

Why do Businesses Choose Payoneer?

Features		 Payoneer	 3S Money
	Global banking presence	NASDAQ Listed & Present in 200+ countries	Private Company present in UK, Europe & UAE
	Market Presence	20+ Offices & 3000+ Employees	3 Offices & 200+ Employees
	Receive Multi-Currency Payments	In 9 currencies (USD, CAD, GBP, EUR, HKD, SGD, AUD, NZD, JPY)	In 9 currencies (USD, CAD, GBP, EUR, HKD, SGD, AUD, NZD, JPY)
Receive Payments to Your Account	Invoice/Payment Link (Credit Card)	4 Currencies (USD, CAD, GBP, EUR)	N/A
Fees	FX Rates	Up to 2%	Different as per Zones (1-2%)
	Transfer Fees	Zero	\$1
	Monthly Fees	Zero	\$100 per month

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Fees	Account maintenance fee	Zero	Calculated Based on Volume
	Minimum Account Balance Need	Zero	\$300
	Amendments to Account Info	Zero	\$115 Per Action
	Account Closure Fees	Zero	\$570
Send Money	Cards	Physical & Virtual (In 4 Currencies (USD, EUR, GBP, CAD))	N/A
Value Added Services	Marketplace Integration	70+ (Amazon, eBay, Etsy, Walmart, Upwork, & Many)	No Direct Integration but IBANs can be plugged in.
	Monthly Fees	Zoho, QuickBooks, XERO	N/A