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Best Business Credit Cards for Travel

If you and your employees travel a lot for work, these business credit cards can help stretch your dollars even further.

By Beth Braverman, *Special to SFGATE* Updated Aug 10, 2023 8:37 a.m.

With so many business travel cards on the market, it can be hard to choose the right one for your company's needs. Here's a look at nine business travel credit cards that we think savvy business travelers should consider.
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This fall may represent a tipping point for business travel, marking the first time since the Covid-19 pandemic that bookings for such trips will outpace the number of vacations planned. But the cost of flights and hotels are up along with the increased demand.

One way that business globetrotters can stretch their budgets—and potentially make the experience more enjoyable—is by using a business credit card with travel rewards. With so many business travel cards on the market, it can be hard to choose the right one for your company's needs. Here's a look at nine business travel credit cards that we think savvy business travelers should consider:

Capital One Spark Miles for Business

Best for businesses that spend a lot on travel and want flexible rewards

What we like about this card

In addition to using your Capital One Spark Miles to book travel through the Capital One Travel portal, you can use them for airline tickets on partner airlines, or redeem them for cash back, gift cards, or to shop on Amazon. If you're an international traveler, you can also get a $100 credit to put toward Global Entry or TSA precheck.

Pros

- $0 annual fee in the first year ($95 after that)
- Earn unlimited 5x miles on hotels and rental cars booked through Capital One's travel portal and 2x miles on all other purchases
- Two free visits per year to Capital One airport lounges

Cons

- The current list of airline partners available for mile transfer does not include any of the large U.S. carriers
- Other cards with a comparable annual fee may offer more travel perks and higher reward rates on non-travel spending

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Capital One Spark Cash Plus

Best for high-spending businesses that prefer cash back over other rewards

What we like about this card

For business owners that would prefer cash back rewards that they can reinvest in their business, spend on travel, or use for other purchases, the Capital One Spark Cash Plus is a good choice. Since it's a charge card, there's no preset spending limit, but you must pay the balance in full every month.

Pros

- Earn unlimited 5x cash back on hotels and rental cars booked through Capital One's travel portal and 2x cash back on all other purchases
- Straightforward rewards program that doesn't require tracking spending or activating rewards
- Flexibility to receive your cash back in a statement credit or check on demand, or to set up automatic cash back at a specific calendar date or when your rewards reach a certain threshold

Cons

- $150 annual fee (refundable if you spend $150,000 per year)
- Other cards with a comparable annual fee may offer more travel perks and higher reward rates on some non-travel spending

United Business Card

Best for business travelers that frequently fly United

What we like about this card

Issued by Chase, this airline rewards card offers a variety of travel-related benefits when you're flying United, including priority boarding and a free checked back for you and a companion. You'll also get 25% back on all drink purchases made inflight or at a United Club lounge and two one-time passes to United Club lounges.

Pros

- $0 annual fee in the first year ($99 after that)
- Earn 2x miles on United purchases and spending at gas stations, restaurants, office supply stores, and on local transit; and 1x miles on all other purchases
- If you have a personal United credit card, you'll also get an annual 5,000-mile bonus

Cons

- You can't use your miles outside of the United Star Alliance
- United recently devalued its award miles for flights to Europe, Asia, and South America, so if you travel frequently to those destinations you'll need to earn more miles to get there on rewards

U.S. Bank Business Altitude Connect World Elite Mastercard

Best for high-spending road warriors who stay at a variety of hotels

What we like about this card

The U.S. Bank Business Altitude Connect's 4x "Altitude Points" on gas and hotels make it a smart choice for business travelers who don't always fly to their destinations and don't have loyalty to one hotel chain. However, the card also has some benefits for jetsetters, including 4x points on airfare and lounge access.

Pros

- $0 annual fee in the first year ($95 per year after that)
- Earn 5x "Altitude Points" for prepaid hotels and car rentals booked through the Rewards Center, 4x points on travel, including airfare, hotels, gas, and EV charging stations up to $150,000 spent, 2x points for spending on dining and cell phone services, 1x on all purchases
- Four visits per year to Priority Pass Digital VIP lounges

Cons

- If your business spends more than $150,000 on travel, you might consider another card without a cap on reward
- You may be able to find better rewards for non-travel business spending

The Hilton Honors American Express Business Card

Best for businesses whose employees frequently stay at Hilton properties

What we like about this card

The Hilton Honors American Express Card has high reward rates for stays at Hilton Hotels as well as on a variety of business expenses. Plus, it gives users automatic Gold Status and the ability to level up to Diamond Status with additional spending.

Pros

- Earn 12x Hilton Honors Bonus Points on spending at Hilton Properties; 6x Hilton Honors Bonus Points on spending on gas, shipping, cellphones, dining, car rentals, and flights booked directly or via Amex Travel; 3x Hilton Honors Bonus Points for all other purchases.
- Complimentary Gold Status, and Diamond Status after spending $40,000
- One free night at a Hilton property after spending $15,000 in a year, and a second free night for $60,000 in spending

Cons

- While you can transfer Hilton points to airline partners or to shop on the reward portal, they lose value in the transfer
- Achieving benefits like Diamond Status or a second free night require significant spending

Ink Business Preferred Credit Card

Best for business owners looking to earn rewards for spending in a variety of categories

What we like about this card

While it offers travel perks and rewards comparable to some of the higher-end cards on this list, the Chase Ink Business Preferred credit card has a relatively low $95 annual fee. It pays a relatively high 3x rewards on a range of common business expenses.

