ToolGPA

NOVEMBER 2026

Veem

The Insider's Guide

Cross-border and domestic business payments with a wallet



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

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

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

2.2

GPA, above 46 of the 76 other spend and bill pay tools we grade

Veem is a business payments service for sending and receiving money domestically and across borders by bank transfer, international wire, check or card. It also offers a multi-currency wallet, a virtual bank account and a virtual card. A free Basic plan and a paid Premium plan set the platform fee, and each payment carries its own fee.

> "
>
> **You set up a business account and add payees.**
>
> From our grade for ease of use

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

1 **Best for sending business payments across borders**

Veem sends and receives business payments by bank transfer, wire, check or card, with a wallet, a virtual account and a virtual card.

2 **Paid plans start at $24.99 a month**

As its pricing page puts it: $24.99 per month.

3 **There is a free plan**

Basic plan: free platform fee, but domestic bank transfers cost $1 each and some features are Premium only.

4 **It runs on Web**

Web.

5 **International payments**

Send by international wire in local currency, by bank transfer, by check in the US, or by card, in 1 to 6 business days depending on the country.

6 **Virtual bank account and wallet**

A local bank account in your name and a wallet that holds funds in up to 15 currencies, with FDIC insurance as described in the help center.

7 **Virtual card**

A virtual card for spending funds, which the help center says is accepted by over 150 million merchants.

8 **A 2.2 GPA, above 46 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 Veem 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.

Veem at a glance

PRICING
Free plan, from $24.99 per month

FREE PLAN
Yes

FREE TRIAL
New users get Premium free for 30 days (users who joined on or after Jan 1, 2025).

RUNS ON
Web

MADE BY
Veem

CATEGORY
Spend & Bill Pay

OUR GRADE
2.2 GPA, fair

The report card

Best for sending business payments across borders

Veem sends and receives business payments by bank transfer, wire, check or card, with a wallet, a virtual account and a virtual card. The Basic plan is free but each domestic bank transfer costs $1, and Premium at $24.99 a month unlocks free transfers, mass pay and accounting links.

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

SUBJECT	GRADE	COMMENT
Value for money	C	Premium is $24.99 a month ($34.99 CAD). That's between the expense category's middle at $12 and its dearer quarter at $29.90, and each payment carries its own fee on top.
Free plan and trial	C	Basic is free, but US and Canada bank transfers cost $1 each and card payments cost 3.5%. New users get Premium free for 30 days.
Features	C	International payments, a virtual bank account and wallet, a virtual card, invoicing and recurring payments. Mass pay, user roles and accounting integrations need Premium.
Ease of use	C	No store rating on record. You set up a business account and add payees.
Platforms and integrations	B	Web, with QuickBooks, NetSuite, Xero and Zapier. No phone or desktop app listed.

Grade point average — Fair, out of 4.0 **2.2**

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 Veem is for

- ✓ Fits if you pay overseas suppliers or contractors by wire, check or card
- ✓ Works for businesses that want a virtual card and a multi-currency wallet

Who it is not for

- ✕ Tight if you stay on Basic: US and Canada bank transfers cost $1 each
- ✕ Pricey if you pay by card, at 3.5% with a $3.50 minimum on business US credit cards
- ✕ Watch out: mass pay, user roles, reminders and accounting integrations need Premium
- ✕ Watch out: Veem's main site showed a bot check, so these prices come from its help center pages dated 2025

Good to know

Good for

- ✓ Small businesses paying overseas suppliers and contractors
- ✓ Teams that want payments reconciled into QuickBooks, Xero or NetSuite
- ✓ Businesses that need to receive international payments into a local bank account

Worth knowing

- ⓘ Veem's main site returned a bot check when read, so prices and fees come from its help center pages, which date from 2025 updates.
- ⓘ Per-payment fees apply: business US credit card payments cost 3.5% (minimum $3.50), and same-day bank transfers cost 0.5%.
- ⓘ Basic-plan bank transfers cost $1 each, and Basic users paying by card pay 3.5%.
- ⓘ Several features, including mass pay, user roles and accounting integrations, need Premium.

PART 02 · PRICING

What it costs

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

$24.99

A month to start. There is a free plan too

Veem has a free plan. Paid plans start at $24.99 per month.

BASIC

$0

Pay and get paid by international wire, check, card and wallet, with recurring payments and invoices. No free bank transfers in the US and Canada.

PREMIUM

$24.99

per month

Adds free ACH/EFT bank transfers in the US and Canada, mass pay, user roles, payment reminders and accounting integrations. $34.99 CAD for Canadian clients.

The free plan

Basic plan: free platform fee, but domestic bank transfers cost $1 each and some features are Premium only.

