

OVERHEARD

VOICE OF CUSTOMER REPORT

Expensify

What the market says, and what to do about it

Sample report, prepared 14 October 2026, G2 comparison figures pulled 15 October. Expensify is a public company we have no relationship with.

Sources: Expensify's own site (14 pages, including its six competitor guides). 5,558 G2 reviews of Expensify and about 21,000 of Ramp, Brex, Navan, Airbase and SAP Concur (aggregates plus the visible review text). 212 extracted signals from 30 Reddit threads across 19 communities, October 2024 to this week. Every Reddit quote links to its thread at first use, and every G2 quote carries the reviewer's segment and date. We did not contact or identify any Reddit author. Gaps in the evidence are listed at the end.

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The one-line version

Expensify's homepage sells "the easiest way to do your expenses" and an AI concierge. Buyers rate it below Ramp, Brex and Navan on ease, the redesign is the newest churn trigger, and the one claim the market still credits Expensify with, working with the cards a company already has, sits in a bullet under the headline rather than in it.

Five findings

1. Expensify is absent from the live conversation and present in the complaint archive. In the last 30 days, across 19 communities and 91 extracted signals, Expensify was named zero times. Four searches on its own name returned nothing. In the one thread this month where a small business asked how to control team spending without an approval on every purchase ([r/smallbusiness](#)), the answer it got was Ramp: "Get a service like Ramp, assign virtual cards to each person. Set a limit and spending policies." In older threads, found by searching for alternatives, switches and pricing, Expensify appears in 8 of 10, about 56 mentions, almost all negative. Those searches land where complaints collect, so the tone describes the switching stories rather than every customer. The 2024 [r/Accounting](#) thread titled "Expensify - Alternative options" kept collecting new cancellation stories for 22 months ([r/Accounting](#)), which makes it a standing review page in search results. An official Expensify account replied six times in that thread offering to escalate by DM and drew "LOL corporate nonsense." The summary a poster in [r/Accounting](#) wrote in February after three vendors: "TLDR: get as far away as you can from Expensify. If the math makes sense with the annual fees included, get Ramp 100%. If you need a free card with simple setup, go with Bill Spend & Expense." ([r/Accounting](#))

2. Churn is operational before it is about price. Five triggers repeat, four of them on both Reddit and G2. Accounting sync: "The sync manager was unreliable and would consistently create duplicates of transactions when working with QuickBooks Enterprise. The credit card data feeds were unreliable at best when populating transactions to be coded in Expensify." ([r/Accounting](#)) Card feeds: "you could never NOT ONCE get Amex to connect correctly." ([r/Accounting](#)) Support: "Most of their agents hide behind the "Concierge" name. They don't take ownership. You never know if you are talking to the same person and often repeat yourself!" (same thread, from a certified Expensify accountant partner) and on G2, "There is no way to escalate besides chat. My exporting to QBO broke and, after a week of trying to contact support in every fashion possible, it still remains broken." (0 of 5, mid-market, Sept 2024). Billing: "Renews 12months at a time even though paying monthly. Won't let you out until the 12 months is up." (G2, 3 of 5, Aug 2024) and "a price increase with no notice despite being told by our 'account manager' that if we were on auto-renew it wouldn't increase." ([r/Accounting](#)) The redesign: "We are looking for an alternative to Expensify because we really hate the AI version that was just spun out yuck. But we like auto integration with a credit card." ([r/smallbusiness](#)) The only review under four stars among Expensify's ten most recent on G2 is a founder on the same subject: "They revamped how it works to supposedly make it smarter with AI features, but it actually became a lot worse." (0.5 of 5, July 2026). Price shows up only at the edges: the end of the free

tier ("Now Expensify is charging \$5/month per individual", [r/Accounting](#)) and small-business owners on paid plans ("It's very expensive. I've found free software that does exactly what Expensify did and more.", G2, 0 of 5).

3. Ramp has taken the category's default answer, and is building its own backlash. Ramp is in 10 of 10 archive threads (about 100 mentions) and is the only vendor finance practitioners named unprompted this month (13 mentions across five finance subs). The top voted framing: "Ramp replaces Expensify and Concur." ([r/startups](#)) The credibility discount is now visible. Readers call out astroturf ("I just see too many comments from accounts with similar comments about Ramp with default names", [r/startups](#)), the sales motion ("The amount of time these Ramp people call me is insane. Leave me alone ffs", [r/Accounting](#)), the free tier shrinking ("their inshitification has begun as they've paywalled advanced features behind an enterprise fee", [r/Accounting](#)), and the product ("auto pays even if the expense isn't appropriate and there is no protection for the debit cards like you get with credit", [r/smallbusiness](#)). The sharpest rejection came from a Concur user who took the demo: "only to realize they are a credit card company with an app, not a software company. No thanks." ([r/Accounting](#)) Nobody in the month claimed the software-first lane that comment opens.

