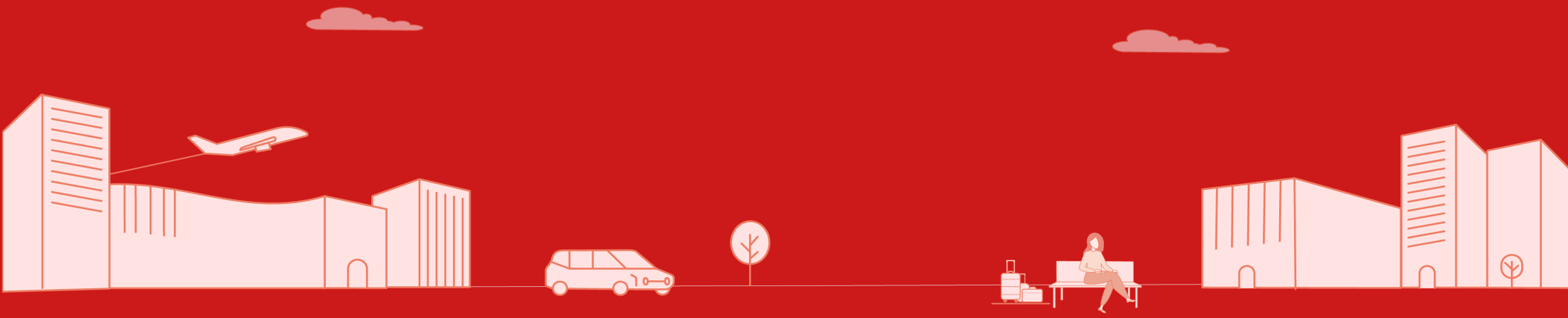




Select the best suited plan for your business



	FREE	STANDARD	PREMIUM
Receipts and Expenses			
Bulk upload receipts	✓	✓	✓
Offline upload (Mobile apps)	✓	✓	✓
Multi-currency expenses	✓	✓	✓
Automatic exchange rate conversion	✓	✓	✓
Mileage expenses	✓	✓	✓
Mileage tracking via GPS	✓	✓	✓
Automatic mileage tracking	✗	✗	✓
Billable expenses			

	FREE	STANDARD	PREMIUM
	✓	✓	✓
Automated expense reminders	✓	✓	✓
Tax tracking	✓	✓	✓
Receipt Autoscan	20 Receipts Autoscan	20 Receipts Autoscan per user	20 Receipts Autoscan with line item capture
Receipt storage limit	5 GB	✓	✓
Receipt forwarding email address	✓	✓	✓
Expense delegation	✗	✓	✓
Per Diem automation	✗	✗	✓
Petty cash management	✗	✗	✓

	FREE	STANDARD	PREMIUM
Cards			
Connect personal cards	✓	✓	✓
Card statement upload	✓	✓	✓
Card automation	✓	✓	✓
Corporate card management	✗	✓	✓
Real-time card transactions (US, UK, and Canada only)	✗	✓	✓
Commercial card feeds (Amex, Mastercard, Visa, and HSBC)	✗	✓	✓
Automatic assignment of card owners	✗	✓	✓
Auto matching	✗	✓	✓

	FREE	STANDARD	PREMIUM
Auto categorization based on MCCs	X	✓	✓
Flag personal expense on corporate cards	X	✓	✓
Card spend dashboard for admins	X	✓	✓
Corporate card reconciliation dashboard	X	✓	✓
Automated reminders	X	X	✓
Card automation	X	X	✓
Expense Reports			
Expense report PDF	✓	✓	✓
Excel/CSV download	✓	✓	✓
Cash advances	X	X	✓

	FREE	STANDARD	PREMIUM
Report type	X	X	✓
Expense report automation	X	X	✓
Report submission reminders	X	X	✓
Auto-submission of expense reports	X	X	✓
Travel			
Travel requests	X	X	✓
Itinerary management	X	X	✓
Mark Itinerary as personal	X	X	✓
Travel policy	X	X	✓
Travel allowance/advance automation	X	X	✓

