Payoneer

Global payments made simple.

Est. 2005 | New York City | Payments | payoneer557.partnerlinks.io/o7521tn99vzd

BEST FOR

+ Freelancers and SMBs that receive international payments from clients, marketplaces, or platforms and want local receiving account details.
+ Ecommerce sellers using marketplace payout flows across platforms such as Amazon, eBay, Wish, Shopee, Fiverr, Upwork, Airbnb, Walmart, and similar networks.
+ Agencies and service businesses that need to receive client payments, manage balances, pay contractors or suppliers, and withdraw to local bank accounts.
+ Marketplaces and platforms that need API-enabled mass payouts, payee onboarding, and cross-border payout coverage.

NOT IDEAL FOR

! Businesses that need fixed monthly SaaS pricing instead of transaction fees that vary by corridor, currency, method, and region.

! Procurement teams that require all service terms and detailed fee schedules to be publicly accessible before account sign-in.

! Merchants looking primarily for a dedicated checkout and in-person POS stack rather than cross-border receiving accounts and payouts.

! Finance teams that need a full AP automation, procurement, or payroll compliance suite as the core system of record.

Key Features

Multi-Currency Receiving

Payoneer provides local receiving accounts so businesses can receive payments in currencies and markets where clients prefer local bank details. Its pricing page says the platform supports cross-border payments across 190+ countries and territories and 70+ currencies.

Marketplace Payout Connections

Payoneer connects with 2,000 marketplaces, networks, and platforms, with vendor examples including Wish, eBay, Airbnb, Fiverr, and Upwork. Sellers can select Payoneer as a payout method and receive marketplace earnings into their Payoneer account.

Client Payment Requests

Payoneer supports direct payment requests and invoices so clients can pay by methods such as credit card, ACH bank debit in the US, direct bank payment in the UK, EU or UK bank account, and PayPal where supported. Public fees vary by method, location, and currency.

Business Payments

Businesses can use Payoneer balances to pay contractors, suppliers, remote teams, and other Payoneer users. Payoneer also supports payments by credit card, local bank transfer, ACH bank debit in the US, and direct bank payment in the UK.

Mass Payout API

Payoneer offers Mass Payout API and Mass Payout & Services API options for marketplaces and platforms. The documented API flow covers payee registration, account approval, payout funding, and transferring funds to Payoneer.

Accounting Sync

Payoneer partners with QuickBooks and Xero to sync, reconcile, and categorize completed Payoneer transactions. The integration supports single and multi-currency account synchronization and is documented as available worldwide.

Pricing & Plan Guidance

PLAN	PRICE (ANNUAL)	KEY INCLUDES
Open Payoneer Account	**Free to open; 29.95 USD annual account fee may apply**	No monthly subscription listed for opening a standard Payoneer account Annual account fee applies if the account receives less than 6,000 USD or equivalent in any 12 consecutive months Certain account types in specific regions may require an annual plan In certain countries, a registration fee may apply
Receive Payments	**Free to up to 3.99% + 0.49 USD**	Free from another customer’s Payoneer balance Free via a receiving account in your local currency 1% with a 1.00 USD minimum via a receiving account in a non-local currency Up to 3.99% + 0.49 USD or equivalent from a payer using a credit card 1% from ACH bank debit in the US or EU/UK bank account payments Marketplace and integrated platform fees vary by marketplace
Send Payments	**Up to 4.00 USD/EUR/GBP,**	Up to 4.00 USD/EUR/GBP from Payoneer balance when the recipient is in the same country Up to 1% + up to 4.00 USD or equivalent from Payoneer balance when the recipient is in another country Up to 3.99% using a credit card 1% using a UK or EU bank account 1% using a US bank account via ACH Up to 3.99% + 0.49 USD or equivalent using PayPal
Withdraw and Manage Currencies	**1.50 USD, 1.2% to 4%,**	1.50 USD to a bank account in the same country in local currency where supported 1.2% to 4% to a bank account in the recipient’s local currency without currency conversion 1.2% to 4% to a bank account in the recipient’s non-local currency with currency conversion 0.50% to move funds between Payoneer currency balances Exact fees depend on sender and recipient locations, payment method, currency, and corridor

