ToolGPA

NOVEMBER 2026

# Statrys

## The Insider's Guide

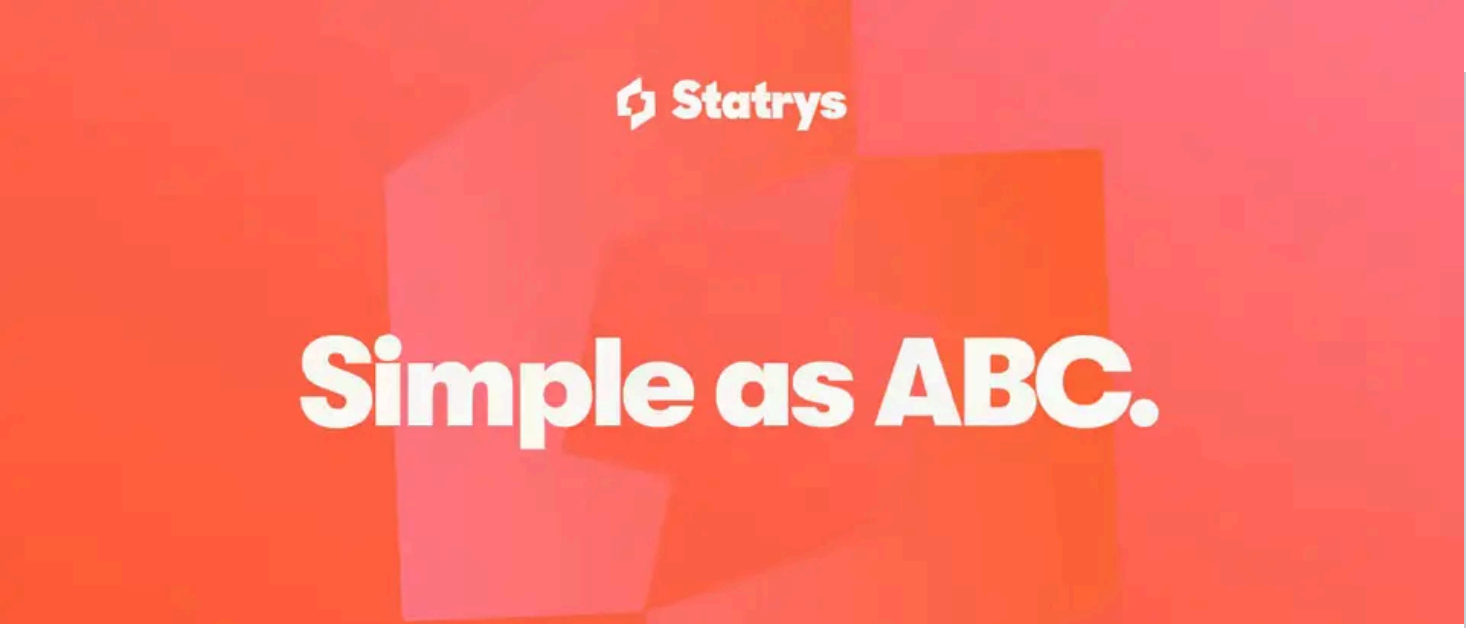
Multi-currency business account with accounting and company setup




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

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

2.4
GPA




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

ToolGPA put this guide together from Statrys's own pages, its app-store listings and our grades. Every fact in it is on Statrys'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

**2.4**

GPA, above 55 of the 76 other spend and bill pay tools we grade

Statrys is a Hong Kong provider that bundles a multi-currency business account with payment cards, accounting services and company registration. The account has no monthly fee, and payments, cards and currency exchange are charged per use. Accounting and company set-up are separate paid services.

To get you started, here are **9 things to know about Statrys**, taken from its own pages and our grades.

> "
>
> **Opening a business account takes company documents and checks.**
>
> From our grade for ease of use

**1** **Best for a Hong Kong business account for cross-border firms**

Fees are charged per payment, card use and exchange, and it has no receipt or approval tools.

**2** **What it costs**

Paid plans start at HKD 891 per month and up (Accounting).

**3** **There is a free plan**

Business Account: zero monthly fees, with fees charged per payment, card use and currency exchange.

