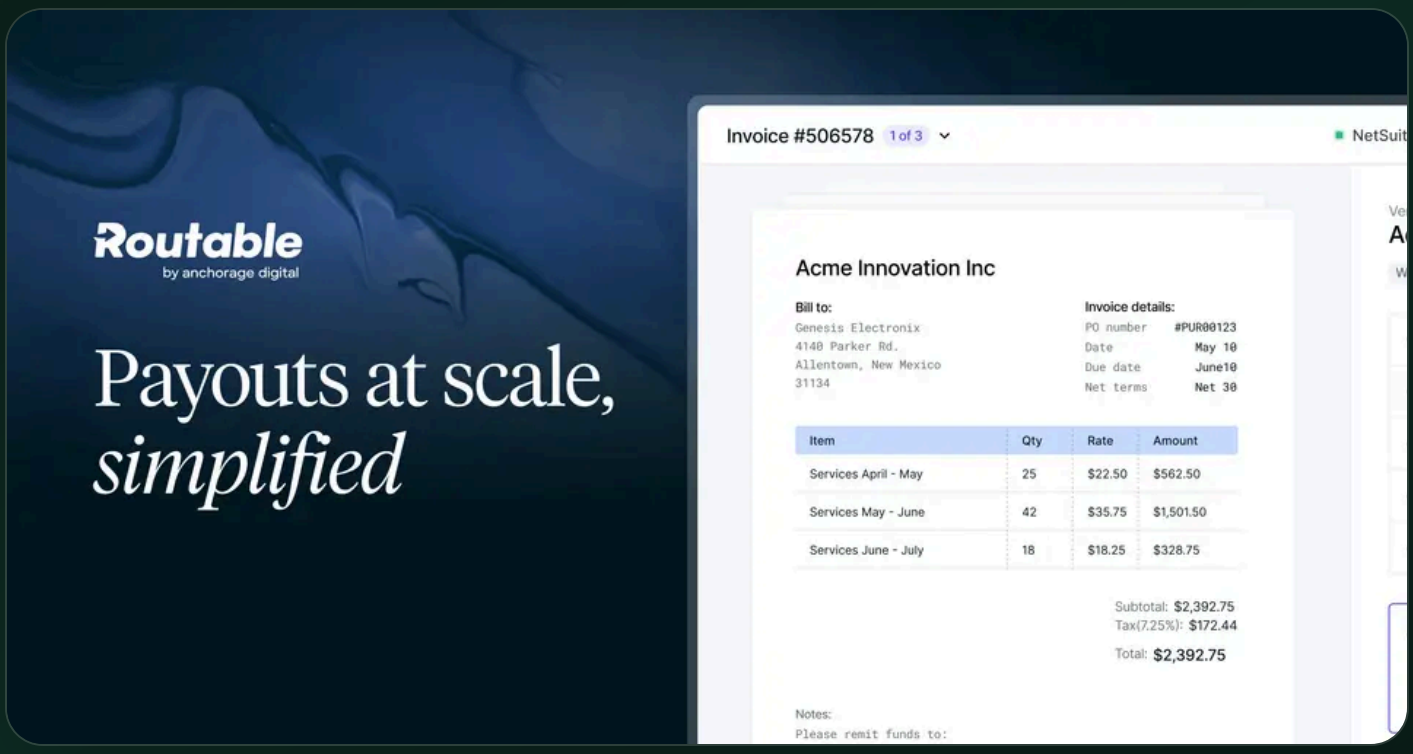
ToolGPA

NOVEMBER 2026

Routable

The Insider's Guide

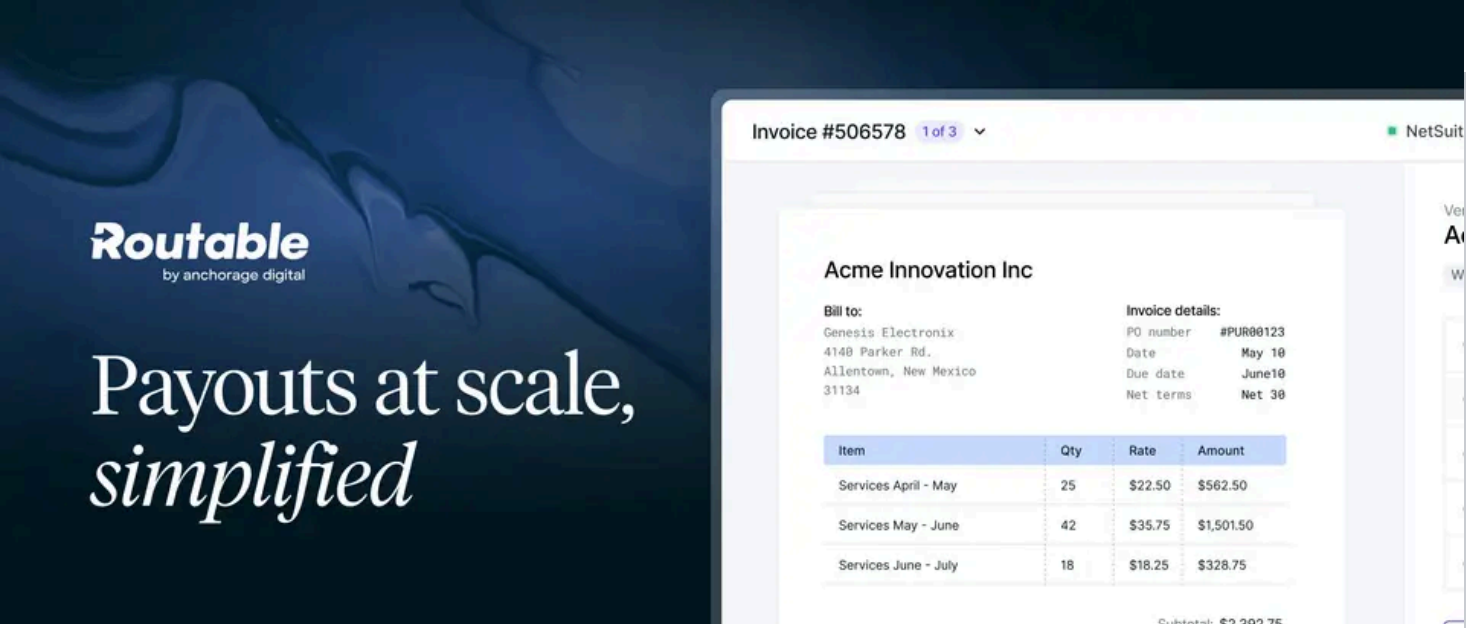
Mass payouts, vendor onboarding and AP automation



Every plan, grade, refund rule and rival among spend and bill pay tools, read from Routable's own pages.

Made by Routable · checked Nov 13, 2026 · toolgpa.com

1.6
GPA



Contents

01 Welcome
What it is, who it suits, its grades and the ten things to know first

02 What it costs
Every plan, the free plan, ways to pay less and how prices have moved

03 What it does
Its main features, where it runs, what it works with and who makes it

04 Where it stands
Its grades against its category, and whether to keep it or make your own

05 The alternatives
The tools it is most often weighed against, side by side

06 Quick answers
The questions people ask about it, each answered in a line or two

07 About ToolGPA
Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Routable's own pages, its app-store listings and our grades. Every fact in it is on Routable's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

1.6

GPA, above 3 of the 76 other spend and bill pay tools we grade

Routable is a payments platform for businesses that pay many vendors, contractors or payees. It handles vendor onboarding, tax form collection, approvals, domestic and international payments and accounting sync, with an API for sending payouts. The homepage banner says Routable has joined Anchorage Digital.

To get you started, here are **8 things to know about Routable**, taken from its own pages and our grades.

