Ramp vs. Brex vs. SAP Concur

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This report synthesizes vendor pricing pages, G2 and Capterra verified reviews, Vendr and CostBench independent pricing analysis, and independent fintech and expense-management industry research. Pricing data reflects sources current as of July 2026. Full research methodology at unvarnishedreviews.com/methodology. Research Notes available on request at editorial@unvarnishedreviews.com.

The Verdict Up Front

Ramp, Brex, and SAP Concur solve overlapping problems from three different starting points. Ramp and Brex pair corporate cards with built-in spend management, expense automation, and increasingly full finance-operations platforms. SAP Concur approaches from the opposite direction: expense reporting and travel management for organizations that already have a card program, most commonly inherited as part of a broader SAP ERP decision. The single biggest development reshaping this comparison in 2026 is not a feature, it is ownership: Capital One closed its acquisition of Brex on April 7, 2026, for $5.15 billion, turning a venture-backed fintech challenger into a subsidiary of a traditional bank. Existing Brex accounts keep working, but product direction and pricing are both open questions during integration, a live variable for anyone mid-evaluation right now.

Separately, Ramp reached a $44 billion valuation in June 2026 on roughly $1 billion in annualized revenue, driven substantially by Stack, its AI-native accounting automation product now used by 92 of the top 100 CPA firms. SAP Concur remains the highest-rated platform by review count, 4.0 out of 5 across more than 6,400 G2 reviews, but its pricing model, custom quotes billed per expense report with per-transaction travel fees layered on top, is the most opaque and fee-stacked of the three.

Platform Ratings at a Glance

Platform	G2 Rating	Reviews	Market Segment
SAP Concur	4.0 / 5	6,470	Enterprise (55.3%)
Ramp	4.8 / 5	Large, growing sample	SMB and mid-market
Brex	4.75 / 5	Sold custom	Venture-backed / global

SAP Concur's larger review count reflects two decades of enterprise incumbency, not necessarily higher satisfaction; both Ramp and Brex post higher average ratings despite far shorter track records, consistent with practitioner complaints about Concur's dated interface, discussed below.

Ramp: Published Pricing and the AI-Native Accounting Push

Ramp is the only platform in this comparison with fully published, transparent pricing: a $0 free tier and a $12-per-user Ramp Plus tier, a meaningful contrast against Brex's sales-led custom pricing and SAP Concur's opaque per-report quotes. Ramp's core pitch is savings automation and spend control enforced before money leaves the account, paired with bill pay, procurement, and increasingly full accounting automation through Stack, its AI accounting agent now adopted by 92 of the top 100 CPA firms according to industry reporting from June 2026.

The documented cost gap not visible in the headline $0-$12 pricing: nonprofit organizations report Ramp adding platform fees at renewal in the $5,000 to $10,000 range, particularly for organizations running 15 or more active cards. Ramp's underlying credit model was built for venture-backed, cash-on-hand startups, and nonprofit and grant-funded organizations evaluating the platform should confirm renewal-year pricing in writing before assuming the free-tier economics hold indefinitely.

Brex: Global Card Issuance, Now Under a Bank's Ownership

Brex's differentiators remain real: local card issuance across more than 50 countries, VAT recovery in over 120 markets, and category-boosted rewards, up to 7x on rideshare and 4x on restaurants, that matter for travel-heavy, venture-backed teams. Brex has historically been the stronger fit for global, funded startups with meaningful international or category-heavy spend, where Ramp's USD-only card issuance through Stripe can create foreign-transaction friction that Brex's local issuance avoids.

The development that changes the calculus for any organization evaluating Brex today: Capital One completed its $5.15 billion acquisition of Brex on April 7, 2026. Existing accounts continue operating normally, but independent industry coverage is explicit that product direction and pricing may shift during integration, and a founder or finance leader picking Brex now is making a bet on a roadmap that may move toward enterprise-bank priorities under new ownership, not the venture-backed positioning that built Brex's reputation. Brex's underlying credit model was also built specifically for venture-backed startups with cash reserves, a poor fit for nonprofit, grant-funded, or bootstrapped organizations regardless of the acquisition.

