

**Pricing:**

Our bank partner shares a small percentage of every transaction with us, called interchange. This allows us to provide our software to you at NO COST.

Simple transparent rewards:

Torpago offers **1%** cash back on **ALL** purchases.

No personal guarantee or deposit:

Torpago is a charge card. We provide approved customers with a 30-day interest-free credit limit.

We underwrite based on cash in the bank, spending patterns and business history.

Higher limits:

Our proprietary underwriting process and technology enable us to offer higher credit limits than those of traditional corporate cards.

Security:

Security is at the core of everything we do. With this in mind, Torpago was built on the Visa network.

We are PCI compliant. That means we meet the Payment Card Industry Data Security Standard (PCI DSS) for organizations that handle branded credit cards.

We use industry leading encryption along with multi factor authentication so that your data is safe and secure.

Support:

We provide 24/7 support through phone and email. Each customer has a dedicated account representative who helps ensure their success with Torpago.

Cards:

Every user is issued one physical card. Users can also request unlimited virtual cards from department managers.

Virtual cards are great for recurring online purchases and provide an added layer of security and control.

Spend controls:

Flexible control settings allow you to define spend permissions based on factors such as the merchant, category, time of day and dollar amount.

Expense policy:

Customize Torpago to follow your company's expense policy. Set rules to require items such as receipts, company codes, descriptions and custom fields.

Automated expense reports & approvals:

Say goodbye to manual and time-consuming expense reports. Torpago automates your old expense reporting process with just a few clicks.

Set up simple or complex multi-step approvals that meet your organizational needs.

Mobile friendly:

Our mobile application works with both iOS and Android devices so your team can have full access while on the go.

Integration:

We provide real time integration with QuickBooks Online and all major ERP systems.

Reporting & analytics:

Leverage our enhanced analytics to drive key decisions.