Trying it first

New users get Premium free for 30 days (users who joined on or after Jan 1, 2025).

Read from help.veem.com on Nov 13, 2026.

What it does

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

1

Place it runs: Web

Cross-border and domestic business payments with a wallet. Here is what it does, as its own site describes it, and what it covers: workflow automation, invoicing, bill pay, company cards.

> **International payments, a virtual bank account and wallet, a virtual card, invoicing and recurring payments.**
>
> From our grade for features

International payments

Send by international wire in local currency, by bank transfer, by check in the US, or by card, in 1 to 6 business days depending on the country.

Virtual bank account and wallet

A local bank account in your name and a wallet that holds funds in up to 15 currencies, with FDIC insurance as described in the help center.

Virtual card

A virtual card for spending funds, which the help center says is accepted by over 150 million merchants.

Invoicing and recurring payments

Request payments, create invoices and schedule recurring payments and invoices, with payment tracking and reports.

Accounting integrations

Premium syncs and reconciles payments with bookkeeping partners and supports Zapier, QuickBooks, NetSuite and Xero.

Where it runs

Web

What it works with

QuickBooks
NetSuite
Xero
Zapier

Veem is made by Veem.

Where it stands

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

46/76

Other spend and bill pay tools it is graded above

Veem's GPA of 2.2 is higher than 46 of the 76 other spend and bill pay tools we grade, and level with 8.

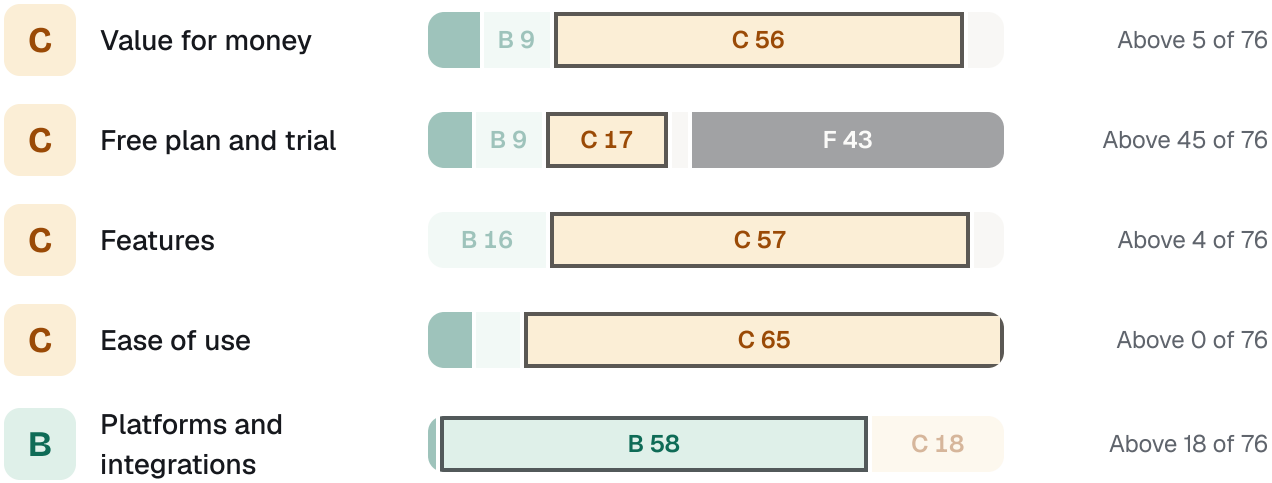
It stands best on platforms and integrations (B, above 18 of 76) and worst on ease of use (C, above 0).

Its paid plans start at $24.99 a month, against a middle price of $12 for the category: 26 of the 36 others that charge start lower.

On features, ease of use and platforms it scores 2.3 out of 4. 14 tools score higher and cost less.