Pros

- Earn 3x points for spending on shipping, phone and internet service, advertising spending, and travel up to a $150,000 annual spend; 5x points on Lyfts, and 1x unlimited rewards on all other spending.
- Flexibility to transfer points at a 1:1 value to partner airlines, use them to book travel with your chosen airline and hotel through the Chase Ultimate Rewards portal, or to redeem them for cash backs, gift cards or merchandise purchases.
- Theft and damage protection up to $600 per claim for your cell phone and every listed employee on your cell phone bill for up to three claims per year (with a $100 deductible)

Cons

- Businesses that spend significantly more than the $150,000 cap on 3x points might earn more valuable rewards with a card that has an unlimited cap
- Does not offer lounge access or travel access available with many other cards

The Business Platinum Card from American Express

Best for travelers who take enough advantage of the perks to make up for the hefty annual fee

What we like about this card

In addition to valuable travel perks, the Business Platinum Card from American Express has several perks that could appeal to business owners, including hundreds of dollars in credits for spending at partners like Dell Technologies, Indeed, and Adobe. Since it's not tied to a specific airline or hotel, this card also provides flexibility for travelers that stay with variable vendors.

Pros

- Earn 5x Membership Rewards on flights and prepaid hotels booked through Amextravel.com, and 1.5x rewards on business categories and all purchases worth more than $5,000 (up to $2 million in purchases)
- Unlimited access to hundreds of American Express airport lounges
- $200 in annual airline statement credits

Cons

- The $695 annual fee is the highest among all cards on this list
- Infrequent travelers might find better rewards for everyday spending with other cards

Delta SkyMiles Reserve Business American Express Card

Best for lounge hounds that frequently fly on Delta

What we like about this card

Cardholders get free access to both Delta Sky Club lounges and Amex Centurion lounges. It also offers a range of valuable perks for those who frequently fly with Delta.

Pros

- 3x miles on Delta purchases; all other purchases earn 1x miles until you've spent $150,000 and the award rate increases to 1.5x
- Annual domestic round-trip companion flight

Cons

- $550 annual fee
- Other travel cards pay higher rewards for non-Delta spending

Marriott Bonvoy Business American Express Card

Best for businesses that frequently stay in Marriott properties

What we like about this card

The Marriott Bonvoy Business American Express card has high reward rates for stays and spending at Marriott hotel properties as well as on a variety of business expenses. It also offers several other Marriott-related perks, such as free and discounted stays.

Pros

- Earn 6x Marriott Bonvoy points for purchases at participating hotels; 4x points on restaurants, gas, cell phones, and shipping; and 2x points on all other purchases
- A 7% discount on standard Marriott rates when you book direct using the card
- Automatic Marriott Bonvoy Gold Elite status

Cons

- While you can transfer Marriott Bonvoy points to airline partners or to shop on the reward portal, they lose value in the transfer
- The card does not have some other high-end travel perks for like free checked bags or lounge access

How do business travel credit cards work?

Business travel credit cards work similarly to other rewards cards. The money that your business spends using the card earns rewards (with travel spending typically earning more), which you can redeem – depending on the card – for airfare, hotel stays, or other purchases.

Who needs a business travel credit card?

Even infrequent business travelers can benefit from a business travel card. Most business travel cards pay at least some rewards for non-travel spending, and having a dedicated card for your business can make organizing and tracking expenses easier.

How to choose a business travel credit card

There are several factors that go into choosing a business travel card, including whether you frequently travel with a specific airline or stay at a certain hotel chain; whether you're comfortable paying an annual fee; and the categories in which your business spends the most. If you carry a balance, finding a card with the lowest-possible APR should trump the rewards, since the cost of interest typically outweighs the value of fees.

How to maximize business travel credit cards

Maximizing rewards on your business travel credit card starts with choosing the card that best compliments your spending patterns. Once you've selected a card, make sure to use it for all purchases in the categories where it spends the most. In general, you'll get the most value for your rewards if you use them to book travel through your credit card's rewards portal.

Methodology for best business travel credit cards

We reviewed dozens of credit cards and assessed them on quantifiable comparisons of APRs, intro offers, annual fees, balance transfer fees, required credit scores, rewards, and foreign transaction fees. We also factored in qualitative analysis of rewards value, how easy it is to redeem rewards, additional cardholder benefits, and customer experience. From there, we give each card a score between one and five stars (with five stars being the best score). We review our ratings and scores quarterly to make sure you're getting the latest analysis of a particular card's strengths and weaknesses. Each credit card category has additional requirements that must be met in order for it to be considered for a rating. You can read our full credit card methodology here.

In order for a card to be considered for our best business travel credit cards list, the card must earn bonus travel rewards, such as hotel, airline, or general travel. Rewards rate and flexibility of rewards redemption, along with any business-centric perks the card offers are weighted most heavily when reviewing business travel credit cards.

With additional reporting by Emma Fighera.

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Beth Braverman is a freelance writer, covering mostly about personal finance, parenting, and careers. Throughout her 20-year career as a journalist, she's loved helping people see how making smart money decisions can improve their lives. Beth began her career as a daily newspaper reporter, before moving into the world of magazines and personal finance. A former Money magazine writer, Beth has been a full-time freelancer for seven years. Her work has appeared in dozens of publications, including magazines like Real Simple, Consumer Reports, and AARP, and online at sites like CNNBusiness.com, CNBC.com, and USNews.com. She has received multiple awards for her work, including recognition from the American Society of Business Publication Editors, the Society of American Business Editors and Writers, and the New York Financial Writers Association. Beth received her undergraduate degree in newspaper journalism from the S.I. Newhouse School of Public Communications at Syracuse University. She also holds a master's degree in business reporting from the Columbia University Graduate School of Journalism.

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