**4** **It runs on 3 platforms**

Web, iOS and Android.

**5** **Multi-currency account**

Holds HKD, USD, EUR, CNY, GBP, SGD, JPY, AUD, CHF, NZD and CAD, with local currency accounts in several European countries, Australia and the UK.

**6** **Payment cards**

Virtual cards are free to issue and maintain. Physical cards work online, in stores and at ATMs, with fees for extra cardholders and overseas use.

**7** **Payouts from platforms**

The account can receive payouts from Stripe, PayPal and Shopify and connects to Xero for bookkeeping.

**8** **A 2.4 GPA, above 55 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.

**9** **Keep it**

To replace Statrys you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

## Statrys at a glance

PRICING
Free plan, from HKD 891 per month and up (Accounting)

FREE PLAN
Yes

FREE TRIAL
None stated

RUNS ON
Web, iOS, Android

MADE BY
Statrys

CATEGORY
Spend & Bill Pay

OUR GRADE
2.4 GPA, fair

# The report card

## Best for a Hong Kong business account for cross-border firms

Statrys is a business account for Hong Kong companies with multi-currency payments and cards, plus accounting services from HKD 891 a month. Fees are charged per payment, card use and exchange, and it has no receipt or approval tools.

TOOLGPA REPORT CARD — **Statrys** — Graded Nov 13, 2026

| SUBJECT | GRADE | COMMENT |
|---|---|---|
| **Value for money** | C | The account has no monthly fee, with fees per payment. Accounting starts at HKD 891 a month, about $115, which is well above the category, so the grade stays in the middle. |
| **Free plan and trial** | B | Business Account has zero monthly fees, and you pay per payment, card use and currency exchange. One person could live on it, at a cost per use. |
| **Features** | C | Multi-currency account, cards, platform payouts, accounting services and company set-up. No receipt or approval features appear on the pricing page. |
| **Ease of use** | C | No store rating on record. Opening a business account takes company documents and checks. |
| **Platforms and integrations** | B | Web, iOS and Android with Xero, Stripe, PayPal and Shopify. No desktop app. |

**Grade point average** — Fair, out of 4.0 **2.4**

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 Statrys is for

- ✓ Fits if you run a Hong Kong company that sends and collects in several currencies
- ✓ Works for online sellers paid through Stripe, PayPal or Shopify

## Who it is not for

- ✗ Skip it if you need receipts or approvals, as the pricing page lists none
- ✗ Pricey if you send SWIFT payments, at HKD 85 each, with overseas card use at 1.99%
- ✗ Watch out: prices are the Hong Kong ones, and the page has a country selector
- ✗ Watch out: foreign exchange is charged from 0.1%, and extra physical cards cost HKD 39 a month each

# Good to know

## Good for

- ✓ Hong Kong and Asia-focused businesses that pay suppliers in several currencies
- ✓ Founders who want an account, accounting and company set-up from one provider
- ✓ Online sellers who receive Stripe, PayPal or Shopify payouts

## Worth knowing

- ⓘ Prices are in Hong Kong dollars and are the Hong Kong ones; the pricing page has a country selector.
- ⓘ Per-use fees on the Hong Kong page include HKD 85 to send a SWIFT payment, HKD 60 to collect one and 1.99% on overseas card use.
- ⓘ Foreign exchange is charged from 0.1% on major currencies; extra physical cards cost HKD 39 a month each.
- ⓘ It is a business account with accounting services rather than an expense-report tool; there are no receipt or approval features on the pricing page.

# What it costs

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

**3**

plans to choose from

Statrys has a free plan. Paid plans start at HKD 891 per month and up (Accounting).

> **The account has no monthly fee, with fees per payment.**
>
> From our grade for value for money

BUSINESS ACCOUNT

## HKD 0

no monthly fee; fees per payment

Multi-currency account with virtual cards, a Xero link and a dedicated account manager. Per-use fees apply.

ACCOUNTING

## HKD 891

per month and up

Pay-per-use bookkeeping, reports and filings with no monthly commitment; the price depends on the business.