4. Bring your own card is the reason buyers give for keeping Expensify, and the site puts it in a bullet.

Ramp, Brex and Divvy require their card. That is the structural fork in the switching stories, and it is the one stated reason in the archive for keeping Expensify: "Ramp and Divvy both make you run their card to get the product. We had a couple entities on Amex we didnt want to lose the points on so we kept those on Expensify for the receipts and reimbursements and moved everything else to Ramp." ([r/Accounting](#)) This month in [r/Accounting](#): "We are signing up for Ramp, but the actual travelers won't give up their AMEXs. Everyone else (office mgr, support, etc) will move to Ramp cards. So, about 12-15 AMEX cards are left." ([r/Accounting](#)) The issuer is moving into that gap: "Just spoke with AMEX... They give free subscriptions to Emburse Spend, which can handle the AMEX data feed." (same thread). Expensify knows this. Its own four-way guide says "Ramp and Brex will both ask you to switch corporate cards. Whether that's a dealbreaker or a non-issue is usually the fastest way to shorten this list." The homepage headline is "The easiest way to do your expenses", a claim G2 scores against it (ease of use 9.1 to Ramp's and Brex's 9.6). "Bring your own cards" is the second of three bullets under it. The difference a rival cannot copy is in a bullet, and the one the scores dispute is the headline.

5. The modern three are US tech-shaped, and everyone loses the international mid-market on FX.

Reviewers say it about the rivals: Ramp "can feel restrictive" for "complex or global finance needs" (G2 con summary), Brex is "heavily tailored to specific, high-growth startups or larger corporations. For smaller operations or non-tech industries, it can sometimes feel a bit restrictive" (G2, mid-market, July 2026), and Expensify's guide states Ramp reimbursement "covers USD and CAD only." Expensify's reviewers are the opposite shape: 4,820 end users to 604 administrators, with field staff and non-tech employers among them, praising "a very short time to reimburse money to our international staff" (G2, mid-market, July 2024). But the FX story is unproven. A 45 person US and UK company left Expensify for Airwallex because "When someone on the UK team submits an expense in GBP it gets converted at some random rate and the finance team has to reconcile manually." ([r/FPandA](#)) A Concur customer followed: "the FX savings alone

justified the switch from concur" (same thread). Expensify's site claims global reimbursement in "190+ countries" on one page and "70+ countries" on another, and publishes no FX rate behind "zero foreign transaction fees." The position is open, and the FX rate is the number it needs.

Who is talking

Three groups talk, and they use different words.

Controllers and accounting leads at 50 to 500 heads, sometimes multi-entity, usually on an existing Amex or bank card program, with QuickBooks, Sage Intacct or NetSuite as the system everything has to land in. They are already on Expensify or Concur and evaluating Ramp. The job they describe is coding and feeds: "It is less about receipt capture and more about coding correcting in the GL" ([r/Accounting](#)). Their alternative to a full replacement is small: "if you're already on xero, an amex feed plus a receipt-matching tool (hubdoc, dext, or ramp if you can switch cards) usually beats a full concur replacement." (same thread). They are already in the market, and this is where Expensify wins and loses deals.

Founders and owners at 1 to 20 heads. They rarely say "expense reports." They say "spending limits", "virtual cards", "approvals." The bank is the first finance tool they pick and it steers the rest: "Most startups around YC go to Mercury or Brex for banking and picking your bank is one of the first stops you make on your business journey (so they have a lot of power to guide what tools a business decides to use as they start out)" ([r/startups](#)). Expense control arrives as a free side effect of the banking decision. A per seat expense tool sits in the cut zone: "premium subscriptions for features you haven't grown into needing, are usually the easiest to cut." ([r/smallbusiness](#)) Fintech distrust is live among some owners and their CPAs: "You should never use a fintech." ([r/smallbusiness](#))

Employees and executive assistants. They discuss the process and rarely name a tool. Submitting is "easy, brainless" ([r/askmanagers](#)). The pain is review and dispute: a \$5.40 beer that reached a VP of HR and a VP of Risk ([r/work](#)), a hotel fee filed under Misc "because nothing else in the drop down provided covered that type of fee" (same thread), and the EA's standing job: "getting receipts from him is like pulling teeth" ([r/ExecutiveAssistants](#)). The one tool praised on this side this month was Ramp, by an EA whose follow-up work disappeared ([r/ExecutiveAssistants](#)).

Share of voice

Mentions across the 30 threads, archive and last 30 days combined, with tone.

Vendor	Archive (10 threads)	Last 30 days (20 threads)	Tone	The line that sums it up
Ramp	about 100, 10 of 10	about 21	positive, with a growing credibility discount	"Ramp replaces Expensify and Concur."

Vendor	Archive (10 threads)	Last 30 days (20 threads)	Tone	The line that sums it up
Expensify	about 56, 8 of 10	0	strongly negative	"get as far away as you can from Expensify"
Brex	about 35, 6 of 10	2	mixed, turning negative since the Capital One deal	"Probably better to move before the acquisition starts making a ton of troubles" (r/small-business)
Rippling	about 33, 3 of 10	0	positive, inflated by two disclosed employees	named as the bill pay replacement for Brex and Airbase
QuickBooks	21, 6 of 10	about 8	resented and default	"I didn't want another monthly fee for software that seems dated"
BILL Spend and Expense (Divvy)	about 18, 6 of 10	0	mixed positive	"If you need a free card with simple setup"
SAP Concur	14, 4 of 10	about 10	negative, the shared reference point for bad	"concur is the worst part of most expense stacks"
Mercury	6	about 13	positive at seed, dented by freeze stories	"sudden account freezes / stricter compliance hurdles" (r/startups)
Airwallex	3, 1 thread	1	positive and decisive on FX	"the FX savings alone justified the switch"
Airbase	1	0	replaced	named once, as a product already swapped for Rippling
Navan	0	0	absent	no on-topic thread in any community searched