	FREE	STANDARD	PREMIUM
Traveler profile management	X	X	✓
Travel document management	X	X	✓
Corporate travel desk management	X	X	✓
Travel agent allocation	X	X	✓
Ticket cost approval	X	X	✓
GDS PNR parsing	X	X	✓
Attendance marking on HRMS	X	X	✓
Trip automation	X	X	✓
Purchase request			
Requisition forms	X	X	✓

	FREE	STANDARD	PREMIUM
Items	X	X	✓
Multi-level approvals	X	X	✓
Approvals			
Hierarchical approval	✓	✓	✓
Approval delegation	X	✓	✓
Overdue reminders	X	✓	✓
Designation based approval	X	✓	✓
Project based approval	X	✓	✓
Exceptional approvals	X	✓	✓
Custom approval workflows	X	✓	✓

	FREE	STANDARD	PREMIUM
Automatic approvals/rejection	X	✓	✓
Approval hierarchy sync from HRMS	X	X	X
Allocations			
Customer	✓	✓	✓
Project	✓	✓	✓
Accounting codes	X	✓	✓
Tags	X	✓	✓
Attendees	X	✓	✓
Cost centers	X	✓	✓
Locations	X	✓	✓

	FREE	STANDARD	PREMIUM
Budgets			
Budget management	X	X	✓
Budget vs actuals report	X	X	✓
Budget insights during approval	X	X	✓
Set budget threshold	X	X	✓
Threshold exceeded alerts	X	X	✓
Block approval based on threshold limits	X	X	✓
Control			
Number of policies	1	10	25
Expense rules	Basic	Advanced	Custom

	FREE	STANDARD	PREMIUM
Duplicate detection	X	✓	✓
Custom rules	X	X	5 per policy
Blocking rules	X	X	✓
Audit trail	Basic	Advanced	Advanced
Fraud detection	X	X	✓
Payment/Settlement			
Manual reimbursement	✓	✓	✓
Direct deposits (US, Canada, and India)	X	✓	✓
Bank file export	X	✓	✓
Syncing settlement file to any ERP/payroll	X	X	✓

	FREE	STANDARD	PREMIUM
software			
Automated settlement notifications	X	X	✓
Bulk payments	X	X	✓
Business/Finance Operations			
Multi-entity/country expense management	X	X	✓
Multi-branch management	X	X	✓
Multi-GSTIN support (India only)	X	X	✓
Multi currency reimbursement	X	X	✓
Branch admin user role	X	X	✓
Audit and Compliance			

	FREE	STANDARD	PREMIUM
GDPR	✓	✓	✓
SOC 2 Type 2	✓	✓	✓
ISO 27001	✓	✓	✓
ISO 9001	✓	✓	✓
Data and receipt backup	✓	✓	✓
Scheduled backup	✓	✓	✓
Manage PII data	✓	✓	✓
Tax compliance	✓	✓	✓
Sunshine Act (US only)	✓	✓	✓
Mileage rates	✓	✓	✓

	FREE	STANDARD	PREMIUM
Custom exchange rates	X	X	✓
Per diem rates	X	X	✓
Automation			
Workflow rules:	0	10	25
– Alerts (Email/In-app notifications)	X	✓	✓
– Webhooks	X	X	✓
– Field updates	X	X	✓
– Custom functions	X	X	25
SMS notification (India only)	X	X	✓
Customization			

	FREE	STANDARD	PREMIUM
Basic form customization	✓	✓	✓
Custom user roles	✗	✓	✓
Custom views	✗	✓	✓
Web tabs	✗	✗	✓
Custom fields	✗	✗	✓
Lookup fields	✗	✗	✓
Page layouts	✗	✗	✓
Custom modules	✗	✗	5
Custom buttons	✗	✗	✓
Custom links	✗	✗	✓