CORPORATE SERVICES

## HKD 8,750

set-up price; billing period not shown

Hong Kong or Singapore company set-up with statutory filings handled; HKD 7,875 until November 30.

### The free plan

Business Account: zero monthly fees, with fees charged per payment, card use and currency exchange.

Read from statrys.com on Nov 13, 2026.

## Ways to pay less

OTHER SAVINGS

### Corporate Services HKD 7,875 until November 30

The pricing page shows Corporate Services at HKD 7,875 against a standard HKD 8,750, with the offer ending November 30.

Stated on statrys.com

OTHER SAVINGS

### HKD 188 for 10 or more transactions in a month

The pricing page says the account pays HKD 188 back when you make 10 or more transactions with it in a month.

Stated on statrys.com

# What it does

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

3

Places it runs: Web, iOS and Android

Multi-currency business account with accounting and company setup. Here is what it does, as its own site describes it, and what it covers: bookkeeping, expense tracking, company cards.

> **Multi-currency account, cards, platform payouts, accounting services and company set-up.**
>
> From our grade for features

### Multi-currency account

Holds HKD, USD, EUR, CNY, GBP, SGD, JPY, AUD, CHF, NZD and CAD, with local currency accounts in several European countries, Australia and the UK.

### Payment cards

Virtual cards are free to issue and maintain. Physical cards work online, in stores and at ATMs, with fees for extra cardholders and overseas use.

### Payouts from platforms

The account can receive payouts from Stripe, PayPal and Shopify and connects to Xero for bookkeeping.

### Accounting services

A paid service records transactions, prepares reports and filings, and is sold separately from the account.

### Company set-up

Registers a company in Hong Kong or Singapore, with a registered address and statutory filings such as annual returns handled.

### Account managers

Two account managers are included with every service at no extra cost.

### Where it runs

Web iOS Android

### What it works with

Xero Stripe PayPal Shopify

Statrys is made by Statrys.

PART 04 · STANDING

# Where it stands

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

**55/76**

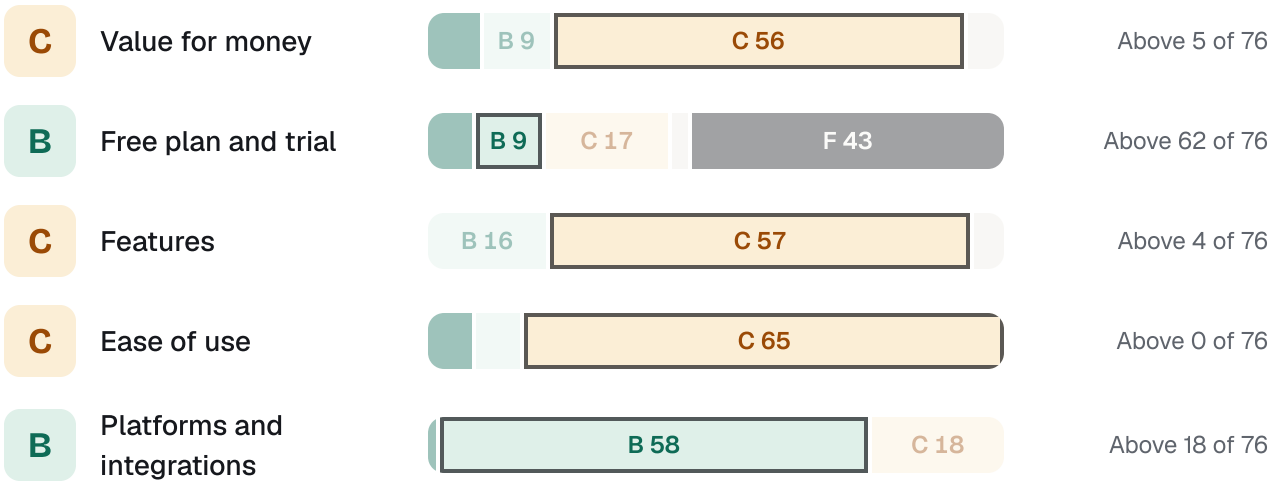
Other spend and bill pay tools it is graded above

Statrys's GPA of 2.4 is higher than 55 of the 76 other spend and bill pay tools we grade, and level with 2.