On G2, where the volume is: Expensify 4.5 from 5,558 reviews, Ramp 4.8 from 2,281, Brex 4.8 from 1,494, Navan 4.7 from 8,765, Airbase 4.7 from 1,821 (listing since removed), Concur 4.0 from 6,636. One and two star share: Expensify 2.4%, Ramp and Brex 0.6%, Navan 1.0%, Concur 5.2%. Expensify's top complaint tags are Receipt Management (33) and Manual Entry (33), the same mechanic its praise is built on. Ramp's are Missing Features and Card Issues, Brex's Approval Issues, Concur's Not Intuitive and Learning Curve.

G2's head to head pages put numbers on the gap. Against Ramp, Brex and Navan, Expensify trails on every satisfaction score, and the widest gaps sit on the admin side: ease of admin 8.2 against 9.0 to 9.4, "good partner in doing business" 8.4 against 9.1 to 9.5, product direction 8.5 against Ramp's 9.7. Reviewers report payback in 13 months for Expensify, 6 for Ramp, 8 for Brex and 10 for Navan. Against Concur it wins every score, goes live in one month to Concur's four, and pays back in 13 months to 17.

Topics you asked us to track

Clients name the topics they want followed alongside the standard analysis. For this sample we picked three that a marketing lead in expense management would ask about: AI, churn, and feature requests. Counts are from the 212 Reddit signals in this report, with G2 review text added where it speaks to the topic.

AI in expense management

By the numbers. 2 of 212 Reddit signals mention AI, and both are about Expensify. Two 2026 G2 reviews of Expensify raise its AI features or its AI concierge. No Reddit signal mentions AI in connection with Ramp, Brex, Navan or Concur.

What buyers say. AI comes up as a reason to leave, and as a reason support feels impersonal. Nobody in the data names an AI feature as a reason they bought.

- "We are looking for an alternative to Expensify because we really hate the AI version that was just spun out yuck. But we like auto integration with a credit card." [r/smallbusiness](#)
- "have never experienced a worst customer service. It seems they're using AI. Their replies don't sound like a real person." [r/Accounting](#)
- "They revamped how it works to supposedly make it smarter with AI features, but it actually became a lot worse." G2, Expensify, 0.5 of 5, July 2026.
- "Concierge occasionally submits reports automatically while they are still in draft form and incomplete." G2, Expensify, enterprise, Aug 2026.

What it means for Expensify. The category's buyers are quiet on AI and Expensify's are negative. Leading the homepage with an AI concierge spends the top of the page on the one topic where the only buyer voice is a complaint. Keep AI in the product and out of the headline until a customer praises it in public.

Churn signals

By the numbers. 25 of 212 Reddit signals describe leaving a product or weighing a switch. Expensify is the product being left or questioned in 9 of them, Brex in 4 (three of those since the Capital One deal in January) and Concur in 3. Ramp is the destination in 7.

What triggers it. Card feeds and accounting sync come first, then billing surprises, then the redesign. Price on its own is rare.

- "I legitimately don't know how Expensify remains competitive in the card spend space. I've inherited it at 2 different organizations and have moved to cancel it both times." [r/Accounting](#)
- "I think I'm going to switch it over to QuickBooks. It's a drag as I have years with Expensify but lately it's one glitch after another." [r/Accounting](#)

- "I've been using the free version, but somehow got into a concierge trial, and after the trial I got billed for a monthly subscription fee." [r/Accounting](#)
- "Probably better to move before the acquisition starts making a ton of troubles" [r/smallbusiness](#), on Brex after Capital One.

What it means for Expensify. The churn stories come mostly from finance teams in [r/Accounting](#), and they start with an operational failure. A save offer on price will not reach it. A named contact for feed and sync problems, and billing terms that match what sales said, address the first two triggers. Brex customers reconsidering after the acquisition are the one group actively shopping this year, and the "keep your card" position from the strategy section is built for them.

Feature requests

By the numbers. 24 Reddit signals were tagged as a feature or integration request, either as the main point or a secondary one, plus a handful of asks in Expensify's G2 reviews. They cluster into three requests.

1. Feeds and sync that work with the card and accounting stack already in place. The most common of the three, about half of the 24.

- "I'd make Wells Fargo/Amex/ADP connection testing your deciding factor before migrating anything." [r/Accounting](#)
- "Expensify recently updated their Sync integration with QB-Desktop, which finally works really well, but to get this you have to Upgrade to their "control" plan." [r/Accounting](#)

2. Coding to the GL and to client projects.

- "It is less about receipt capture and more about coding correcting in the GL (what is billable vs what isn't; and if billable, coding it to the correct project)." [r/Accounting](#)
- "I need to submit expense reports with receipts from my employees to clients for reimbursement. Will Expensify or Ramp generate that?" [r/Accounting](#)

3. Local currency in, automatic matching, cards optional.

- "We need something where people submit in local currency, receipts match automatically, and approvals are straightforward. Bonus if it comes with corporate cards so we don't need a separate provider." [r/FPandA](#)

Smaller asks from Expensify's own G2 reviews: more than one image per expense, the web app's category view on mobile, and drill-down from the Insights tab to the report.

