ToolGPA

NOVEMBER 2026

Soldo

The Insider's Guide

Prepaid company cards and spend control for UK and EU teams

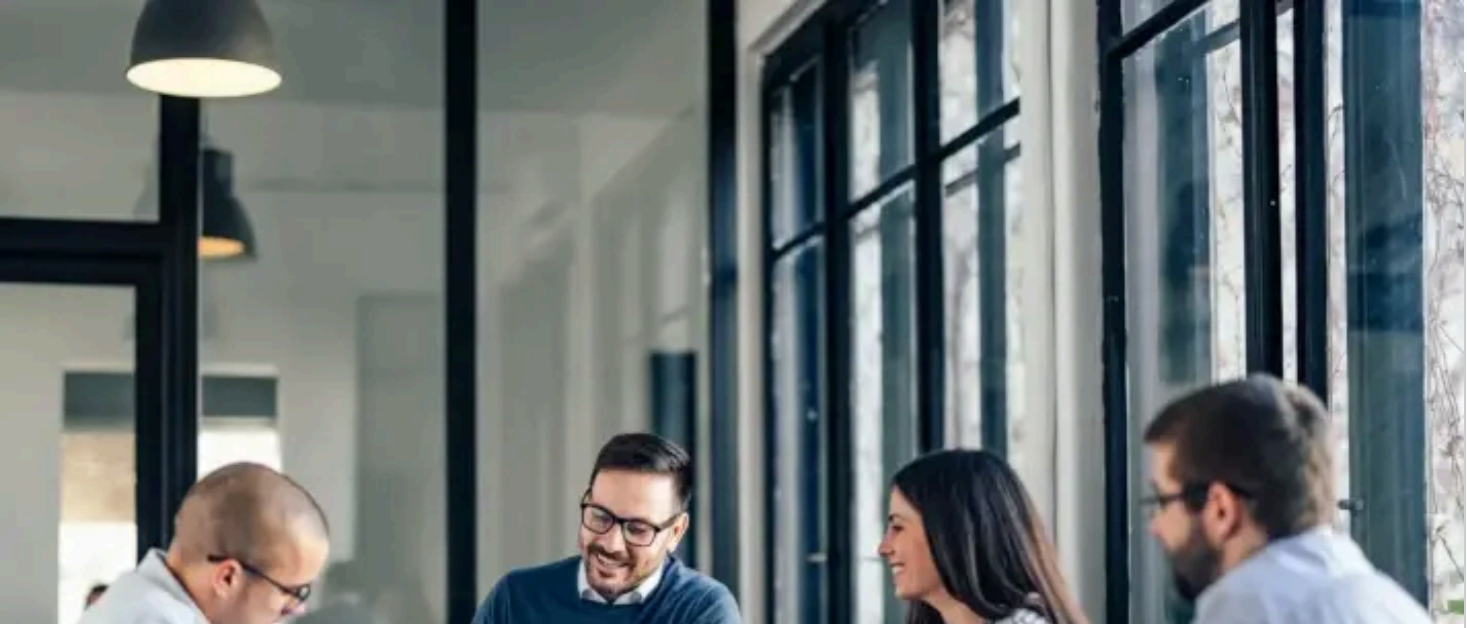


Every plan, grade, refund rule and rival among spend and bill pay tools, read from Soldo's own pages.

Made by Soldo Software Ltd · checked Nov 12, 2026 · toolgpa.com

2.2

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

2.2

GPA, above 46 of the 76 other spend and bill pay tools we grade

Soldo is a spend management platform that issues Mastercard prepaid business cards to employees, teams and contractors and lets finance set wallets, limits and approval rules. It captures receipts in a mobile app and exports to accounting software. It only serves incorporated businesses.

> "
>
> **Wallets, cards and an accounting link to set up.**
>
> From our grade for ease of use

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

1 **Best for company cards and wallets for UK businesses**

Soldo issues prepaid cards and wallets with spend controls and receipt capture, from £27 a month plus VAT after a 30-day trial.

2 **Paid plans start at about $36.18 a month**

As its pricing page puts it: £27 per month plus VAT.

3 **You can try it first**

30-day free trial on Standard and Plus

4 **It runs on Web**

Web.

