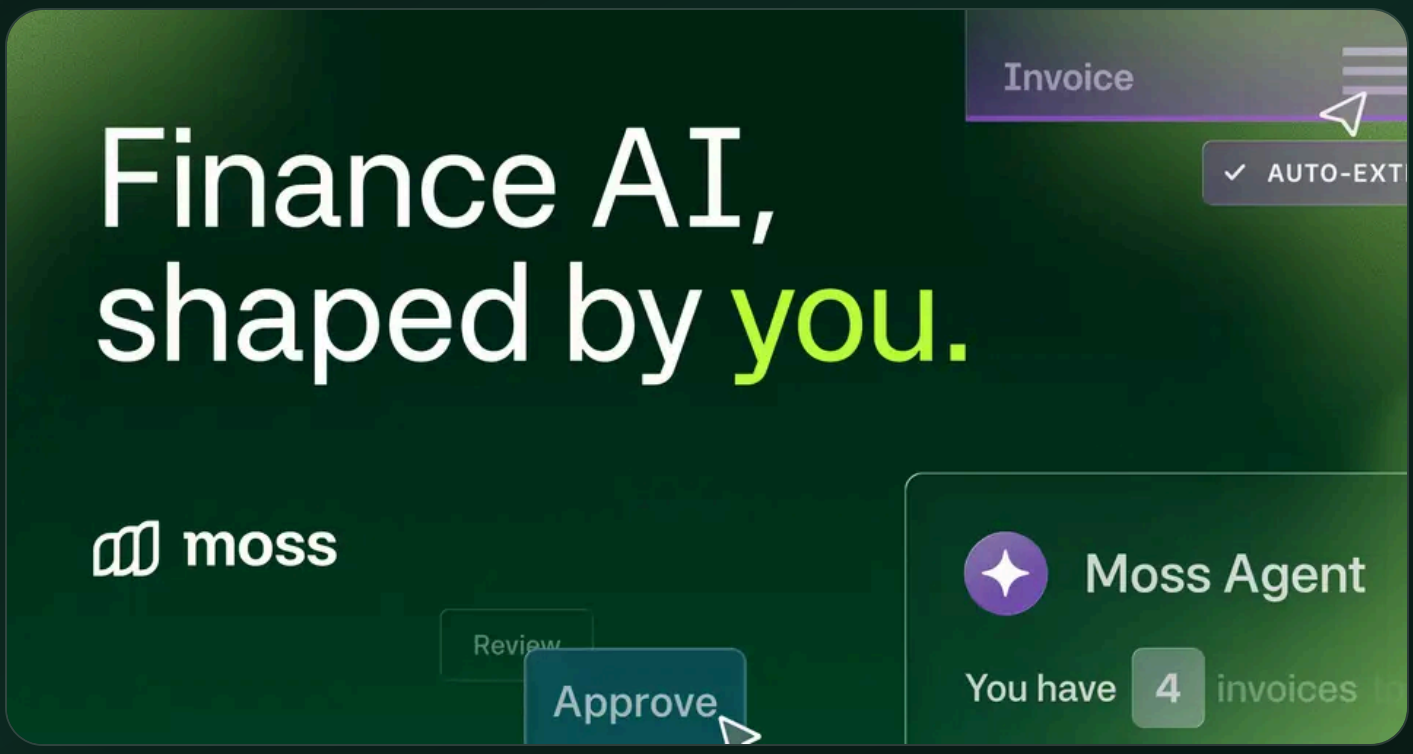
ToolGPA

NOVEMBER 2026

Moss

The Insider's Guide

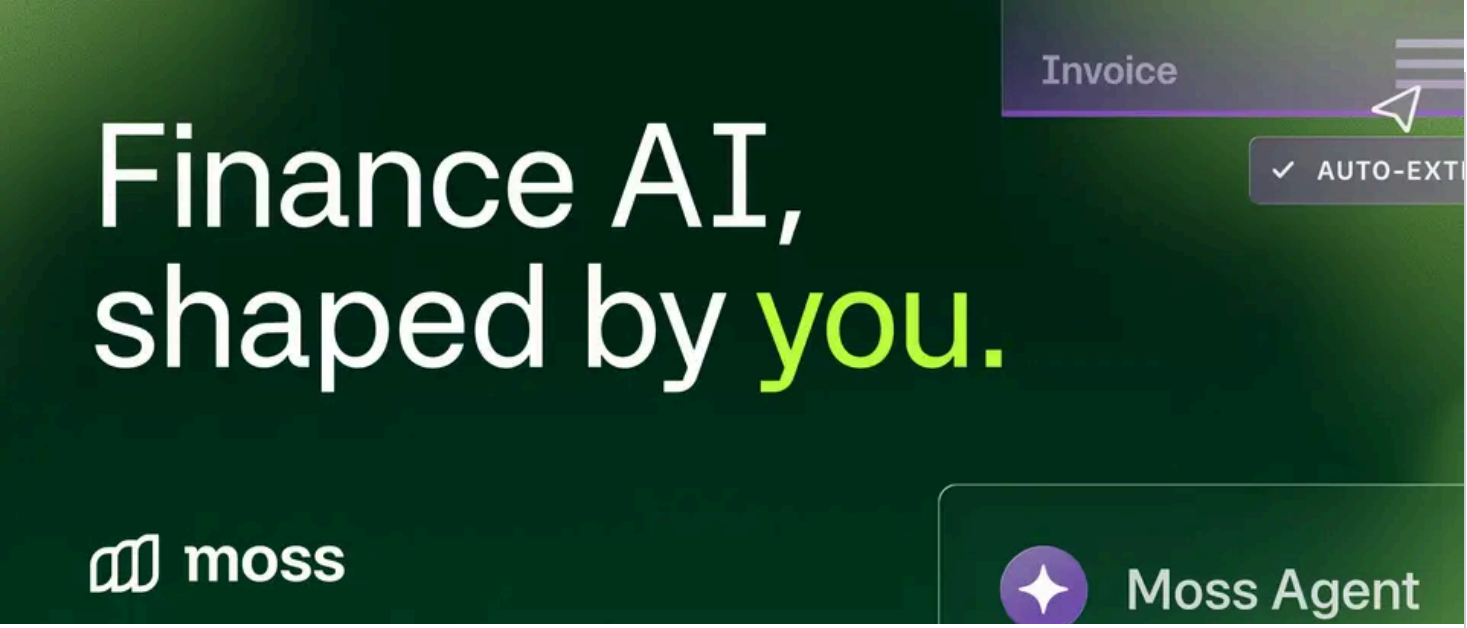
Corporate cards, reimbursements and payables for EU companies



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

Made by Nufin GmbH · 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 Moss's own pages, its app-store listings and our grades. Every fact in it is on Moss'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 17 of the 76 other spend and bill pay tools we grade

Moss is a spend management platform for European companies. It offers corporate cards, employee reimbursements and accounts payable as modules, with procurement, controlling, ERP and AI accounting as add-ons. It charges one platform fee plus a variable fee based on monthly transaction volume, and not per user.

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

> **No prices are published, procurement and ERP are add-ons, and it is built for EU businesses.**
>
> From our report card of Moss

1 **Best for corporate cards and AP for EU companies**

Moss sells corporate cards, reimbursements and accounts payable as modules, charged by a platform fee plus a volume fee and not per user.

2 **It runs on Web**

Web.

3 **Corporate cards**

Unlimited instant virtual cards with customizable controls, a real-time view of card spend and automatic receipt fetching with reminders.

4 **Employee reimbursements**

Approval rules and policies, AI-based data extraction from receipts, and payment from the Moss balance or through a SEPA file.

5 **Accounts payable**

Multi-step invoice approvals with routing, automatic matching to purchase orders and scheduled payments.

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

Moss at a glance

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

The report card

Best for corporate cards and AP for EU companies

Moss sells corporate cards, reimbursements and accounts payable as modules, charged by a platform fee plus a volume fee and not per user. No

