

Feature	Venn	Wise	Loop Financial	Float Financial
Monthly Fee	\$0	\$0 (no subscription)	Basic: \$0 Plus: \$79 Power: \$299	Essential: \$0 Professional: \$100 for 10 users
Card Issuance Cost	1 free per employee, then \$10	\$9 one-time for multi-currency card	Free with plan tier	Up to 20 physical cards free (Essential); unlimited with Professional
FX Conversion Fee	0.25%	From 0.57% (currency-dependent)	0.50% (Basic), 0.25% (Plus), 0.10% (Power)	0.25% via Float FX (or 2.5% if using CAD card for USD purchases)
Foreign Transaction Fee	0% if local account used; low-cost SWIFT	None if converting via Wise	None on supported currencies (USD, GBP, EUR, CAD)	2.5% if using mismatched card; 0% if using proper USD/CAD card
Supported Currencies	180+ countries, 36+ currencies; hold in CAD, USD, GBP, EUR	Send to 160+ countries, 40 currencies	USD, CAD, GBP, EUR	USD, CAD
Transfer Type	EFT, ACH, SWIFT, Interac e-Transfer®, Wire	Bank, card, SWIFT	Bank, ACH, SEPA, EFT, Wire	EFT, ACH, Wire, e-Transfer
Speed of Transfers	Same/next-day for most; instant Interac®	Often same-day or within minutes	One-day transfers for eligible plans	Instant for e-Transfer; others vary
Card Type	Charge card with credit BIN (multi-currency support)	Multi-currency prepaid card	Multi-currency corporate card	Visa (CAD), Mastercard (USD), physical & virtual
ATM Withdrawal Fees	Not supported	Free up to \$100/mo, then \$1.50 + 2%	No info listed	Not primary focus, as it's not a bank
Accounting Integrations	QuickBooks, Xero (two-way sync)	No native mention, manual possible	Not specified	QuickBooks, Xero, NetSuite, Sage (CSV)
Receipt Management	Receipt upload via email/SMS; enforced matching	Limited	Not specified	Automated receipt capture, matching, enforcement
Credit Facility / Terms	Prepaid/charge hybrid; not a credit card	Prepay only	Credit options via card type	Prepaid or unsecured Charge Card (up to \$1M)
Cashback / Interest	1% cashback on all spend (no cap)	None listed	Earn points per spend tier	1% cashback (after \$25K), up to 4% yield on idle funds
Customer Support	Chat and email support	Limited support reported	Not detailed	Email, chat, onboarding support, dedicated success manager (Enterprise)
Notable Limitations	No mobile app; no CSV import/export; no API	No cash pickup Limited support	Physical card limits by plan	Requires cash pre-funding (unless charge card approved)
Ideal For	Canadian SMBs, startups, agencies with global payment needs	Global transfers, travelers, freelancers	International startups & scale-ups	Canadian SMBs needing visibility, control, and receipt tracking