What it means for Expensify. All three requests describe work Expensify already does in part, and the asks give the order to prove them in: a connection test before contract, GL and project coding shown on the homepage, and a published FX rate. Gating the working QuickBooks Desktop sync behind the Control plan is the single ask a pricing change would answer.

The claims audit

Expensify's site asks a buyer to believe sixty things (the full list is in the appendix files). The fourteen that decide a purchase are tested below. **Holds:** the market says it too. **Contested:** true for some, loudly false for others. **Undermined:** the evidence runs against it, or a rival owns it.

CLAIM 1

UNDERMINED

"The easiest way to do your expenses" (home-page H1)

FOR

"When you get a receipt for an expense, open the app, take a picture of the receipt, then email it to Expensify. It is that easy." (G2, small business, Sept 2026).

AGAINST

ease of use 9.1 on G2 to Ramp 9.6, Brex 9.6, Navan 9.5. "For first-time users, the distinction between an expense and a report is not immediately clear." (G2, enterprise, Aug 2026). The redesign review above. A Ramp reviewer: "Compared to when we used Expensify, Ramp is much easier to use and feels so much more modern."

Undermined. The scores dispute the claim, so it cannot carry the H1.

SAY INSTEAD

lead with the binary difference in claim 2.

CLAIM 2

HOLDS

"Bring your own cards (BYOC). You don't have to switch corporate cards to use Expensify." with "10k+ banks supported globally."

FOR

every switching story where Expensify was kept, the "12-15 AMEX cards" left behind by a Ramp migration, and Expensify's own guide line that card switching "is usually the fastest way to shorten this list." Ramp, Brex and Divvy cannot say it.

AGAINST

"you could never NOT ONCE get Amex to connect correctly" and "The credit card data feeds were unreliable at best."

Holds as the position, contested on delivery.

The claim holds only as long as the Amex feed does.

SAY INSTEAD

Keep your Amex, your bank program and your points. Then publish feed uptime by bank and offer a connection test before the contract starts.

CLAIM 3

UNDERMINED

"Reports automatically sync with accounting" and "Card expenses sync to accounting systems instantly rather than overnight batch processing."

FOR

"I also love the ability to set up rules to help classify things and reduce the amount of clicks I have to do." (G2, mid-market, Sept 2024).

AGAINST

duplicate transactions in QuickBooks Enterprise, "Every week we have to ask our IT team to reboot everything, which means that everyone has to log out of Quickbooks" and "whenever there is an update, all of our customizations disappear and we have to manually spend hours reentering all of our GL numbers" (G2, 2.5 of 5, Oct 2024), the Intacct shop that cancelled twice.

Undermined. Sync is the first thing named in the churn stories.

SAY INSTEAD

nothing, until a sync reliability number exists. Then say the number.

CLAIM 4

UNDERMINED

"24/7 realtime chat with humans", "sub-minute response times", "ZERO wait time."

FOR

"the concierge tool and the people answering with the best support, super friendly and nice people." (G2, mid-market, Nov 2024).

AGAINST

"hide behind the 'Concierge' name" (r/Accounting, linked above), "No way to escalate besides chat" (G2, 0 of 5, Sept 2024), "passed around from agent to agent" (G2, 0 of 5, Oct 2024). An account manager is "Available on accounts of 100+ members." Quality of support 8.9 to Brex 9.5, Navan 9.3 and Ramp 9.2.

Undermined. All three zero star reviews in the 50 review sample are about this or about cancelling through it.

SAY INSTEAD

A named person on every Control account. Then make it true below 100 members.

CLAIM 5

CONTESTED

"Transparent pricing starting at \$5 per user (Collect plan) with no transaction fees, add-ons, or hidden costs."

FOR

\$5 is published, Ramp's platform fee is a real complaint ("If the math makes sense with the annual fees included"), and Navan quotes by sales call.

AGAINST

G2 reviewers put Expensify's payback at 13 months against Ramp's 6, so a cheaper seat does not read as better value on its own. The 12 month renewal while paying monthly, the silent increase, "charged for a month anyway" after cancelling, Control at "custom pricing", the travel page's "booking fee on a trip-by-trip basis" with no amount (the \$15 and \$25 figures live only in the guides), and no FX rate.

Contested, and winnable. Buyers want this promise and currently trust nobody with it.

SAY INSTEAD

publish the renewal terms, the trip fee, the FX rate and the Control price on the pricing page, then say *every fee on one page, before you sign.*

CLAIM 6

UNDERMINED

"Submit: Free for all members" against "30-day trial, no free plan" (Airbase guide)

EVIDENCE

The site says both. The market remembers the free tier ending: "We all had been using Expensify free version because that's all we need. Track hotel/food/airfare/misc receipts and mileage with photos of receipt. Now Expensify is charging \$5/month per individual...." (r/Accounting). The pricing FAQ also says categorisation needs a paid plan while the free plan card lists "Categories and tags."

Undermined by the site itself. Pick one answer and put it on every page.