It stands best on free plan and trial (B, above 62 of 76) and worst on ease of use (C, above 0).

## Each grade against the category

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




## 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 Statrys you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

It is one of the better ones too: its GPA of 2.4 is higher than 55 of the 76 other spend and bill pay tools we grade.

### What you could make

- Expense tracking: an app builder makes this well.

### What you could not

- Live feeds from your bank, which take an agreement with each bank or a service that has them.
- Cards issued through a bank.
- A real app for iOS and Android. Something home-made would be a web page.

**What this rests on.** Statrys'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



Airwallex, Wise Business, Qonto, Mercury and Aspire

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

3.2 GPA

## Airwallex

Free plan · from $12/mo

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

- Statrys also covers bookkeeping.
- Airwallex also covers invoicing and bill pay.

Statrys and Airwallex compared in full

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2.2 GPA

## Wise Business

From $31 one-time

Multi-currency business account for international payments.

- Statrys has a free plan. Wise Business does not.
- Statrys also covers bookkeeping and expense tracking.

Statrys and Wise Business compared in full



2.0
GPA

## Qonto

Free trial · from €9/mo

European business account with cards, transfers and invoicing.

- Statrys has a free plan. Qonto does not, though it has a free trial.
- Only Statrys lists iOS and Android apps.
- Statrys also covers bookkeeping.

Statrys and Qonto compared in full



3.0
GPA

## Mercury

Free plan · from $29.90/mo

Business banking with cards, expenses, bill pay and invoicing.

- Only Statrys lists an Android app.
- Mercury also covers invoicing, payroll and bill pay.

Statrys and Mercury compared in full



3.0
GPA

## Aspire

Free

Free business account with global payments, cards and expense tools.

- Statrys also covers bookkeeping.
- Aspire also covers invoicing and bill pay.

Statrys and Aspire compared in full

PART 06 · QUESTIONS

# Quick answers

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

**12**

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 Statrys free?

Statrys has a free plan. Business Account: zero monthly fees, with fees charged per payment, card use and currency exchange.

### How much does Statrys cost?

Statrys lists 3 plans. Business Account: HKD 0 no monthly fee; fees per payment.

### What platforms does Statrys work on?

Statrys is available on Web, iOS and Android.

### Does Statrys offer any discounts?

Statrys publicly lists the following: Corporate Services HKD 7,875 until November 30; HKD 188 for 10 or more transactions in a month.

### Does Statrys have a Windows app?

No Windows app was listed when its pages were read on Nov 13, 2026. Statrys is listed for Web, iOS and Android.

### Does Statrys have a macOS app?

No macOS app was listed when its pages were read on Nov 13, 2026. Statrys is listed for Web, iOS and Android.

### Is Statrys open source?

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

### What does Statrys integrate with?

Statrys's listing names Xero, Stripe, PayPal and Shopify. A listing names up to eight integrations, so it may connect to more.

### Who makes Statrys?

Statrys is made by a company of the same name.

### What are the alternatives to Statrys?

The closest alternatives to Statrys in our directory are Airwallex, Wise Business, Qonto, Mercury and Aspire.

### How does Statrys compare with other spend and bill pay tools?

Statrys's GPA of 2.4 is higher than 55 of the 76 other spend and bill pay tools we grade, and level with 2.

### Could I make my own version of Statrys?

To replace Statrys you would be making live feeds from your bank, which take an agreement with each bank or a service that has them.

## Where this guide comes from

The prices, plans, platforms and features were read from Statrys'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 Statrys'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 Statrys. Prices change, so check statrys.com before you buy.

statrys.com/hk/pricing

statrys.com

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

### Statrys, kept up to date

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

toolgpa.com/tools/statrys

### 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, "Statrys: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/statrys
```

### Know someone choosing between spend and bill pay tools?

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

ToolGPA elsewhere: youtube.com/@toolgpa

# See our other guides

The best-graded spend and bill pay tools after Statrys, 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 Statrys'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. Statrys is a trademark of its owner, and this guide is not made, paid for or approved by Statrys. Prices and plans change: check statrys.com before you buy.