

Paysera Alternative: Which Is The Best For You?

If you're based in the United States and need a simple way to send or manage money across borders, you may have come across Paysera. It's a popular platform in Europe for payments, currency exchange, and international transfers.

But since Paysera's services are limited for US customers, you might be looking for a better fit. In this guide, we'll explain how Paysera works, what it costs, and highlight the **best Paysera alternatives** for global money transfers.

You'll also learn how Wise helps you send, spend, and receive money internationally at the real exchange rate (the one you find on Google) with transparent fees.

What is Paysera and how does it work?

Paysera is a European financial platform that helps users manage money, make payments, and send transfers abroad. It's often used by freelancers, small businesses, and travelers who want to hold or exchange multiple currencies in one account.

With Paysera, you can open a digital account, hold different currencies, send money to over 180 countries, and use a Paysera Visa card to shop or withdraw cash worldwide. Everything is managed through the app or online dashboard.

To get started, you'll need to sign up, verify your identity, and connect a payment method. Once verified, you can transfer money, convert currencies, or order a physical or virtual card for everyday spending.

However, Paysera's availability is limited for US residents. The platform focuses mainly on European and international users, which can make it less practical if you live in the United States and need to manage money globally.

How much does Paysera cost?

Opening a Paysera account is free, and virtual card issuance also comes at no cost. Physical cards for private users range from 3 to 10 EUR, with a 1 EUR monthly maintenance fee for the first card.¹

When it comes to spending, payments made in EU shops in EUR are free, while purchases in other currencies include a small fee. Within the EU, that's 0.10 EUR + 70%, and for non-EU shops, it's 0.10 EUR + 1.20% of the transaction amount.

ATM withdrawals also vary depending on where you are:

- 0.15 EUR + 1% in Lithuania
- 1 EUR in the eurozone
- 1.50 EUR + 1.80% in non-EU countries

Currency exchange follows Visa's base rate plus the applicable percentage markup. Before confirming any payment, you can review the total conversion and service fees in your Paysera app.

1. Wise

[Wise](#) is designed for people who move money across borders and want clarity at every step. With one account, you can hold money in over 40 currencies, add funds in more than 20, and send to 160 countries around the world.

You can also receive money like a local with account details in 9 currencies, including USD, EUR, and GBP. [The Wise debit card](#) lets you spend in 150+ countries, converting your balance automatically at the real exchange rate.

Every transfer shows the total cost upfront, so you always know what you're paying and how much your recipient will get. The goal is simple: to make moving money internationally transparent and easy.

Wise pros & cons

Pros	Cons
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Uses the real exchange rate with no hidden markups	A small conversion fee applies when exchanging currencies
Send to 160 countries worldwide	Some features vary by region
Hold, add, and receive over 40 currencies	Debit card withdrawal limits apply
Spend in 150+ countries with the Wise debit card	Transfer times can vary depending on bank processing
No monthly fees or minimum balance requirements	Requires identity verification before full access

2. Payoneer

Payoneer is a popular platform for freelancers, small businesses, and e-commerce sellers who work with international customers. It provides virtual receiving accounts in major currencies like USD, EUR, and GBP, allowing users to get paid by global marketplaces such as Fiverr, Upwork, and Amazon.

You can withdraw your Payoneer balance to a local bank account, use the Payoneer Mastercard for spending, or send payments to other Payoneer users.

While convenient for receiving cross-border payments, Payoneer's fees can add up quickly depending on how you move or convert your money.

For example, foreign currency withdrawals can include a 2% exchange rate markup, and inactivity fees of \$29.95 per year may apply if you don't use your account for 12 months.²

Payoneer pros & cons

Pros	Cons
Receive money globally in USD, EUR, GBP, and other currencies	Exchange rate markups of about 2% on conversions
Integrates with top freelance and marketplace platforms	\$29.95 annual inactivity fee if unused for 12 months
Allows global business payments to suppliers or contractors	Fees apply for ATM withdrawals and card transactions

Virtual accounts for receiving customer payments	Limited transparency in total costs before sending
Available in 190+ countries ³	Not ideal for personal use or low-value transfers

Want a deeper look? Read our full [Paysera vs Payoneer comparison](#) to see which one fits your needs best.

3. Revolut

Revolut combines digital banking with international spending, allowing you to hold, exchange, and use multiple currencies directly from one account. It's a strong choice for frequent travelers or anyone who shops across borders.