CLAIM 7

HOLDS

"4,200+ 5-star reviews" (home), "4.5 (4,889 reviews)" (home), "4.4 out of 5 stars with over 1,000 reviews on G2" (three guides), "4.5 from 1,500+ reviews" (Navan guide)

EVIDENCE

G2 today: 4.5 from 5,558 (5,686 on the page). Four counts on one site, and only one of them matches G2 today.

Holds on the rating. The counts need one number with a date on it.

CLAIM 8

UNVERIFIED

"Join 15 million+ members" (home) against "10M+ users globally" (Navan guide)

EVIDENCE

Same problem.

Unverified, inconsistent.

CLAIM 9

CONTESTED

"160+ currencies, 190+ countries, 20+ payment rails" (four-way guide) against "70+ countries" (Ramp guide FAQ)

FOR

international reimbursement is the praise Expensify gets that Ramp and Brex do not, and Ramp "covers USD and CAD only."

AGAINST

the GBP "random rate" churn story, "the assumed CAD conversion rates for US charges" (G2, small business, Sept 2024), and the Airwallex wins.

Contested. The strongest open position in the set and one published rate away from being claimable.

CLAIM 10

UNDERMINED

"SmartScan with live preview: Realtime OCR preview in the mobile app confirms accurate capture before submitting, which is a capability competitors lack"

AGAINST

Expensify's top two con tags are Receipt Management and Manual Entry, "SmartScan can take a while for some receipts" (G2, 3 of 5), "You can only attach one image per expense" (G2, enterprise), and Ramp reviewers describe receipts that need no photo: "Ramp even finds receipts in my emails, saving me the hassle of looking for them." (G2, small business, Sept 2026).

Undermined as a differentiator. Receipt capture is table stakes and the benchmark moved to no capture at all.

CLAIM 11

UNDERMINED

"Concierge AI does the work rather than routing it. It creates expenses, modifies workspaces, submits reports."

AGAINST

"Concierge occasionally submits reports automatically while they are still in draft form and incomplete." (G2, enterprise, Aug 2026), "we really hate the AI version that was just spun out", the 0.5 star founder review, and a long-time solo user who stayed after switching the AI features off.

Undermined. Every rival has the same models. Here the AI version is the newest churn trigger, and it sits in the first bullet under the headline.

CLAIM 12

HOLDS

"Expensify consistently receives higher user ratings than Concur on review platforms like G2 (4.4 vs. 4.2 stars)."

EVIDENCE

G2 today: 4.5 against 4.0, low-star share 2.4% against 5.2%, Expensify ahead by about a point on ease of use, support and product direction, live in one month to Concur's four, and paying back in 13 months to Concur's 17. Buyers: "We used concur and it was terrible." ([r/Accounting](#)), "Shit sucked." ([r/Accounting](#)), and the switching path exists: "We had tried Concur first, but the implementation as well as training were atrocious, so we bailed and moved to Expensify." (G2, mid-market, Oct 2024).

Holds, and understated. The only head to head Expensify wins on every metric, and the guide uses stale numbers to make it.

CLAIM 13

HOLDS

"Ramp Plus starts at \$15/user/mo plus an annual platform fee" and "Reimbursement covers USD and CAD only."

EVIDENCE

Buyers already say it: "If the math makes sense with the annual fees included, get Ramp 100%", "paywalled advanced features behind an enterprise fee."

Holds. Keep saying it, in their words.

CLAIM 14

CONTESTED

"Expensify's base is the most evenly spread of the four, running from solo owners through mid-market and into enterprise, so the tool doesn't have to change when the headcount does."

AGAINST

"I wouldn't use it for more than a few hundred employees or so because it's a platform that can require regular manual time consuming efforts to administer." ([r/smallbusiness](#)) and the 10 person SaaS stack lists that name Rippling or Gusto plus Ramp or Brex and never Expensify ([r/startups](#)).

Contested. The evidence puts the ceiling at a few hundred heads and the floor wherever a company already has a card program worth keeping. Say that.

Positioning

Four questions answered from the evidence, then four strategies ranked by risk, then the recommendation.

What is it? Expense management. The category exists and buyers use the noun: "What expense management software are you using?" is the title of the r/FPandA thread, and G2 has the category with ranked vendors. Founders at the small end do not use it. They say spend control. The category answer is expense management, with the founder segment reached through a use case rather than the category.

Who is it for? Controllers and accounting leads at companies up to a few hundred heads that already run an Amex or bank card program, sometimes across more than one entity, with QuickBooks, Intacct or NetSuite as the destination. They are already buying: on Expensify, Concur or a spreadsheet, with Ramp on the shortlist. The champion is the controller who codes the GL, the person who does the work rather than the person who holds the budget.

What does it replace? A mature market, so named vendors. Above about 600 heads, Concur. Below that, Ramp is the default alternative buyers name, and it carries a condition: switch cards. The second alternative is the small stack, a card feed plus Hubdoc or Dext.

Why is it better? Binary: it works with the cards you already carry, and Ramp, Brex and Divvy require theirs. Binary against Concur: live in a month on G2's implementation figures, against four for Concur, at \$5 a member against a volume priced contract and "implementation as well as training were atrocious." Degree, and contested: ease and support. Ease is the wedge Expensify claims and the one the scores dispute.