1 **Best for paying many vendors and contractors from one place**

Routable pays vendors, contractors and payees, with onboarding, tax forms, approvals and accounting sync.

2 **Paid plans start at $1,250 a month**

As its pricing page puts it: $1,250 per month, billed annually ($1,575 billed monthly).

3 **It runs on Web**

Web.

4 **Mass payouts**

Send payments one at a time, by CSV upload or through the payouts API, with ACH, check and instant payments over FedNow and RTP.

5 **International payments**

Pays to 220+ countries and territories in 140+ currencies, in 1-3 business days according to the vendor.

6 **Vendor onboarding and tax forms**

Vendors enter their own bank and tax details through branded onboarding. W-9 and W-8 collection and 1099 or 1042-S filing are available, some as add-ons.

7 **A 1.6 GPA, above 3 of 76**

That is against the other spend and bill pay tools we grade, on value, the free plan, features, ease of use and platforms.

8 **Keep it**

To replace Routable you would be making money moved between bank accounts, which takes a licensed payments partner. That is not a weekend's work, with an AI app builder or without one.

Routable at a glance

PRICING Paid, from $1,250 per month, billed annually ($1,575 billed monthly)	FREE PLAN No
FREE TRIAL None stated	RUNS ON Web
MADE BY Routable	CATEGORY Spend & Bill Pay
OUR GRADE 1.6 GPA, weak	

The report card

Best for paying many vendors and contractors from one place

Routable pays vendors, contractors and payees, with onboarding, tax forms, approvals and accounting sync. The Growth plan is $1,250 a month, per-payment fees come on top, and the page doesn't list them.

TOOLGPA REPORT CARD	Routable	Graded Nov 13, 2026
SUBJECT	GRADE	COMMENT
Value for money	D	$1,250 a month on yearly billing ($1,575 monthly) for up to 1,000 vendors. Expense tools' dearest tenth starts at $60, though this is a payables platform, not an expense app.
Free plan and trial	F	No free plan and no trial, and the page shows no way to try it before paying $1,250 a month.
Features	C	Mass payouts, international payments, vendor onboarding and tax forms, approvals and accounting sync. PO matching, 1099 and 1042-S filing, OFAC monitoring and SSO are add-ons.
Ease of use	C	No store rating on record. The vendor says implementation and team training average 4 weeks.
Platforms and integrations	B	Web with an API for payouts and connections to NetSuite, QuickBooks and Xero. No phone or desktop app listed.
Grade point average		Weak, out of 4.0 **1.6**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Routable is for

- ✓ Fits if you pay hundreds of vendors or contractors each month and need tax forms collected
- ✓ Works for finance teams that want payouts to flow back into NetSuite, QuickBooks or Xero

Who it is not for

- ✗ Skip it if you're a small business, as the plan starts at $1,250 a month
- ✗ Pricey if you count the per-transaction fees, which vary by method and speed and aren't listed
- ✗ Not for you if you want it running in a day: setup averages 4 weeks
- ✗ Watch out: vendors beyond the included 1,000 aren't priced on the page
- ✗ Watch out: PO matching, 1099 / 1042-S filing, OFAC monitoring and SSO are add-ons

Good to know

Good for

- ✓ Companies paying hundreds or thousands of vendors, contractors or partners each month
- ✓ Teams that need international payments and tax form handling in one tool
- ✓ Developers who want to send payouts through an API

Worth knowing

- ⓘ On top of the subscription, Routable charges a per-transaction fee that varies by payment method and speed, and the pricing page does not list the amounts.
- ⓘ Vendors beyond the included 1,000 on Growth and 3,000 on Scale are not priced on the page.
- ⓘ Several features are add-ons rather than included, such as PO matching, form 1099 / 1042-S filing, OFAC monitoring, SSO/SAML and dedicated Slack support.
- ⓘ The vendor says implementation and team training average 4 weeks.

PART 02 · PRICING

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

$1,250

A month to start

Routable is a paid product, starting at $1,250 per month, billed annually ($1,575 billed monthly).