The app supports currency exchange at near mid-market rates during weekdays. With the free Standard plan, you can exchange up to £1,000 (or its equivalent) each month without incurring any fees. Once you go over that limit, Revolut applies a 1% exchange fee on additional conversions.⁴

ATM withdrawals are free up to a set monthly allowance, then charged 2% after that. On weekends (between 5 p.m. Friday and 6 p.m. Sunday ET), Standard plan users pay a 1% markup since currency markets are closed.

Paid tiers like Premium, Metal, and Ultra remove these limits and include extra perks such as travel insurance, better savings rates, and global lounge access.

Revolut pros & cons

Pros	Cons
Hold and exchange multiple currencies in one app	1% exchange fee after the £1,000 monthly limit
Spend globally with the Revolut card	1% weekend markup on exchanges
Free ATM withdrawals up to plan limits	2% ATM fee after the free allowance
Paid tiers include travel and lifestyle benefits	Some features depend on the region and plan level
Fast transfers and real-time spending insights	Paid tiers can make pricing complex

If you're still deciding, check out our full [Revolut vs Paysera guide](#) to compare features, fees, and international transfer options to help you choose the best fit.

4. N26

N26 is a mobile-first bank that focuses on simple digital banking and easy account management. Founded in Germany, it quickly became one of Europe's most recognizable online banks. While N26 once operated in the US, it currently serves mainly European customers.

The Standard plan has no monthly maintenance fee and comes with a virtual Mastercard that works for both online and in-person purchases. The app includes budgeting tools, spending insights, and sub-accounts that help users organize their finances.

When using your N26 card abroad, you can withdraw euros for free across the eurozone. However, withdrawing in foreign currencies adds a 1.7% fee on the transaction amount.⁵

Paid plans, like Smart or Metal, unlock extra benefits such as travel insurance, premium cards, and higher withdrawal limits.

N26 pros & cons

Pros	Cons
Free Standard plan with no monthly fees	Not currently available in the US
Free euro withdrawals in the eurozone	1.7% fee on foreign currency withdrawals
Intuitive mobile app with budgeting tools	Limited international transfer capabilities
Optional paid plans with travel perks	Some benefits are only available in specific regions
Instant notifications for every transaction	No multi-currency account option

N26 is a strong choice if you live in Europe and want a modern digital bank with low fees and simple budgeting tools.

If your priority is sending or holding multiple currencies, you may want to explore a platform that focuses more on international money management.

5. Varo Bank

Varo Bank is a fully digital US bank built around accessibility and savings. It offers checking and savings accounts with no monthly maintenance fees and no minimum balance requirements.

Everything is managed through the Varo mobile app, which makes budgeting, tracking expenses, and saving simple.

As a fully chartered US bank, Varo provides FDIC insurance up to the standard limit. Its high-yield savings account offers up to 5.00% APY when you meet qualifying conditions, such as receiving at least \$1,000 in direct deposits and maintaining a daily balance under \$5,000.⁶

Cardholders also get access to cashback rewards at select merchants and early direct deposit, allowing paychecks to arrive up to two days sooner. However, Varo doesn't support international money transfers or multi-currency accounts, which limits its global use.

Varo Bank pros & cons

Pros	Cons
No monthly maintenance or overdraft fees	No international transfer features
Earn up to 5.00% APY on savings with qualifying deposits	The savings rate applies only up to \$5,000 balance
FDIC insured as a chartered US bank	Cash deposits may include third-party fees
Cashback offers at select merchants	Limited to US users
Early access to direct deposits	No multi-currency or global features

Frequently asked questions about Paysera alternatives

Still comparing your options? Here are some common questions people ask when [looking for the best Paysera alternatives](#) and how they differ from one another.

What is the best Paysera alternative?

The best choice depends on what you need most. If you want to send and hold money in multiple currencies, Wise is a strong option with transparent pricing and real exchange rates (like those found on Google).

For freelancers or business users, Payoneer and Revolut can be useful for managing client payments or spending internationally. If you're focused on local banking or savings, Varo and N26 may be better suited for your goals.

Are Paysera alternatives safe to use?

Yes. Most digital banking and money transfer platforms are regulated in the regions where they operate. For instance, Wise is supervised by financial authorities around the world, while Payoneer and Revolut hold licenses within their operating countries.