Who is ready to buy

Three segments, by how far they are from a purchase.

Segment	Where they are	Evidence
Controllers on Expensify or Concur with an existing card program, evaluating Ramp	Already buying	The archive switching stories, the "12-15 AMEX cards" thread, the Intacct and QuickBooks Enterprise complaints
Founders at 1 to 20 heads running expenses through a bank with cards	Doing the job another way	"spending limits", "virtual cards", Mercury and Ramp chosen as banks
Employees and EAs chasing receipts and disputing policy	Living with the problem	The \$5.40 beer, "pulling teeth", process talk with no tool named

Pick the first segment and put most of the effort there. It is where the binary difference lands and where the churn is happening now.

Four strategies, ranked by risk

Strategy 1. The cards you already carry, against Ramp (lowest risk).

- Anchor: category (expense management) plus competitive alternative (Ramp).

- Segment: controllers already on an expense tool, with Amex or bank programs and points worth keeping.
- Differentiation: works with any card program. No card reissue and no lost points.
- H1: Expense management for the cards you already carry.
- H2: Keep your Amex, your bank program and your points. Receipts, approvals and reimbursements land in QuickBooks, NetSuite or Sage Intacct. \$5 per member, every fee published.
- For: "kept those on Expensify for the receipts and reimbursements", "the actual travelers won't give up their AMEXs", Expensify's own guides already make this the deciding question, and Ramp cannot answer it.
- Against: the Amex feed failure is one of the first complaints named in the archive, and Amex now bundles Emburse free. The claim has to be backed by feed reliability by bank. The controller is also the reviewer who rates Expensify lowest: ease of admin 8.2 to Ramp's 9.4, and payback 13 months to Ramp's 6.
- Risk: low once the feeds hold. The H1 and the pricing page change. The admin experience is the one product gap Ramp can point to in reply, with its 9.4 ease of admin score.

Strategy 2. Off Concur in a month (low to medium risk).

- Anchor: competitive alternative (Concur) plus company type (mid-market).
- Segment: companies on Concur at a few hundred heads and up, manufacturing among them.
- Differentiation: live in a month where Concur takes four, \$5 per member, your existing card program, 4.5 on G2 to Concur's 4.0.
- H1: The expense tool mid-market teams move to from Concur.
- H2: Live in a month, where Concur takes four. \$5 per member, works with the card program you have. Rated 4.5 on G2 to Concur's 4.0.
- For: "the worst part of most expense stacks", "Shit sucked", the G2 margins on every metric, implementation in one month to four and payback in 13 months to 17, the switching review ("we bailed and moved to Expensify"), and Concur's 5.2% low-star share.
- Against: Ramp claims the same ("Ramp replaces Expensify and Concur"), Concur buyers skew enterprise where "I wouldn't use it for more than a few hundred employees" bites, and Airwallex took a Concur account on FX in the one FX thread.
- Risk: low to medium. Best as the campaign page under Strategy 1's homepage.

Strategy 3. Reimburse anyone, anywhere, without switching cards (medium to high risk).

- Anchor: use case (reimbursing employees in many countries) plus company type (non-tech, international mid-market).
- Segment: the companies Ramp and Brex reviewers call restrictive.
- Differentiation: 160 currencies against Ramp's USD and CAD, with the FX rate published.
- H1: Reimburse people in 160 currencies without switching cards.

- H2: Published FX rate, next day payout, and your existing card program. Built for teams Ramp and Brex call restrictive.
- For: the international praise on G2, Ramp's "USD and CAD only", Brex "tailored to specific, high-growth startups."
- Against: the GBP "random rate" churn, the CAD conversion complaint, two country counts on one site, and Airwallex winning the one FX thread in the data.
- Risk: high until the rate is published and the multi-currency conversion is fixed. Expensify has the pieces for it and has not earned it yet.

Strategy 4. Software first, cards optional (high risk).

- Anchor: competitive alternative (the card-first platforms).
- Segment: the Concur user who rejected Ramp, and the owners who distrust fintechs.
- Differentiation: an expense product that does not need to issue you a card to work.
- H1: Expense software first. Cards optional.
- H2: Use ours or keep yours. The product works either way.
- For: "a credit card company with an app, not a software company. No thanks.", "You should never use a fintech", the astroturf fatigue around Ramp.
- Against: Expensify sells a card too, the cash back funds the subscription, and the savings calculator is built around the card. Saying this while running "Get paid to use Expensify" invites the reply.
- Risk: high. An identity play that the current pricing model contradicts.

The current strategy, for comparison. "The easiest way to do your expenses" with AI as the proof. Ease is a difference of degree the scores dispute, the AI version is the newest churn trigger, and ease plus AI is what Ramp and Brex also say, with higher ratings. A wedge the market will call fake.

Recommendation

Lead with Strategy 1. Put Strategy 2 one scroll down as the problem section and give it its own campaign page. Hold Strategy 3 until the FX rate is published and the GBP conversion complaint is answered, then it becomes the H2. Take the AI line out of the top third while the redesign complaints run. Four data points make AI the newest churn trigger, which is a direction to watch rather than a settled fact.

