

InventionHome® Product Developer Creates Streamlined Prepaid Per Diem System for Businesses

PITTSBURGH, PA, UNITED STATES, November 7, 2025 /EINPresswire.com/ -- Jeremy Z. of Terre Hill, PA is the creator of the Per Diem Business Cards, a prepaid per diem debit card system engineered to simplify expense management for employees working off-site. The system allows businesses to issue multiple individual debit cards linked to a single central business account. Each employee's card is configured with a fixed daily spending limit, automatically refilled at the start of each business day, to provide both budget control and operational efficiency.

Traditional per diem systems, such as cash allowances or weekly lump-sum reimbursements, often lead to misallocation of funds, increased administrative burden, and difficulty monitoring employee spending. Employers frequently face challenges ensuring daily funds are used exclusively for business-related expenses. Manual tracking of receipts, distributing cash, or reconciling expense claims can be time-consuming and error prone.

Per Diem Business Cards features individually issued, prepaid debit cards, each associated with a single employee and linked to a central business account. The system ensures that each card is automatically refilled daily with a set per diem in which unused funds do not carry over. Cards display the employee's name for accountability and traceability.

The platform includes two integrated mobile applications: a managerial app and an employee app. The managerial app allows business owners to load funds into the central account, set daily



per diem limits, monitor transactions, and review employee spending. The employee app provides real-time visibility of the available daily balance.

Key features and benefits include:

- Centralized Account Management: Links multiple employee cards to a single business account for streamlined oversight.
- Automatic Daily Refills: Pre-set per diem amounts are renewed daily with no carryover to prevent accumulation or misuse.
- Transaction Transparency: Employer app provides real-time monitoring and alerts for rapid detection of policy violations.
- Eliminates Cash Handling: Removes the need for distributing physical cash or manually reconciling receipts.

Per Diem Business Cards provides a secure, efficient, and accountable method for distributing daily business allowances to employees. The system also facilitates greater financial transparency, accountability, and convenience for both employers and employees to ensure that per diem allocations are used effectively for intended business purposes.

Jeremy filed his Utility Patent with the United States Patent and Trademark Office (USPTO) and is working closely with [InventionHome](#), a leading invention licensing firm, to sell or license the patent rights to his Per Diem Business Cards. Ideal licensing candidates would be U.S. based product manufacturers or distributors looking to further develop and distribute this product innovation.

Companies interested in the Per Diem Business Cards can contact InventionHome at member@inventionhome.com. Inventors currently looking for assistance in patenting, marketing, or licensing their invention can request information from InventionHome at info@inventionhome.com or by calling 1-866-844-6512.

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