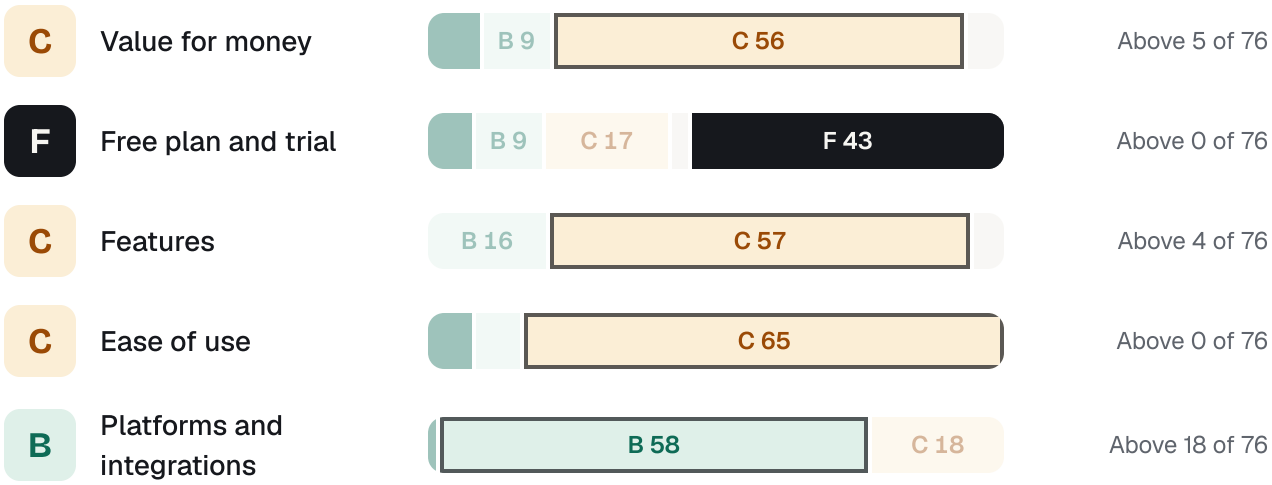
Other spend and bill pay tools it is graded above

Mooncard'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. Mooncard'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 Mooncard 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: 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

- Cards issued through a bank.
- A real app for iOS and Android. Something home-made would be a web page.
- It plugs into other products, Sage, Cegid and Agicap among them.

What this rests on. Mooncard'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



Pleo, Spendesk, Payhawk, Qonto and Soldo

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

1.8 GPA

Pleo

From $12/mo

Company spending cards and expense reports from Copenhagen.

- Mooncard also covers reports.

Mooncard and Pleo compared in full

2.2 GPA

Spendesk

Paid

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

- Mooncard also covers reports.
- Spendesk also covers bill pay.

Mooncard and Spendesk compared in full



1.8
GPA

Payhawk

Paid

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

- Only Mooncard lists an Android app.
- Mooncard also covers reports.
- Payhawk also covers workflow automation and bill pay.

Mooncard and Payhawk compared in full



2.0
GPA

Qonto

Free trial · from €9/mo

European business account with cards, transfers and invoicing.

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

Mooncard and Qonto compared in full



2.2
GPA

Soldo

Free trial · from £27/mo

Prepaid company cards and spend control for UK and EU teams.

- Only Mooncard lists iOS and Android apps.
- Mooncard also covers reports.
- Soldo also covers workflow automation and bill pay.

Mooncard and Soldo 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 Mooncard free?

No. Mooncard is a paid product.

What platforms does Mooncard work on?

Mooncard is available on Web, iOS and Android.

Does Mooncard have a Windows app?

No Windows app was listed when its pages were read on Nov 13, 2026. Mooncard is listed for Web, iOS and Android.

Does Mooncard have a macOS app?

No macOS app was listed when its pages were read on Nov 13, 2026. Mooncard is listed for Web, iOS and Android.

Is Mooncard open source?

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

What does Mooncard integrate with?

Mooncard's listing names Sage, Cegid, Agicap, SAP and Microsoft Dynamics.

Who makes Mooncard?

Mooncard is made by Moongroup.

What are the alternatives to Mooncard?

The closest alternatives to Mooncard in our directory are Pleo, Spendesk, Payhawk, Qonto and Soldo.

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

Mooncard'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 Mooncard?

To replace Mooncard 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 Mooncard’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 Mooncard'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 Moongroup. Prices change, so check mooncard.co before you buy.

mooncard.co/fr/tarifs

mooncard.co

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

Mooncard, kept up to date

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

toolgpa.com/tools/mooncard

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

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

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