AI SEARCH SNAPSHOT

Mercury

MERCURY.COM

Business banking for startups and scaling companies

CHECKED 13 NOVEMBER 2026

CHATGPT · PERPLEXITY · GOOGLE AI MODE

ONEMASTER.STUDIO

SUMMARY

Mercury comes first in 6 of 9 buyer lists. It loses one question every time: “alternatives to Brex”, where Ramp comes first in all three tools, and Mercury has no Brex comparison page.

FOUND

15

of 15 answers mention you

Own site linked in 5

UNDERSTOOD

10

of 12 checks passed

All three tools describe it accurately

CHOSEN

6

of 9 buyer lists put you first

Ramp is first in 3 of 3 Brex answers

WHAT WE’D FIX FIRST

01 Publish Mercury vs Brex

02 Answer the downsides on its own site

03 Put customer proof in text

Found. Do AI tools name you when buyers ask for a provider, and do they link to your site?

Understood. Can AI tools read your site and describe what you do and who it’s for?

Chosen. When they list options, are you first, or is someone else?

AI answers change over time. This is what buyers saw on 13 November 2026.

01 — FOUND

What AI tells buyers about Mercury

Five questions a buyer would ask, run in three AI tools: 15 answers. A fresh session for each question; the text is recorded as it appeared.

QUESTION	CHATGPT	PERPLEXITY	GOOGLE AI MODE
Q1 · CATEGORY What are the best business bank accounts for US startups?	NAMED FIRST “Overall recommendation”	NAMED FIRST First of five	NAMED FIRST First, with Brex
Q2 · PROBLEM How should a 30-person US venture-backed startup manage banking, cards and spend? Which providers would you recommend?	NAMED FIRST “Mercury + Ramp + QuickBooks”	NAMED FIRST “Mercury … plus Ramp”	NAMED FIRST Primary banking pick
Q3 · ALTERNATIVES What are the best alternatives to Brex?	NAMED #2, after Ramp	NAMED #2, after Ramp	NAMED #2, after Ramp
Q4 · BRAND What is Mercury (mercury.com) and who is it for?	ACCURATE Banking for startups and growing businesses	ACCURATE Startups and digital-first businesses	ACCURATE Fintech for startups, via partner banks
Q5 · DECISION Is Mercury a good choice for a 100-person company? What are the downsides?	RECOMMENDS “Very good choice”, with caveats	RECOMMENDS “Can work well”, with caveats	RECOMMENDS “Strong choice” for US, USD companies

NAMED MOST OFTEN IN THE 9 BUYER LISTS (Q1–Q3) **Ramp** 6 · **Brex** 5 · **Rho** 4 · **Relay** 3 · **Bluevine** 3

Note. Without “US” in the first question, ChatGPT answered for Nigeria (where the test ran) and Mercury did not appear. AI answers depend on where the buyer is, so the snapshot names the buyer’s market in every list question.

02 — UNDERSTOOD

Can AI tools read the site and describe it correctly?

Twelve checks on what crawlers and AI tools can read. Pass scores 1, Partial ½. Score: **10 of 12**. The brand question (Q4) was answered accurately in **3 of 3** tools.

U1	**AI crawler access**	PASS	Only parameter URLs blocked
U2	**llms.txt**	FAIL	Returns 410 (removed)
U3	**Sitemap**	PASS	171 URLs plus a blog sitemap
U4	**Text without JavaScript**	PASS	About 1,350 words in the raw HTML
U5	**Who-it's-for line**	PASS	Title names startups, small businesses and scaling companies
U6	**Title and meta**	PASS	Clear title; the H1 says less
U7	**Structured data**	PASS	Organization, FinancialService, WebSite, App
U8	**Answer-ready pages**	PASS	FAQ and resource pages
U9	**Comparison pages**	PARTIAL	8 comparison pages, none against Brex
U10	**Pricing as text**	PASS	Plans and prices in plain text
U11	**Consistent description**	PASS	All three tools agree
U12	**Proof as text**	PARTIAL	No customer stories in the sitemap

HOW AI DESCRIBES IT

ChatGPT: Banking for startups and growing businesses · **Perplexity:** Startups and digital-first businesses · **Google AI Mode:** Fintech for startups, via partner banks

03 — CHOSEN

What we'd fix first

6 of 9 buyer lists put you first. Ramp is first in 3 of 3 Brex answers. Fixes are ordered by what blocks AI tools first, then content, then proof. We can't promise any tool will cite you; these changes give them better material to work with.

FIX 01 — 2–3 DAYS

Publish Mercury vs Brex

WHAT WE FOUND

Mercury compares itself with Ramp, Rho, Chase, Bluevine, Wells Fargo, Revolut and Stripe Treasury. The Brex page returns 404.

WHY IT MATTERS

"Alternatives to Brex" is the one question where Mercury never comes first. Google AI Mode notes many teams are re-evaluating after Brex joined Capital One.

WHAT TO DO

A factual comparison with banking, cards, fees and who each suits.

FIX 02 — 2 DAYS

Answer the downsides on its own site

WHAT WE FOUND

All three tools repeat the same caveats: partner banks, support response times, FX fees, no cash deposits.

WHY IT MATTERS

Buyers read these right before choosing. Today they come from review sites.

WHAT TO DO

A plain page on who Mercury suits and who it doesn't, with the facts behind each caveat.

FIX 03 — 1 WEEK

Put customer proof in text

WHAT WE FOUND

No customer stories appear in the sitemap, and llms.txt was removed.

WHY IT MATTERS

AI tools cite proof they can read. Logos in images don't count.

WHAT TO DO

Customer stories by company size and stage. Check whether removing llms.txt was intended.

Want to see what AI tells buyers about you? The snapshot is free and takes 48 hours.

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