GROWTH

$1,250

per month, billed annually ($1,575 billed monthly)

Unlimited user seats, accounting and ERP integrations, domestic, international and instant payments, API access. Up to 1,000 vendors included.

SCALE

Custom

Everything in Growth plus invoice automation, trainable OCR, PO matching, predictive coding and advanced approval workflows. Up to 3,000 vendors included.

ENTERPRISE

Custom

Everything in Scale, for organizations operating at scale. Quoted through sales.

Read from routable.com on Nov 13, 2026.

Ways to pay less

ANNUAL DISCOUNT

Save 20% with annual billing

The pricing page shows Growth at $1,250 a month when billed annually, against $1,575 a month billed monthly.

Stated on routable.com

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

Mass payouts, vendor onboarding and AP automation. Here is what it does, as its own site describes it, and what it covers: public API, workflow automation, bill pay, partner payouts.

> **Mass payouts, international payments, vendor onboarding and tax forms, approvals and accounting sync.**
>
> From our grade for features

Mass payouts

Send payments one at a time, by CSV upload or through the payouts API, with ACH, check and instant payments over FedNow and RTP.

International payments

Pays to 220+ countries and territories in 140+ currencies, in 1-3 business days according to the vendor.

Vendor onboarding and tax forms

Vendors enter their own bank and tax details through branded onboarding. W-9 and W-8 collection and 1099 or 1042-S filing are available, some as add-ons.

Accounts payable automation

Invoice OCR and AI bill coding, with PO matching and predictive coding on higher tiers or as add-ons.

Approval workflows

Standard approval workflows are included in the Growth plan, and advanced workflows come with Scale.

Accounting sync

Connects to accounting and ERP systems including NetSuite, QuickBooks and Xero.

Where it runs

Web

What it works with

NetSuite QuickBooks Xero

Routable is made by Routable.

Where it stands

Its grades against its category, and whether to keep it or make your own

3/76

Other spend and bill pay tools it is graded above

Routable's GPA of 1.6 is higher than 3 of the 76 other spend and bill pay tools we grade, and level with 13.

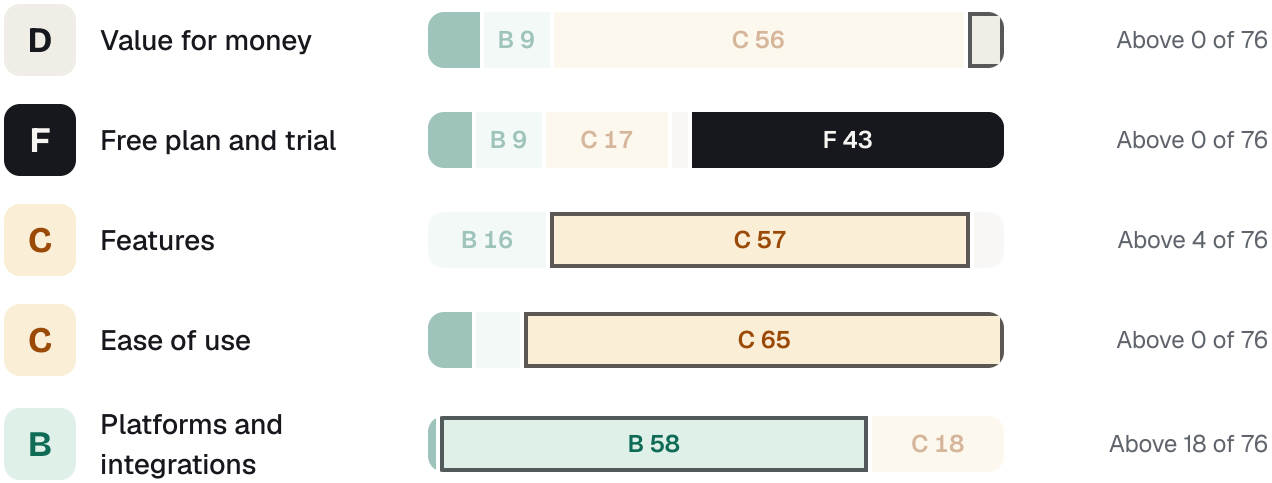
It stands best on platforms and integrations (B, above 18 of 76) and worst on free plan and trial (F, above 0).