Can I send money internationally with Paysera alternatives?

It depends on the provider. Wise and Revolut both support international transfers and multi-currency accounts, while banks like Varo and N26 focus on domestic banking. Payoneer allows global business payments, but fees and exchange rate markups may apply.

Which provider has the lowest fees?

Providers that use the real exchange rate (the one you find on Google) generally offer the best value. Wise shows all fees upfront before every transaction, while some platforms, such as Payoneer or Revolut, may add small markups to the rate or charge tier-based service fees.

Do Paysera alternatives offer debit cards?

Yes. Most providers offer debit or prepaid cards connected to your account. Wise and Revolut both provide cards that work globally, while Varo and N26 focus on domestic use with strong mobile banking features.

Final thoughts

There's no shortage of options when it comes to managing your money across borders. Paysera, Revolut, Payoneer, N26, and Varo all have their strengths, from multi-currency support to simple online banking.

The right choice depends on where you send money and how you prefer to manage it.

If you want transparent pricing and the real exchange rate (one found on Google) every time, consider Wise. You can send, hold, and spend globally, all from one account.

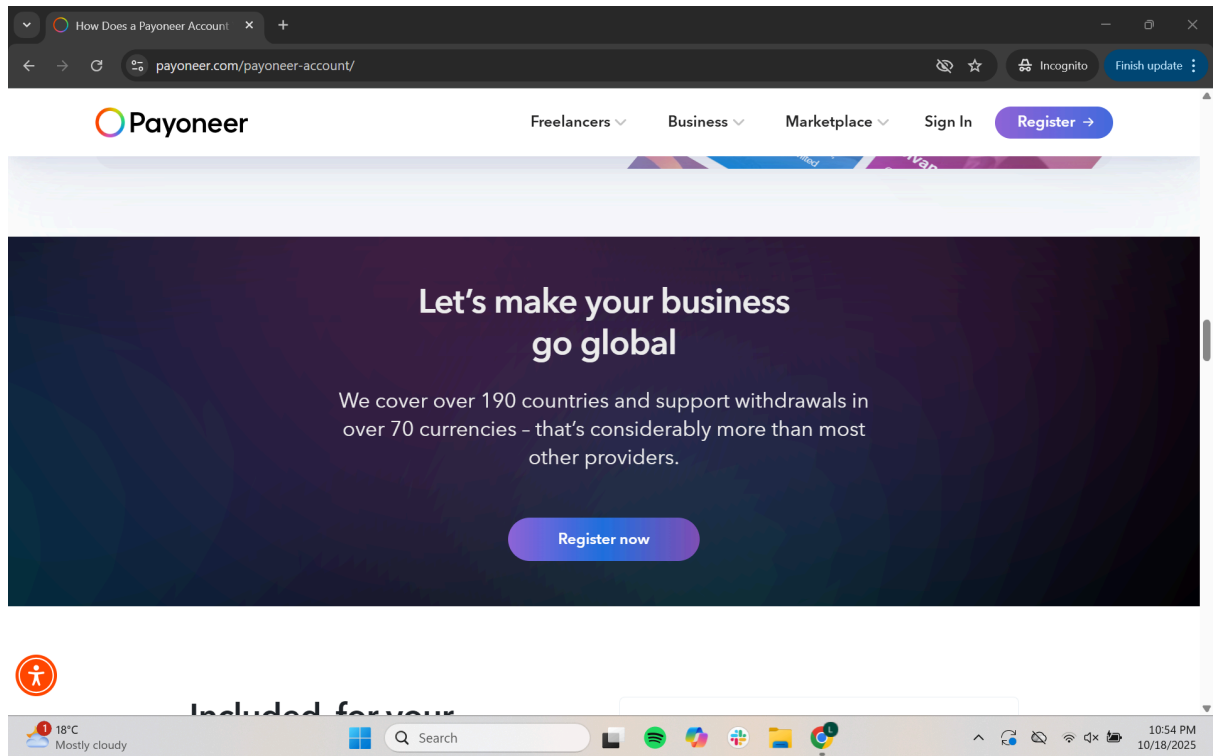
Sources:

1. [Paysera](#) – Payment card fees
2. [Xflow](#) – Payoneer charges
3. [Payoneer](#) – Let's make your business go global
4. [Revolut](#) – Currency exchange fees and limits
5. [N26](#) – Foreign transaction fee
6. [Varo Money](#) – High-Yield Savings Account

