

WeMoney Awards Program – Ratings & Methodology Criteria

2025 Business Awards – Corporate Card Management

Name: 2025 WeMoney Business Awards – Corporate Card Management

Key Dates:

Applications open: Monday, 06-May-2025
Applications close: Tuesday, 17-Jun-2025
Winners announced: Tuesday, 30-Sep-2025

Summary

The WeMoney Business Awards – Corporate Card Management celebrate the best products, services, and innovators in the Australian market, offering outstanding value and service quality to businesses.

We use our knowledge and experience to identify those products and services that offer outstanding value, as well as market-leading features, and recognise them with the WeMoney Business Awards – Corporate Card Management.

For applicants, a WeMoney Business Award is a third-party endorsement of their product(s) and service(s).

Method: We score each factor on a 0-to-10 scale (or as a zero or one, depending on the factor), with 0 being the worst possible score and 10 being the highest possible score.

Overview

2025 Corporate Card Management Award Categories

Corporate Card Management Award Categories
Corporate Card Management Platform of the Year (Credit Card)
Corporate Card Management Platform of the Year (Debit Card)
Excellent Rates & Fees – Corporate Card Management
Best for Value – Corporate Card Management
Best for Quality – Corporate Card Management
Best for Flexibility – Corporate Card Management
Outstanding Customer Service – Corporate Card Management

Award Methodology

Corporate Card Management Award Categories

Corporate Card Management Platform of the Year (Credit Card)

This award recognises the corporate card management platform providing the most comprehensive and innovative credit card solution for businesses seeking advanced credit facilities, expense management capabilities, and financial controls. Applicants were assessed based on credit limit flexibility, interest rates and terms, platform functionality, integration capabilities, expense management features, and overall business value proposition. The award is given to the provider with the highest weighted rating across the following categories:

- Credit Limit Range & Flexibility
- Competitive Interest Rates & Terms
- Platform Integration & Automation
- Expense Management & Controls
- Rewards & Benefits Programs
- Customer Support & Implementation
- Digital Features & Mobile Experience

Corporate Card Management Platform of the Year (Debit Card)

This award recognises the corporate card management platform delivering the most effective debit card solution for businesses prioritising spend control, real-time visibility, and cash flow management without credit facilities. Applicants were assessed based on account setup simplicity, spending control features, real-time monitoring capabilities, integration options, fee transparency, and overall operational efficiency. The award is given to the provider with the highest weighted rating across the following categories:

- Account Setup & Funding Flexibility
- Spending Controls & Policy Enforcement
- Real-Time Transaction Monitoring
- Multi-Currency Support & Management
- Integration & Reconciliation Features
- Fee Transparency & Competitiveness
- User Experience & Accessibility

Excellent Rates & Fees – Corporate Card Management

This award recognises the corporate card management provider offering the most competitive and transparent fee structure across all aspects of their service, delivering exceptional value through minimal costs and clear pricing. Applicants were assessed based on setup fees, monthly service charges, card issuance costs, transaction processing fees, international fees, and overall fee transparency. The award is given to the provider with the highest weighted rating across the following categories:

- Account Setup & Activation Fees
- Monthly Service Fee Structure
- Card Issuance & Replacement Costs
- Transaction Processing Fees
- International & Currency Conversion Fees
- Interest Rates & Payment Terms
- Fee Transparency & Predictability

Best for Value – Corporate Card Management

This award recognises the corporate card management platform delivering the optimal combination of competitive pricing, comprehensive features, and measurable business benefits that provide exceptional return on investment for organisations. Applicants were assessed based on cost-effectiveness, feature richness, operational efficiency gains, included services, and overall value proposition relative to pricing. The award is given to the provider with the highest weighted rating across the following categories:

- Competitive Pricing & Fee Structure
- Feature Comprehensiveness
- Operational Efficiency Benefits
- Included Services & Support
- Free Trial & Implementation Value
- Scalability & Growth Accommodation
- Total Cost of Ownership

Best for Quality – Corporate Card Management

This award recognises the corporate card management platform demonstrating superior quality across all service aspects, from platform reliability and feature sophistication to customer support excellence and security standards. Applicants were assessed based on platform performance, feature quality, security measures, customer support standards, integration reliability, and continuous innovation. The award is given to the provider with the highest weighted rating across the following categories:

- Platform Reliability & Performance
- Feature Quality & Sophistication
- Security & Compliance Standards
- Customer Support Excellence
- Integration Quality & Reliability
- Innovation & Product Development
- User Experience Design

Best for Flexibility – Corporate Card Management

This award recognises the corporate card management platform offering the greatest adaptability and customisation options to meet diverse business requirements, spending patterns, and organisational structures. Applicants were assessed based on customisation capabilities, spending control flexibility, multi-currency support, policy configuration options, integration versatility, and scalability features. The award is given to the provider with the highest weighted rating across the following categories:

- Customisable Card Limits & Controls
- Flexible Expense Policy Configuration
- Multi-Currency & International Support
- Time-Based Spending Controls
- Integration & API Flexibility
- Approval Workflow Customisation
- Scalable Business Growth Support

Outstanding Customer Service – Corporate Card Management

This award recognises the corporate card management platform providing exceptional customer service through responsive support, comprehensive assistance, and customer-centric service delivery that ensures business success and satisfaction. Applicants were assessed based on support channel availability, response times, service quality, onboarding assistance, training resources, and overall customer satisfaction. The award is given to the provider with the highest weighted rating across the following categories:

- Multi-Channel Support Availability
- Response Time & Resolution Efficiency
- Onboarding & Implementation Support
- Training & Educational Resources
- Dedicated Account Management
- Proactive Customer Success Initiatives
- Customer Satisfaction & Retention

Assessment Criteria

Awards are based on a comprehensive list of individual criteria applied to each corporate card management provider and available products, assessing important factors, such as:

1. Affordability & Fees

The independent judging panel examines each corporate card management provider based on their fee structure, affordability, and transparency. This includes a detailed assessment of all potential costs incurred by businesses throughout each stage of their journey with the platform. Applicants are compared based on how their fees compete relative to industry benchmarks and how well they communicate this to customers.

- Account Setup & Monthly Service Fees
- Card Issuance & Replacement Fees
- Payment Processing & Transaction Fees
- International Transaction & Currency Conversion Fees

2. Flexibility & Features

The independent judging panel examines each corporate card management provider based on their product features, customisation options, and available functionality. This includes a detailed assessment of card controls, spending management capabilities, and integration options that enhance business expense management. Applicants are compared based on their feature set relative to industry standards and business requirements.

- Customisable Card Limits & Expense Policies
- Multi-Currency Support & Rewards Programs
- Digital Wallet Compatibility & Receipt Upload Capabilities
- Real-Time Notifications & Accounting Software Integrations

3. Customer Experience

The independent judging panel examines each corporate card management provider based on their application process, service delivery, and ongoing customer support. This includes a detailed assessment of onboarding efficiency, documentation requirements, and support channel availability. Applicants are compared based on their customer service quality relative to industry standards and business expectations.

- Online Application Process & Required Documentation
- Application Approval & Digital Card Issuance Timeframes
- Customer Support Channels & Response Times
- Dedicated Relationship Management & Value-Added Services

Scoring Methodology

Score Range	Description
0-4	Below industry standards and represents significant room for improvement.
5-7	Meets industry standards and demonstrates strong performance, though with some room for improvement.
8-10	Exceeds industry standards and customer expectations, with limited room for improvement.

Data Collection & Review Process

WeMoney collects data from Corporate Card Management Providers and observes demonstrations, as necessary. Our process begins by sending out detailed questionnaires to Corporate Card Management Providers. The questionnaires are structured to be unbiased in nature and provide coverage at eliciting both favourable and unfavourable responses. The questionnaire answers, combined with our in-house specialists' hands-on research, make our proprietary assessment process that scores each provider's performance.

We then undergo an additional evaluation process that is curated for certain types of consumers. This evaluation adjusts the weighting of factors (and occasionally will consider additional criteria) to emphasise features that matter most to consumers.

We also take into account customer experience, industry standards and regulatory requirements.

Award Eligibility

Lenders were given 6 weeks (30 business days) to respond to our invitation process and provide all necessary data. Only Corporate Card Management Providers that provided data satisfactorily and met all requirements, were included in the WeMoney Awards Program.

The Review Team

The review panel comprises a member from the WeMoney team and experts that include market contributors, CEOs, Directors and editorial staff who are seasoned writers. Each panel member follows WeMoney's strict guidelines for editorial integrity and are all commercially independent of the applicants.

Selection Criteria

Awards are based on a comprehensive list of individual criteria applied to each product that assesses important features such as Affordability & Fees, Flexibility & Features, and Customer Experience, among others, that broadly fall into the following 3 categories:

- Affordability & Fees
- Flexibility & Features
- Customer Experience

Each individual criterion receives a weighting, which varies according to the award. Each award is made up of its own unique combination of weightings.

Weighting

Criteria	Indicative Breakdown	Weighting (%)
Affordability & Fees	<ul style="list-style-type: none">• Account Setup & Monthly Service Fees• Card Issuance & Replacement Fees• Payment Processing & Transaction Fees• International Transaction & Currency Conversion Fees	35%
Flexibility & Features	<ul style="list-style-type: none">• Customisable Card Limits & Expense Policies• Multi-Currency Support & Rewards Programs• Digital Wallet Compatibility & Receipt Upload Capabilities• Real-Time Notifications & Accounting Software Integrations	35%
Customer Experience	<ul style="list-style-type: none">• Online Application Process & Required Documentation• Application Approval & Digital Card Issuance Timeframes• Customer Support Channels & Response Times• Dedicated Relationship Management & Value-Added Services	30%