The test sentence:

For controllers at companies up to a few hundred heads that already run an Amex or bank card program, Expensify is better than Ramp because it works with the cards you have, and better than Concur because it goes live in a month rather than four, at \$5 a member with every fee published.

The seven box canvas

Box	Entry	Evidence
Company type	Up to a few hundred heads, sometimes multi-entity, mostly outside tech	Expensify's G2 segment split, the archive switching stories, who praises international reimbursement
Target department	Accounting and finance, the controller who codes the GL	"coding correcting in the GL", who posts the churn stories
Product category	Expense management	r/FPandA thread title, G2 category
Primary use case	Receipts, approvals and reimbursements from the cards a company already has	The "12-15 AMEX cards" thread, "kept those on Expensify"
Competitive alternative	Ramp (and Concur above 600 heads)	Share of voice, 10 of 10 archive threads
Problem with the current approach	Ramp makes you switch cards and lose points, Concur makes you suffer	"make you run their card to get the product", "the worst part of most expense stacks"
Differentiation	Works with any card program, every fee published	Site BYOC claims, pricing page once the gaps are filled

Page order under the recommendation

1. **Hero.** Strategy 1 H1 and H2, the Amex, Chase, Citi and Bank of America logos the four-way guide already names, and one proof line in the shape of the archive story: a finance team that moved most entities to Ramp and kept Expensify for the Amex ones.
2. **Problem.** Two complaints in the buyers' shape, paraphrased so the page never points back at a thread: the card-first platforms make you run their card to get the product, and the travellers will not give up their Amex.
3. **Solution intro.** The card connection screen and the pricing page, as two screenshots.
4. **Value propositions,** capability first: any card program, GL coding by project, QuickBooks, Intacct and NetSuite sync, next day reimbursement, a named person on Control.
5. **Proof.** Non-tech mid-market logos and the international reimbursement reviews.
6. **Segment doorway.** "Moving off Concur?" to the Strategy 2 page.

What Expensify has to confirm before any of this ships

Card feed reliability by bank, what drives the 8.2 ease of admin score, the FX rate and how GBP conversion is set, the renewal and cancellation terms, the Control price, the travel booking fee on the travel page, which review count is current, and whether a named contact exists below 100 members.

What to do

Positioning. Move "Bring your own cards" from the second bullet to the H1. Take AI out of the top third. Publish the five missing numbers on the pricing page (renewal terms, trip fee, change fee, FX rate, Control price). Fix the four review counts, two user counts and two country counts so the site agrees with itself.

Content. The card feed test: how to check that Amex, Chase, Citi and Bank of America connect before you sign with anyone, since buyers already run this test by hand. The all-in bill: Ramp's per seat price plus platform fee against \$5 a member, in the words practitioners use ("If the math makes sense with the annual fees included"). It has to answer G2's payback figures (13 months against Ramp's 6), so lead with total cost for a company that keeps its card program. The Concur exit guide, moved from the resource centre to a page with a number on it, because the switching stories already exist in the reviews.

Outbound. Two lookalike lists, built in Clay from the segments the evidence describes, never from the posters themselves. Controllers and accounting managers at 50 to 500 head multi-entity companies in non-tech industries with a corporate Amex program, approached with the card feed test. Finance leads at companies on Concur with 200 to 1,000 heads, approached with the Concur exit guide and the G2 margins.

Ads. The hooks come from how buyers talk, paraphrased so an ad never points back at a thread. The card-first platforms make you run their card to get the product. Your travellers will not give up their Amex. The job is coding the GL, and receipt capture is assumed.

Community. The official account approach has already been tested in r/Accounting and drew "LOL corporate nonsense." Ramp's sales motion is the most quoted thing about Ramp and it cost Ramp a Concur displacement. The only opening is one named finance person answering GL coding and feed questions in r/Accounting and r/FPandA, with no product mentions unless asked, and no outreach at all in r/smallbusiness, which attacks research and promo posts on sight.

Language bank

Lift-ready quotes by theme, each linked. Short, exact, and under 400 characters.

Card lock-in

- "Ramp and Divvy both make you run their card to get the product. We had a couple entities on Amex we didnt want to lose the points on so we kept those on Expensify for the receipts and reimbursements and moved everything else to Ramp." [r/Accounting](#)
- "We are signing up for Ramp, but the actual travelers won't give up their AMEXs. Everyone else (office mgr, support, etc) will move to Ramp cards. So, about 12-15 AMEX cards are left." [r/Accounting](#)
- "Looking to move Brex to rippling at some point but... replacing 200+ physical cards is a pain that I'm not ready to deal with yet." [r/startups](#)

Feeds and sync

- "The sync manager was unreliable and would consistently create duplicates of transactions when working with QuickBooks Enterprise." [r/Accounting](#)
- "you could never NOT ONCE get Amex to connect correctly." [r/Accounting](#)
- "It is less about receipt capture and more about coding correcting in the GL" [r/Accounting](#)
- "if you're already on xero, an amex feed plus a receipt-matching tool (hubdoc, dext, or ramp if you can switch cards) usually beats a full concur replacement." [r/Accounting](#)

Support

- "Most of their agents hide behind the "Concierge" name. They don't take ownership. You never know if you are talking to the same person and often repeat yourself!" [r/Accounting](#)
- "There is no way to escalate besides chat." G2, Expensify, 0 of 5, Sept 2024.