Its paid plans start at $1,250 a month, against a middle price of $12 for the category: 36 of the 36 others that charge start lower.

On features, ease of use and platforms it scores 2.3 out of 4. 16 tools score higher and cost less.

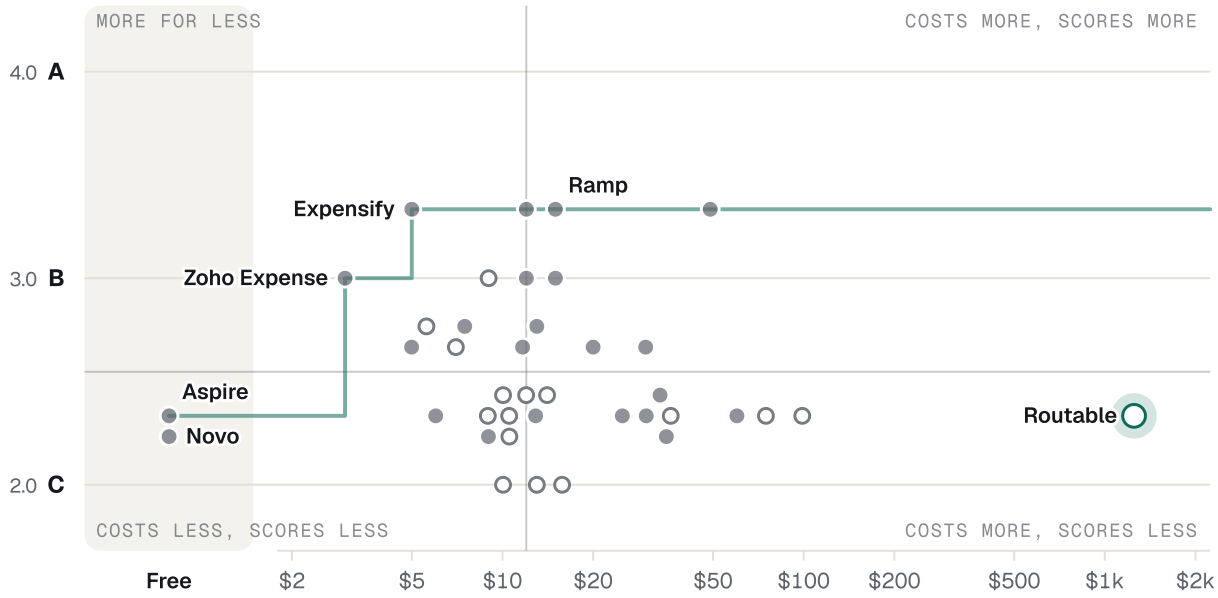
Each grade against the category

Every bar is all 77 spend and bill pay tools we grade, cut by the letter each got. Routable's own letter is outlined.



Price against what you get

Each dot is one of 39 spend and bill pay tools. Further left costs less; higher up scores better on features, ease of use and platforms. Routable is the marked dot.



What paid plans start at, a month (each step along is roughly double)

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Routable you would be making money moved between bank accounts, which takes a licensed payments partner. That is not a weekend's work, with an AI app builder or without one.

That makes this kind of software worth paying for, not this one in particular: 60 of the 76 other spend and bill pay tools grade higher. It costs $15,000 a year.

What you could not

- ✕ Money moved between bank accounts, which takes a licensed payments partner.
- ✕ Payouts to partners in many countries, with their tax forms.

- ✕ Connections to other products, each kept working as those products change.