5 **Cards and wallets**

Mastercard prepaid cards for employees or shared use, temporary virtual cards, fuel cards and Apple and Google Pay, funded from wallets.

6 **Spend controls**

Card rules, expense policies and pre-approval requests let finance set limits before money is spent.

7 **Receipt capture**

Receipts are captured in the mobile app, with OCR matching on Plus and above, and expense review workflows.

8 **A 2.2 GPA, above 46 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 Soldo you would be making cards issued through a bank. That is not a weekend's work, with an AI app builder or without one.

Soldo at a glance

PRICING Free trial, from £27 per month plus VAT	FREE PLAN No
FREE TRIAL 30-day free trial on Standard and Plus	RUNS ON Web
MADE BY Soldo Software Ltd, since 2015	CATEGORY Spend & Bill Pay
OUR GRADE 2.2 GPA, fair	

The report card

Best for company cards and wallets for UK businesses

Soldo issues prepaid cards and wallets with spend controls and receipt capture, from £27 a month plus VAT after a 30-day trial. That plan covers

only 3 users and 3 cards, and it is for incorporated businesses only.

TOOLGPA REPORT CARD	Soldo	Graded Nov 12, 2026
SUBJECT	GRADE	COMMENT
Value for money	C	Standard is £27 a month plus VAT for 3 users and 3 cards, roughly $12 a head, which is the middle of the category's range. Plus is £39.
Free plan and trial	C	A 30-day free trial on Standard and Plus, with no free plan. The page doesn't say whether it needs a card.
Features	C	Cards and wallets, spend controls, receipt capture, bank transfers and accounting exports. The listing shows no reimbursements or mileage, and NetSuite, Dynamics 365 and SSO are add-ons on lower plans.
Ease of use	C	No store rating on record. Wallets, cards and an accounting link to set up.
Platforms and integrations	B	Web only on record, with eight accounting integrations.
Grade point average		Fair, out of 4.0 **2.2**

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 Soldo is for

- ✓ Fits if you are an incorporated UK business that wants controlled prepaid cards
- ✓ Works for teams that start with 3 cards and add more later

Who it is not for

- ✗ Pricey if you add people, as £27 covers 3 users and 3 cards and each plan has transfer limits
- ✗ Not for you if you are a sole trader, as only incorporated businesses can open an account
- ✗ Watch out: prices are in pounds, exclude VAT and don't say if they are billed monthly or yearly
- ✗ Watch out: card issuance and cash withdrawals carry separate financial services fees

Good to know

Good for

- ✓ Small UK and EU companies that want prepaid cards rather than credit
- ✓ Businesses that need fuel cards or shared team budgets
- ✓ Finance teams that want a fixed monthly price with a free trial

Worth knowing

- ⓘ Prices are in pounds and exclude VAT; the page does not say whether they are billed monthly or annually.
- ⓘ Card issuance and cash withdrawals carry separate financial services fees.
- ⓘ Only incorporated businesses can open an account; sole traders cannot.
- ⓘ NetSuite, Dynamics 365 and SSO are add-ons on lower plans.

PART 02 · PRICING

What it costs

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

~$36.18

A month to start

Soldo is a paid product with a free trial, starting at £27 per month plus VAT.

> **"The page doesn't say whether it needs a card.**
>
> From our grade for free plan and trial

STANDARD

£27

per month, plus VAT; billing basis not shown

1 wallet, 3 users, 3 cards, up to 20 outbound bank transfers a month, receipt capture and accounting connections.

PLUS

£39

per month, plus VAT; billing basis not shown

3 company wallets, 3 users, 3 cards, 30 outbound transfers a month, multi-currency, OCR receipt capture and Amazon Business.

UNLIMITED

Custom

Unlimited wallets, users, cards and transfers, custom approval workflows, SAP Concur integration and a customer success team.

Trying it first

30-day free trial on Standard and Plus

Read from soldo.com on Nov 12, 2026.

What it does

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

1

Place it runs: Web

Prepaid company cards and spend control for UK and EU teams. Here is what it does, as its own site describes it, and what it covers: workflow automation, expense tracking, bill pay, company cards.