Pricing and billing

- "Renews 12months at a time even though paying monthly. Won't let you out until the 12 months is up." G2, Expensify, 3 of 5, Aug 2024.
- "a price increase with no notice despite being told by our 'account manager' that if we were on auto-renew it wouldn't increase." [r/Accounting](#)
- "If the math makes sense with the annual fees included, get Ramp 100%." [r/Accounting](#)
- "their inshitification has begun as they've paywalled advanced features behind an enterprise fee." [r/Accounting](#)

The Ramp backlash

- "only to realize they are a credit card company with an app, not a software company. No thanks." [r/Accounting](#)
- "The amount of time these Ramp people call me is insane. Leave me alone ffs" [r/Accounting](#)
- "I just see too many comments from accounts with similar comments about Ramp with default names" [r/startups](#)
- "It doesn't assign expenses to the right categories, auto pays even if the expense isn't appropriate and there is no protection for the debit cards like you get with credit" [r/smallbusiness](#)

Concur

- "concur is the worst part of most expense stacks, the approval routing is where it falls apart." [r/Accounting](#)
- "Previous company used Corp Amex program with Concur linked to the card transactions. Shit sucked." [r/Accounting](#)
- "if you make even a small mistake after submitting, you usually have to recall the report or start the whole thing over instead of being able to make a quick edit." G2, SAP Concur, mid-market, Mar 2026.
- "We had tried Concur first, but the implementation as well as training were atrocious, so we bailed and moved to Expensify." G2, Expensify, mid-market, Oct 2024.

FX and international

- "When someone on the UK team submits an expense in GBP it gets converted at some random rate and the finance team has to reconcile manually." [r/FPandA](#)
- "the integration between them could be better but the FX savings alone justified the switch from concur" [r/FPandA](#)
- "while Ramp is great for fast-growing US-based teams, it can feel restrictive" G2, Ramp, mid-market.

The redesign

- "We are looking for an alternative to Expensify because we really hate the AI version that was just spun out yuck. But we like auto integration with a credit card." [r/smallbusiness](#)
- "They revamped how it works to supposedly make it smarter with AI features, but it actually became a lot worse." G2, Expensify, 0.5 of 5, July 2026.
- "Concierge occasionally submits reports automatically while they are still in draft form and incomplete." G2, Expensify, enterprise, Aug 2026.

How founders say it

- "The policy part matters more than the card itself I've seen teams burn through limits because nobody actually enforced what the categories meant in practice." [r/smallbusiness](#)
- "Get a service like Ramp, assign virtual cards to each person. Set a limit and spending policies. Like person X can only buy A, B and C with the card, and anything over \$Z needs approval." [r/smallbusiness](#)
- "for my purposes as a bootstrap "CFO" wearing lots of hats, I need something lean with a manageable learning curve and intuitive upkeep." [r/smallbusiness](#)
- "You should never use a fintech." [r/smallbusiness](#)

The employee side

- "By boss drops by shortly later and asks if all of this is really over \$5.40?" [r/work](#)
- "I put it under Misc. because nothing else in the drop down provided covered that type of fee." [r/work](#)
- "Sadly, some things like chasing people down for receipts is just universal and that's something that is very hard to get away from." [r/ExecutiveAssistants](#)
- "expenses are handled almost instantly through Ramp, so those responsibilities don't involve the coordination or follow-up they did in my previous role." [r/ExecutiveAssistants](#)

Caveats and gaps

- **Volume in the last 30 days is thin.** Five finance subs, six founder subs and nine employee subs produced 20 on-topic threads in a month, and half of what search surfaced was self-promotion. The archive pass carries the Expensify evidence, and it was found with searches for alternatives, switches and pricing, so its tone describes the switching stories rather than the whole customer base. Expensify's zero mentions this month are a real finding about awareness, and a small sample.
- **G2's payback and implementation figures are self-reported medians** from a few hundred reviewers each (234 for Expensify's payback, 84 for Concur's), and the Ramp, Brex and Navan figures come from their own reviewer pools, which skew small business for Ramp and mid-market travel for Navan. Treat them as reviewer sentiment with a sample size attached.
- **Airbase is effectively out of the set.** G2 has removed its listing since the Paylocity acquisition and the community names it once, as a product already replaced. Its row is an aggregate snapshot only.
- **Navan is absent from every community searched.** Travel-side communities were the ones we could not reach (r/businesstravel is private), so Navan's absence says more about where travellers talk than about Navan.
- **Vendor voices are in the data.** An official Expensify account, two disclosed Rippling employees, a Payhawk affiliate, a Rho employee, Slash affiliates in six of ten archive threads, and a Ramp-branded account posting hearts. Rippling's archive count is inflated by this. Nothing from those accounts is quoted above.
- **The Expensify review bodies from the aggregates tool are a late 2024 snapshot** (no reviewer role, company size only). The 2026 reviews come from the live G2 page. The two sources bracket the redesign, which is useful, and they are separate pools. The zero star ratings come from that snapshot and do not display as zero on G2's page.
- **G2's Expensify pool is end-user heavy** (4,820 users to 604 administrators), so its rating reflects the people who submit expenses more than the people who buy and cancel. The cancellation stories live on Reddit.