Payoneer Cards	**29.95 USD annual card fee; transaction fees vary**	Up to 1.8% for card purchases without currency conversion Free card purchases where the merchant country is the same as the card issuing country Up to 3.5% for card transactions with currency conversion ATM withdrawals start at 3.15 USD, 2.50 EUR, 1.95 GBP, 3.15 CAD, or 470 JPY plus variable percentage fees Additional virtual cards are free Replacement card fee is 12.95 USD, 9.95 EUR, or 9.95 GBP
High-Volume Processing	**Quote-based for over 50,000 USD monthly processing**	Pricing page routes businesses processing over 50,000 USD monthly to sales Suitable for larger businesses, marketplaces, and enterprises Public page does not disclose a fixed enterprise rate card Treat high-volume pricing as not fully public

PLAN GUIDANCE

Payoneer is not priced like a normal SaaS subscription. Freelancers and small businesses can start with the free account and pay transaction fees, including free Payoneer-balance receipts, free local-currency receiving account receipts, 1% for non-local receiving accounts or ACH/EU/UK bank debit payments, and up to 3.99% + 0.49 USD for card-funded or PayPal-funded payments. Businesses sending money should model up to 4.00 USD/EUR/GBP for same-country Payoneer-balance payments, up to 1% + up to 4.00 USD equivalent for cross-border balance payments, and 1.2% to 4% for bank withdrawals. Card users should factor in the 29.95 USD annual card fee and up to 1.8% to 3.5% card-related currency fees. If you process over 50,000 USD per month, Payoneer sends you to sales, so that tier should be treated as quote-based.

Compliance Transparency Index™

B

Score: 70 / 100

Security 30/40 | Pricing 15/25 | Data Rights 10/20 | Legitimacy 15/15

Methodology: treasurymetric.com/about

COMPLIANCE SNAPSHOT

SOC 2 No	GDPR Yes	SSO Yes	Data Retention Yes
Public Pricing Yes	Free Trial No	Data Export Yes	Data Deletion Yes

KEY FACTS

Starting Price	**Free to open; 29.95 USD annual account fee may apply**	Output Ownership	**N/A**
AI Training Opt-Out	**N/A**	Legal Entity	**Payoneer Inc. and regional Payoneer regulated affiliates**

HOW IT WORKS

You start by registering for a Payoneer account and providing business information so Payoneer can review eligibility and required documents. Some services may become available faster than others depending on country regulations and the documents Payoneer needs to collect and review. Once approved, you can receive money through local receiving accounts, client payment requests, marketplace payouts, and selected payment methods such as credit card, ACH bank debit, direct bank payment, and PayPal where supported. You can hold balances, move funds between currencies, pay contractors or suppliers, use Payoneer cards, and withdraw funds to bank accounts in supported countries and currencies. Marketplaces and platforms can use Payoneer's Mass Payout API to register payees, approve account applications, fund payout accounts, and transfer funds to recipients. Finance teams can connect Payoneer with QuickBooks or Xero to sync completed transactions and reconcile multi-currency activity.

ALTERNATIVE CONSIDERATIONS

01 Wise Business: Covers the simpler international business account and mid-market FX gap. Wise Business is a cleaner fit for teams that mainly need to pay invoices, receive money, and manage expenses across currencies. Tradeoff: Payoneer has deeper marketplace payout positioning and mass payout infrastructure.

02 Airwallex: Covers the global account, corporate card, expense management, and online payments gap. Airwallex is stronger when the buyer wants global treasury, spend, and cards in one operating account. Tradeoff: Payoneer has stronger freelancer, marketplace, and payout-network recognition.

03 Stripe Connect: Covers the embedded marketplace payments gap. Stripe Connect is a stronger fit for software platforms that need to onboard, verify, accept payments, and pay out third parties inside a product. Tradeoff: Payoneer is more focused on cross-border receiving accounts, marketplace payouts, and global

seller access.

04 PayPal Business: Covers the consumer-facing checkout and PayPal wallet acceptance gap. PayPal Business is a better fit when customer payment choice and PayPal acceptance are the main requirement. Tradeoff: Payoneer is stronger for local receiving accounts, marketplace payout collection, and contractor or supplier payments.

05 Tipalti: Covers the AP automation, supplier onboarding, tax, procurement, and mass payments gap. Tipalti is a stronger fit when finance operations need a controlled payables workflow rather than a cross-border business payment account. Tradeoff: Payoneer is simpler for receiving marketplace earnings and managing international balances.

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Full review: treasurymetric.com/review/payoneer