What this rests on. Routable's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



BILL, Tipalti, Melio, Airwallex and Veem

The 5 tools Routable is most often weighed against, with where each one differs from it.

2.6 GPA

BILL

Free plan · from $49/mo

Bill pay, invoicing and free company cards for small businesses.

- BILL has a free plan. Routable does not.
- Only BILL lists iOS and Android apps.
- Routable also covers workflow automation and partner payouts.

Routable and BILL compared in full

1.8 GPA

Tipalti

From $99/mo

Accounts payable automation and global payouts.

- Tipalti also covers expense tracking.

Routable and Tipalti compared in full

2.8 GPA

Melio

Free plan · from $20/mo

Bill pay and invoicing for small US businesses, with a free plan.

- Melio has a free plan. Routable does not.
- Only Melio lists iOS and Android apps.
- Routable also covers workflow automation and partner payouts.

Routable and Melio compared in full

3.2 GPA

Airwallex

Free plan · from $12/mo

Multi-currency business accounts, cards, bill pay and expenses.

- Airwallex has a free plan. Routable does not.
- Only Airwallex lists iOS and Android apps.
- Routable also covers workflow automation and partner payouts.

Routable and Airwallex compared in full

2.2 GPA

Veem

Free plan · from $24.99/mo

Cross-border and domestic business payments with a wallet.

- Veem has a free plan. Routable does not.
- Routable also covers partner payouts.
- Veem also covers invoicing and company cards.

Routable and Veem compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

14

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Routable free?

No. Routable is a paid product, starting at $1,250 per month, billed annually ($1,575 billed monthly).

How much does Routable cost?

Routable lists 3 plans. Growth: $1,250 per month, billed annually ($1,575 billed monthly).

What platforms does Routable work on?

Routable is available on Web.

Does Routable offer any discounts?

Routable publicly lists the following: Save 20% with annual billing.

Does Routable have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Routable is listed for Web.

Does Routable have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. Routable is listed for Web.

Is Routable open source?

Routable is not described as open source on its own site, as read on Nov 13, 2026.

Does Routable have an API?

Yes. Routable offers a public API, according to its own site.

What does Routable integrate with?

Routable's listing names NetSuite, QuickBooks and Xero. A listing names up to eight integrations, so it may connect to more.

Who makes Routable?

Routable is made by a company of the same name.

What are the alternatives to Routable?

The closest alternatives to Routable in our directory are BILL, Tipalti, Melio, Airwallex and Veem.

How does Routable compare with other spend and bill pay tools?

Routable's GPA of 1.6 is higher than 3 of the 76 other spend and bill pay tools we grade, and level with 13.

Is Routable good value for money?

ToolGPA grades Routable D for value for money. Its paid plans start at $1,250 a month, against a middle price of $12 for the category: 36 of the 36 others that charge start lower.

Could I make my own version of Routable?

To replace Routable you would be making money moved between bank accounts, which takes a licensed payments partner.

Where this guide comes from

The prices, plans, platforms and features were read from Routable's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Routable's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Routable. Prices change, so check routable.com before you buy.

routable.com
routable.com/integrations
routable.com/pricing

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at toolgpa.com.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Routable, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/routable

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

```
ToolGPA, "Routable: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/routable
```

Know someone choosing between spend and bill pay tools?

Send them this guide:
toolgpa.com/tools/routable/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded spend and bill pay tools after Routable, each with an Insider's Guide of its own.

Spend & Bill Pay Insider's Guide

Every one of the 77 spend and bill pay tools we grade, compared

Brex Insider's Guide

Corporate cards, expenses, bill pay and travel for growing companies

3.6 GPA

Ramp Insider's Guide

Corporate cards, expenses, travel and bill pay, with a free plan

3.6 GPA

Airwallex Insider's Guide

Multi-currency business accounts, cards, bill pay and expenses

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Routable's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Routable is a trademark of its owner, and this guide is not made, paid for or approved by Routable. Prices and plans change: check routable.com before you buy.