prices are published, procurement and ERP are add-ons, and it is built for EU businesses.

TOOLGPA REPORT CARD	Moss	Graded Nov 12, 2026
SUBJECT	GRADE	COMMENT
Value for money	C	No price is published: the fee depends on modules, add-ons and monthly transaction volume. We leave it at the middle of the category's figures.
Free plan and trial	D	The page says to start free with Cards or Accounts Payable but gives no terms, so we can't say how far free goes.
Features	C	Cards, reimbursements and accounts payable. Procurement, ERP integration, controlling and AI accounting are paid add-ons.
Ease of use	C	No store rating on record. Modules, approval rules and accounting links to set up.
Platforms and integrations	C	Web only on record, and the page says it connects with more than 50 finance tools without naming them.
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 Moss is for

- ✓ Fits if you are an EU company that wants cards and payables together
- ✓ Works for teams that want unlimited users without per-seat fees

Who it is not for

- ✕ Pricey if you can't see a price, as the fee depends on modules and transaction volume
- ✕ Watch out: the free start on Cards or Accounts Payable has no terms on the page
- ✕ Not for you if you are outside the EU, as cards come from Moss GmbH in Germany and the site is aimed at EU firms
- ✕ Watch out: procurement, ERP, advanced controlling and AI accounting cost extra

Good to know

Good for

- ✓ Companies in Germany and nearby EU markets that want cards and AP together
- ✓ Finance teams that want unlimited users without per-seat fees
- ✓ Teams that prefer to buy only the modules they use

Worth knowing

- ⓘ No prices are published; the fee depends on modules, add-ons and expected monthly transactions.
- ⓘ The page opens with a note about starting free with Cards or Accounts Payable but gives no terms.
- ⓘ Cards are issued by Moss GmbH, regulated in Germany, and the site is aimed at EU businesses.
- ⓘ Procurement, ERP, advanced controlling and AI accounting are paid add-ons.