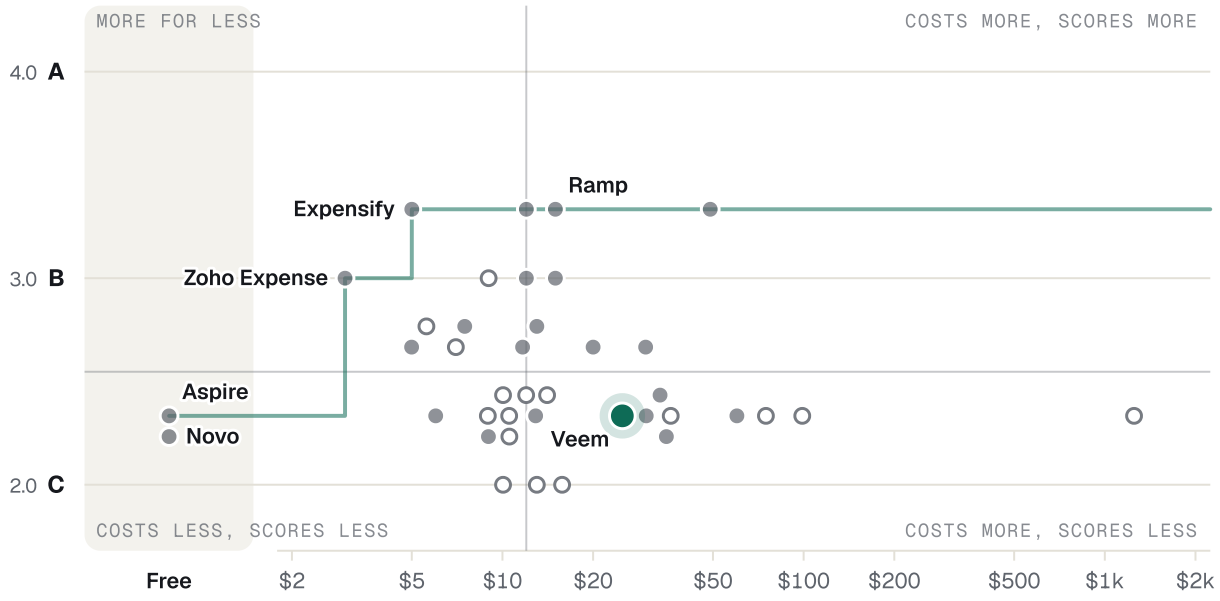
Each grade against the category

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

It costs $299.88 a year.

What you could make

- Invoicing: an app builder makes this well.

What you could not

- Money moved between bank accounts, which takes a licensed payments partner.

- ✕ Connections to other products, each kept working as those products change.
- ✕ Cards issued through a bank.

What this rests on. Veem'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



Wise Business, Airwallex, Routable, BILL and Tipalti

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

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Wise Business

From $31 one-time

Multi-currency business account for international payments.

- Veem has a free plan. Wise Business does not.
- Only Wise Business lists iOS and Android apps.
- Veem also covers workflow automation, invoicing and bill pay.

Veem and Wise Business compared in full

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Airwallex

Free plan · from $12/mo

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

- Only Airwallex lists iOS and Android apps.
- Veem also covers workflow automation.
- Airwallex also covers expense tracking.

Veem and Airwallex compared in full

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Routable

From $1,250/mo

Mass payouts, vendor onboarding and AP automation.

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

Veem and Routable compared in full

2.6
GPA

BILL

Free plan · from $49/mo

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

- Only BILL lists iOS and Android apps.
- Veem also covers workflow automation.
- BILL also covers expense tracking.

Veem and BILL compared in full

1.8
GPA

Tipalti

From $99/mo

Accounts payable automation and global payouts.

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

Veem and Tipalti compared in full

PART 06 · QUESTIONS

Quick answers

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

13

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 Veem free?

Veem has a free plan. Basic plan: free platform fee, but domestic bank transfers cost $1 each and some features are Premium only.

How much does Veem cost?

Veem lists 2 plans. Basic: $0.

What platforms does Veem work on?

Veem is available on Web.

Does Veem have an Android app?

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

Does Veem have an iPhone app?

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

Is Veem open source?

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

What does Veem integrate with?

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

Does Veem have a free trial?

Yes. New users get Premium free for 30 days (users who joined on or after Jan 1, 2025).

Who makes Veem?

Veem is made by a company of the same name.

What are the alternatives to Veem?

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

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

Veem's GPA of 2.2 is higher than 46 of the 76 other spend and bill pay tools we grade, and level with 8.

Is Veem good value for money?

ToolGPA grades Veem C for value for money. Its paid plans start at $24.99 a month, against a middle price of $12 for the category: 26 of the 36 others that charge start lower.

Could I make my own version of Veem?

To replace Veem 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 Veem'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 Veem'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 Veem. Prices change, so check veem.com before you buy.

help.veem.com/veem-platform-pricing-update help.veem.com/hc/en-us/articles/360033371254…
help.veem.com

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

Veem, kept up to date

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

toolgpa.com/tools/veem

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:

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ToolGPA, "Veem: The Insider's Guide", checked
Nov 13, 2026. https://toolgpa.com/tools/veem
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Know someone choosing between spend and bill pay tools?

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded spend and bill pay tools after Veem, 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

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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 Veem'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. Veem is a trademark of its owner, and this guide is not made, paid for or approved by Veem. Prices and plans change: check veem.com before you buy.