> **Cards and wallets, spend controls, receipt capture, bank transfers and accounting exports.**
>
> From our grade for features

Cards and wallets

Mastercard prepaid cards for employees or shared use, temporary virtual cards, fuel cards and Apple and Google Pay, funded from wallets.

Spend controls

Card rules, expense policies and pre-approval requests let finance set limits before money is spent.

Receipt capture

Receipts are captured in the mobile app, with OCR matching on Plus and above, and expense review workflows.

Bank transfers

Standard and Plus include outbound transfers over Faster Payments (UK) and SEPA (EU), subject to eligibility.

Accounting exports

Integrations with Xero, QuickBooks, Sage Intacct, Exact Online and DATEV, plus exports in XLSX, CSV and PDF.

Where it runs

- Web

What it works with

- Xero
- QuickBooks
- Sage Intacct
- Exact Online
- DATEV
- NetSuite
- Microsoft Dynamics 365
- SAP Concur

Soldo is made by Soldo Software Ltd, and has been around since 2015.

PART 04 · STANDING

Where it stands

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

46/76

Other spend and bill pay tools it is graded above

Soldo's GPA of 2.2 is higher than 46 of the 76 other spend and bill pay tools we grade, and level with 8.

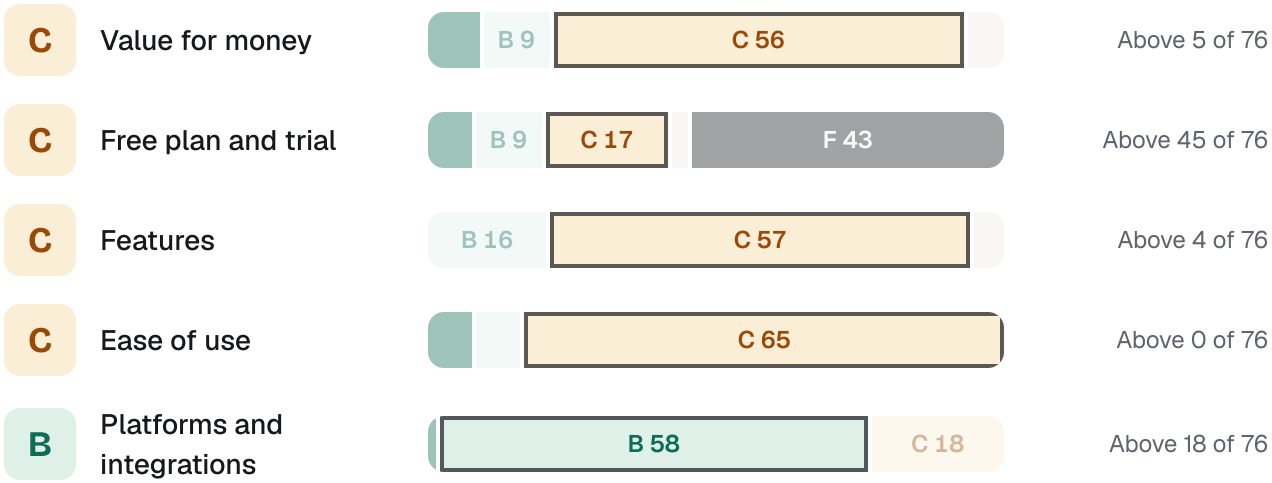
It stands best on platforms and integrations (B, above 18 of 76) and worst on ease of use (C, above 0).

Its paid plans start at about $36.18 a month, against a middle price of $12 for the category: 31 of the 36 others that charge start lower.

On features, ease of use and platforms it scores 2.3 out of 4. 15 tools score higher and cost less.