What it costs

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

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

> **No price is published: the fee depends on modules, add-ons and monthly transaction volume.**
>
> From our grade for value for money

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

What it does

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

1

Place it runs: Web

Corporate cards, reimbursements and payables for EU companies. 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.

> "Cards, reimbursements and accounts payable."

From our grade for features

Corporate cards

Unlimited instant virtual cards with customizable controls, a real-time view of card spend and automatic receipt fetching with reminders.

Employee reimbursements

Approval rules and policies, AI-based data extraction from receipts, and payment from the Moss balance or through a SEPA file.

Accounts payable

Multi-step invoice approvals with routing, automatic matching to purchase orders and scheduled payments.

Add-on modules

Advanced controlling, procurement, ERP integration and AI-powered accounting can be added to the base platform.

Accounting integrations

The page says Moss connects with more than 50 finance tools, and standard accounting integrations are part of the platform.

Where it runs

Web

What it works with

Its own pages name no integrations.

Moss is made by Nufin GmbH.

PART 04 · STANDING

Where it stands

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

17 /76

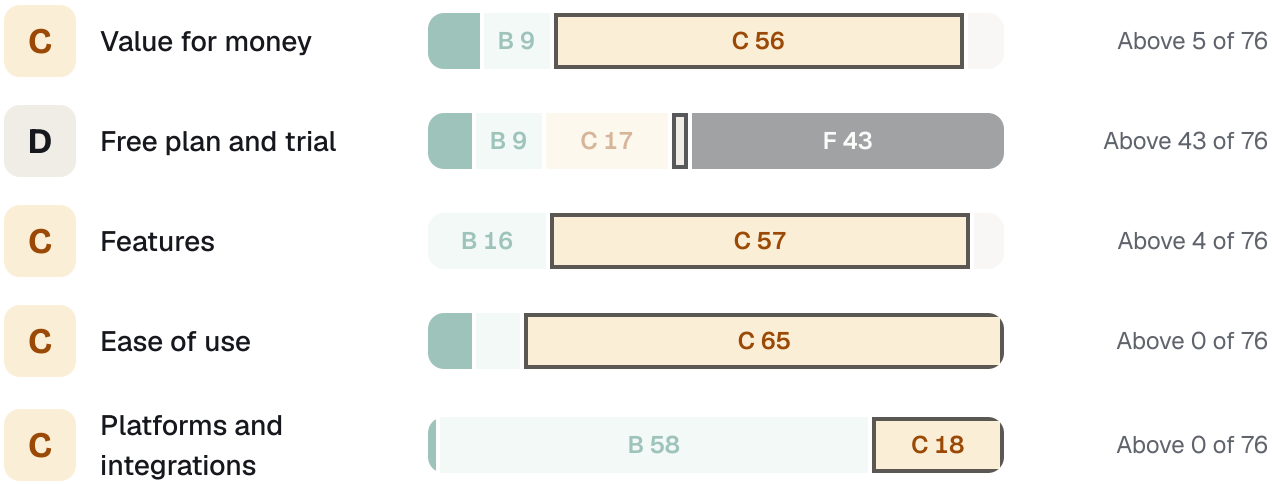
Other spend and bill pay tools it is graded above

Moss'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 value for money (C, above 5 of 76) and worst on free plan and trial (D, above 43).

Each grade against the category

Every bar is all 77 spend and bill pay tools we grade, cut by the letter each got. Moss'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 Moss 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: 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.
- Connections to other products, each kept working as those products change.
- AI features, unless you pay a model provider for each request yourself.

What this rests on. Moss'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



Payhawk, Spendesk, Pleo, Soldo and Pliant

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

Payhawk

1.8 GPA

Paid

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

- Only Payhawk lists an iOS app.

Moss and Payhawk compared in full

Spendesk

2.2 GPA

Paid

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

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

Moss and Spendesk compared in full

Pleo

1.8 GPA

From $12/mo

Company spending cards and expense reports from Copenhagen.

- Only Pleo lists iOS and Android apps.
- Moss also covers workflow automation and bill pay.

Moss and Pleo compared in full



2.2
GPA

Soldo

Free trial · from £27/mo

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

Moss and Soldo compared in full



1.8
GPA

Pliant

Paid

Visa corporate credit cards with spend controls for EU and UK firms.

- Only Pliant lists iOS and Android apps.
- Moss also covers workflow automation.
- Pliant also covers reports.

Moss and Pliant 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 Moss free?

No. Moss is a paid product.

What platforms does Moss work on?

Moss is available on Web.

Does Moss have an Android app?

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

Does Moss have an iPhone app?

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

Is Moss open source?

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

Who makes Moss?

Moss is made by Nufin GmbH.

What are the alternatives to Moss?

The closest alternatives to Moss in our directory are Payhawk, Spendesk, Pleo, Soldo and Pliant.

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

Moss'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 Moss?

To replace Moss 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 Moss'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 Moss'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 Nufin GmbH. Prices change, so check getmoss.com before you buy.

getmoss.com/pricing

PART 07 · ABOUT

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

Moss, kept up to date

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

toolgpa.com/tools/moss

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

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

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