SAP Concur: The Enterprise Incumbent With the Most Fees Layered on Top

SAP Concur remains the default for large enterprises with an existing SAP ERP relationship, offering deep native integration and multi-jurisdictional tax compliance that neither Ramp nor Brex replicates. Its usage-based pricing starts around $7 per report for the Base tier and $11 per report for the Plus tier on smaller accounts, with high-volume enterprise contracts individually quoted and per-report costs declining at scale. G2 reviewer data puts the practical average closer to $9 per expense report, layered on top of ongoing platform fees.

The costs the per-report headline number doesn't show: Concur Travel charges separately per booking, $15 to $25 per air transaction, $8 to $15 per hotel transaction, and $5 to $10 per car rental, on top of any agency or GDS fees. Concur Invoice is priced separately again, $2 to $8 per invoice depending on volume. Integration costs for connecting Concur to existing ERP systems run $10,000 to over $100,000 depending on complexity, and premium support tiers or a dedicated customer success manager can add 10%-20% to the annual contract. G2 reviewers consistently describe the interface as dated and multi-step workflows as requiring admin intervention to complete, and independent buyer guides document reviewers reporting surprise fees for support calls and itinerary changes that are bundled at no extra cost in both Ramp and Brex.

Pricing (July 2026)

Platform	Published Pricing	Typical Real-World Cost
Ramp	$0 free tier; $12/user Ramp Plus	Plus nonprofit platform fees of $5,000-$10,000/year at renewal for 15+ cards
Brex	Not published, sales-led	Custom; product and pricing direction uncertain post-Capital One acquisition
SAP Concur	~$7-$11/report (smaller accounts)	~$9/report average, plus per-transaction travel fees and $10,000-$100,000+ integration cost

Costs the Pricing Table Misses

- **Ramp's nonprofit renewal fee.** The advertised $0-$12/user pricing does not reflect the $5,000-$10,000 platform fee nonprofits report at renewal once card counts exceed roughly 15.
- **Brex's acquisition uncertainty.** No dollar figure captures this yet, but any organization signing or renewing with Brex right now is buying into a company whose pricing and product roadmap are actively being integrated into Capital One.
- **Concur's per-transaction travel and invoice fees.** Air, hotel, car rental, and invoice-processing charges stack on top of the per-report expense fee and rarely appear in an initial sales conversation.
- **Concur integration cost.** $10,000 to over $100,000 to connect Concur to an existing ERP is a separate line item most buyers don't budget for until implementation begins.

The Decision Framework

Choose Ramp if: You are a US-based team that wants transparent, published pricing, savings automation, and increasingly full AI-driven accounting automation through Stack. If you are a nonprofit, confirm renewal-year platform fees in writing before signing.

Choose Brex if: You are a global, venture-backed company needing local card issuance across 50-plus countries and multi-market VAT recovery, and you are comfortable evaluating a platform whose ownership just changed and whose roadmap is an open question during Capital One's integration.

Choose SAP Concur if: You already run SAP as your core ERP and need deep native integration and multi-jurisdictional tax compliance at enterprise scale, and you are prepared to budget separately for per-transaction travel fees, invoice processing, and integration costs beyond the base per-report price.

Everyone: Get a written commitment on renewal-year pricing before signing with any of the three. Ramp's nonprofit fees, Brex's ownership transition, and Concur's fee-stacked model each turn a reasonable initial quote into a materially different real cost within twelve to twenty-four months.

The Bottom Line

Ramp is the most straightforward buy for US-based teams that want published pricing and increasingly capable AI-driven accounting automation, provided nonprofits confirm renewal fees upfront. SAP Concur remains the right, if fee-heavy, choice for large enterprises anchored to an existing SAP relationship. Brex still wins on real technical merit for global, venture-backed spend, but it is no longer evaluable as a standalone story: any decision to buy or renew Brex today is also a decision to trust Capital One's integration roadmap, and that is the finding this comparison exists to surface.