	FREE	STANDARD	PREMIUM
Custom schedulers	X	X	10
Data Administration			
Scheduled backup	✓	✓	✓
Default user roles:	✓	✓	✓
– Submitter	✓	✓	✓
– Approver	✓	✓	✓
– Admin	✓	✓	✓
Custom report export	X	✓	✓
Collaboration			
Comments	✓	✓	✓

	FREE	STANDARD	PREMIUM
Common chat bar	✓	✓	✓
Initiate contextual chat conversation	✗	✗	✓
In-app notifications	✗	✗	✓
Integrations			
– Accounting and ERP			
Zoho Books	✓	✓	✓
QuickBooks Online	✗	✓	✓
Xero	✗	✓	✓
Sage Accounting (UK only)*	✓	✓	✓
QuickBooks Desktop (US and Canada only)	✗	✓	✓

	FREE	STANDARD	PREMIUM
Oracle	X	X	Add-on
SAP	X	X	Add-on
Netsuite	X	X	Add-on
Microsoft Dynamics	X	X	Add-on
– Online Reimbursement			
CSG Forte (US and Canada only)	X	✓	✓
HSBC Bank (India only)	X	✓	✓
Yes Bank (India only)	X	✓	✓
SBI Bank (India only)	X	✓	✓
– Travel			

	FREE	STANDARD	PREMIUM
Sabre GetThere	X	X	✓
myBiz (India only)	X	✓	✓
Routespring	✓	✓	✓
Lune (Plugin)	X	X	✓
– Ride Hailing apps			
Uber	✓	✓	✓
Lyft	✓	✓	✓
OLA	✓	✓	✓
Bolt	✓	✓	✓
– VAT Reclaim			

	FREE	STANDARD	PREMIUM
Taxback International	✓	✓	✓
WAY2VAT	✓	✓	✓
– Zoho Suite			
Zoho CRM	✓	✓	✓
Zoho People	✓	✓	✓
Zoho Projects	✓	✓	✓
Zoho Invoice	✓	✓	✓
Zoho Cliq	✓	✓	✓
Zoho Analytics	✓	✓	✓
Zoho Payroll	✓	✓	✓

	FREE	STANDARD	PREMIUM
– Other integrations			
G Suite	✓	✓	✓
Office 365	✓	✓	✓
Slack	✓	✓	✓
Amazon Business (US only)	✓	✓	✓
– Direct feeds			
Visa	✗	✓	✓
Mastercard	✗	✓	✓
American Express	✗	✓	✓
AirPlus	✗	✓	✓

	FREE	STANDARD	PREMIUM
HSBC	X	✓	✓
– Cloud storage			
Zoho Docs	✓	✓	✓
Dropbox	✓	✓	✓
Box	✓	✓	✓
Google Drive	✓	✓	✓
OneDrive	✓	✓	✓
Evernote	✓	✓	✓
Mobile apps			
iPhone	✓	✓	✓

	FREE	STANDARD	PREMIUM
Android Phone	✓	✓	✓
iPad	✓	✓	✓
Mac	✓	✓	✓
Apple watch	✓	✓	✓
Security			
SSL encryption	✓	✓	✓
Multi-factor authentication	✓	✓	✓
Role-based access permission	✗	✗	✓
Single sign-on (SSO) with AD, Okta, and Jumpcloud	✗	✗	✓

	FREE	STANDARD	PREMIUM
IP restriction	X	X	X
Custom authentication	X	✓	✓
Web session management	X	✓	✓
Native authenticator app	X	✓	✓
SCIM provisioning	X	✓	✓
Support			
Support hours	8 hours x 5 days	8 hours x 5 days	Based on the support plan
Email	✓	✓	✓
Call	X	✓	✓
Live chat	X	X	X

	FREE	STANDARD	PREMIUM
Basic	✓	✓	✓
Classic	✗	✓	✓
Premium	✗	✗	Paid
Dedicated account manager	✗	✗	✗