

WeMoney Awards Program - Ratings & Methodology Criteria

Business Awards (Corporate Card Management)

Name: 2026 WeMoney Business Awards (Corporate Card Management)

Key Dates:

Applications open: Monday, 22-June-2026
Applications close: Friday, 10-July-2026
Winners announced: Thursday, 23-July-2026

2026 Business Awards (Corporate Card Management) 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

2026 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)
Best Corporate Rewards Program
Excellent Rates & Fees
Best for Value
Best for Quality
Best for Flexibility
Outstanding Customer Service

Award Methodology

Corporate Card Management Award Categories

Corporate Card Management Platform of the Year (Credit Card)

This award recognises the corporate card platform providing the most comprehensive credit card solution for businesses seeking advanced credit facilities and expense management. Applicants were assessed based on credit limit flexibility, rates, platform functionality, integration, and expense controls. 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 platform delivering the most effective debit card solution for businesses prioritising spend control and real-time visibility. Applicants were assessed based on spending controls, accounting integration, expense automation, real-time monitoring, and fee transparency. 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
- Accounting Integration Breadth
- Expense Automation & Reconciliation
- Fee Transparency & Competitiveness
- User Experience & Accessibility

Best Corporate Rewards Program

This award recognises the corporate card provider offering the most comprehensive and rewarding loyalty program for business spending. Applicants were assessed based on earn rate structure, reward breadth, redemption pathways, business-relevant categories, and program transparency. The award is given to the provider with the highest weighted rating across the following categories:

- Earn Rate Structure & Flexibility
- Reward Program Breadth & Diversity
- Redemption Options & Pathways
- Business-Relevant Earning Categories
- Sign-Up & Loyalty Incentives
- Program Transparency & Simplicity

Excellent Rates & Fees

This award recognises the corporate card management provider offering the most competitive and transparent fee structure, delivering exceptional value through minimal costs. Applicants were assessed based on setup fees, monthly charges, card issuance costs, transaction fees, international fees, and 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

This award recognises the corporate card platform delivering the optimal combination of competitive pricing, comprehensive features, and measurable business benefits. Applicants were assessed based on cost-effectiveness, feature richness, efficiency gains, included services, and overall value proposition. 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

This award recognises the corporate card platform demonstrating superior quality from platform reliability and feature sophistication to support excellence and security. Applicants were assessed based on platform performance, feature quality, security measures, support standards, and integration reliability. 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

This award recognises the corporate card platform offering the greatest adaptability and customisation to meet diverse business requirements. Applicants were assessed based on customisation capabilities, spending control flexibility, multi-currency support, policy configuration, 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

This award recognises the corporate card platform providing exceptional customer service through responsive support and customer-centric delivery ensuring business success. Applicants were assessed based on support availability, response times, service quality, onboarding assistance, and training resources. 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 3 weeks 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	- Account Setup & Monthly Service Fees - Card Issuance & Replacement Fees - Payment Processing & Transaction Fees - International Transaction & Currency Conversion Fees	35%
Flexibility & Features	- 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	- Online Application Process & Required Documentation - Application Approval & Digital Card Issuance Timeframes - Customer Support Channels & Response Times - Dedicated Relationship Management & Value-Added Services	30%