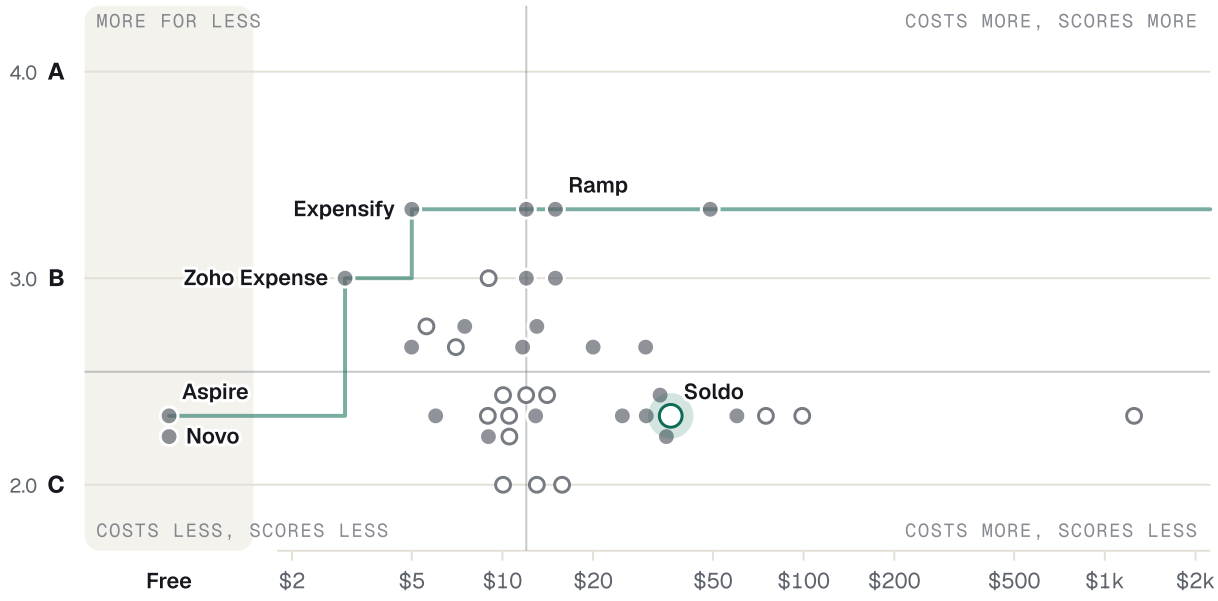
Each grade against the category

Every bar is all 77 spend and bill pay tools we grade, cut by the letter each got. Soldo'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. Soldo 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 Soldo 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 costs $434.12 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.

- ✕ Connections to other products, each kept working as those products change.

What this rests on. Soldo'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, Moss and Pliant

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

Pleo

1.8 GPA

From $12/mo

Company spending cards and expense reports from Copenhagen.

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

Soldo and Pleo 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.
- Soldo also covers workflow automation.

Soldo and Spendesk compared in full

Payhawk

1.8 GPA

Paid

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

- Only Payhawk lists an iOS app.

Soldo and Payhawk compared in full

1.8
GPA

Moss

Paid

Corporate cards, reimbursements and payables for EU companies.

Soldo and Moss 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.
- Soldo also covers workflow automation.
- Pliant also covers reports.

Soldo and Pliant 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 Soldo free?

No, Soldo is a paid product, but you can try it first. 30-day free trial on Standard and Plus.

How much does Soldo cost?

Soldo lists 3 plans. Standard: £27 per month, plus VAT; billing basis not shown.

What platforms does Soldo work on?

Soldo is available on Web.

Does Soldo have an Android app?

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

Does Soldo have an iPhone app?

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

Is Soldo open source?

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

What does Soldo integrate with?

Soldo's listing names Xero, QuickBooks, Sage Intacct, Exact Online, DATEV, NetSuite, Microsoft Dynamics 365 and SAP Concur.

Who makes Soldo?

Soldo is made by Soldo Software Ltd. It dates from 2015.

What are the alternatives to Soldo?

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

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

Soldo's GPA of 2.2 is higher than 46 of the 76 other spend and bill pay tools we grade, and level with 8.

Is Soldo good value for money?

ToolGPA grades Soldo C for value for money. Its paid plans start at about $36.18 a month, against a middle price of $12 for the category: 31 of the 36 others that charge start lower.

Could I make my own version of Soldo?

To replace Soldo 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 Soldo'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 Soldo'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 Soldo Software Ltd. Prices change, so check soldo.com before you buy.

soldo.com/en-gb/pricing/

soldo.com/en-gb/about-us/

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

Soldo, kept up to date

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

toolgpa.com/tools/soldo

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

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

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