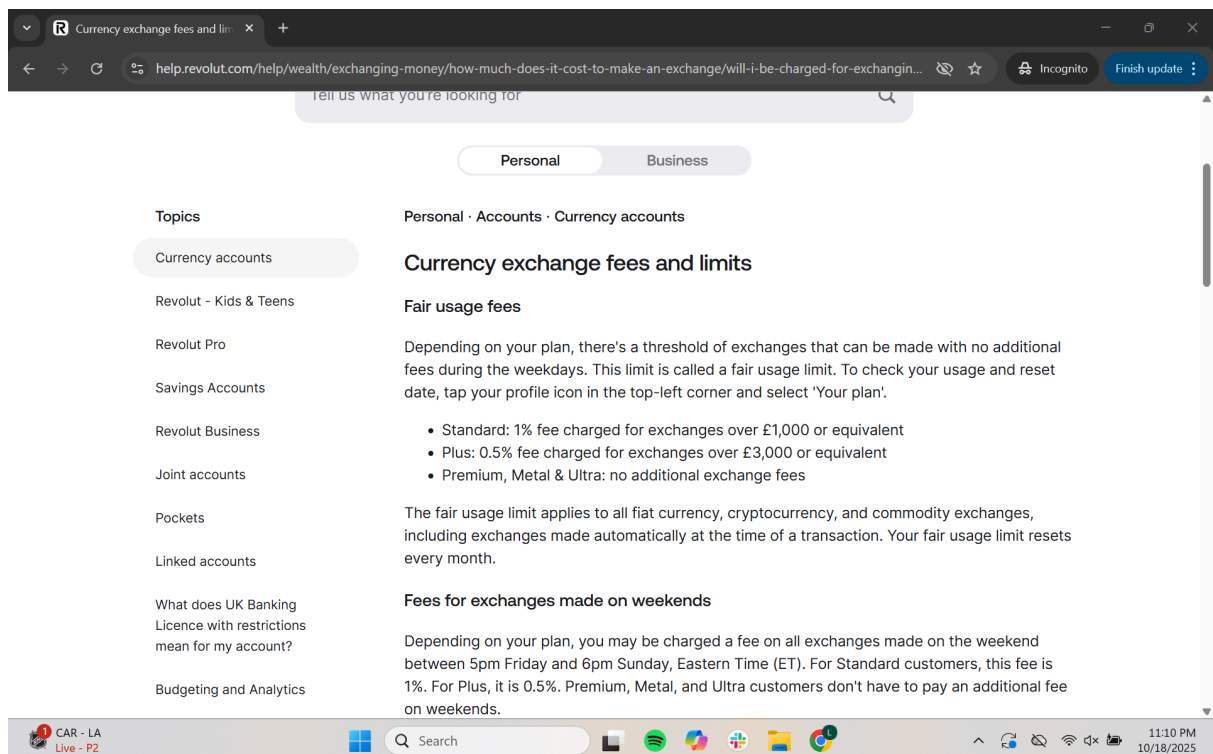
Screenshots:

https://docs.google.com/document/d/1rpeL_BnC3GSigauHW3S9W1eqYfAppttUOFYDWDx_VhY/edit?tab=t.0

<https://www.xflowpay.com/blog/payoneer-charges>



<https://www.payoneer.com/payoneer-account/>



<https://help.revolut.com/help/wealth/exchanging-money/how-much-does-it-cost-to-make-an-exchange/will-i-be-charged-for-exchanging-foreign-currencies/>

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n26.com/en-eu/foreign-transaction-fee

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Get free payments worldwide and no hidden fees with N26

At N26, all our accounts feature free card payments worldwide — as often as you like and with no foreign transaction fees. N26 Go and Metal account holders can withdraw cash for free at foreign ATMs, while customers with Standard and Smart accounts are charged a fixed 1.7% conversion fee on the withdrawal amount.

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<https://n26.com/en-eu/foreign-transaction-fee>

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Earn more — like a lot more with our super high APY. Qualify to earn 5.00% Annual Percentage Yield (APY) on up to \$5,000 and 2.50% APY on the rest.¹ Whether you're saving for a rainy day or that dream vacay, get there faster with our high-yield savings account.

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