














NEXT-GEN BUSINESS BANKING							
AND SPEND MANAGEMENT PLATFORMS							
FEATURE		DETAIL	BREX	MERCURY	NOVO	RHO	WISE
Account Types		Business Checking		✓	✓	✓	
		Corporate Credit Card and Cash Management	✓				
		Multi-Currency Account					✓
Account Opening		Fast and easy	✓	✓	✓	✓	✓
Online Banking Features		Mobile check deposit	✓	✓	✓	✓	
		Bill pay, mobile check deposit		✓	✓	✓	
		Global money transfers, integration w/software					✓
Spend Management		Automated expense categorization		✓	✓		
		Expense management tools, integration w/software	✓				
		Real-time spending alerts, categorization		✓			
		Customizable card controls, expense reports				✓	
		Multi-currency account, real-time exchange rates					✓
Debit Cards and Rewards		Visa Business Debit Card		✓		✓	✓
		Rewards /Benefits / Cash Back	✓			✓	
		Corporate Card	✓				
		Mastercard Business Debit Card			✓		
API Integration			✓	✓	✓	✓	✓
Customer Support		Phone, email, chat	✓	✓	✓	✓	✓
Monthly Fee			Free	Free	\$0 – \$10 (based on usage)	\$10	Free
Minimum Deposit			None	None	None	None	None
Overdraft Fee			None	None	None	None	None
ATM Access			Free access to over 35,000 ATMs across the country	Free access to MoneyPass ATMs	Free access to over 55,000 ATMs nationwide	Free access to Allpoint ATMs	No ATM fees for up to £200/ month. But if you withdraw more than that, you'll pay \$1.50 per transaction. And if you withdraw more than \$100 during a single transaction, you'll pay a 2% fee.
Pros			Rewards and benefits for startups, API integration	Easy account opening, no monthly fees, Unlock perks as you grow. Businesses with bank balances of \$250,000 or greater automatically join the “Tea Room,” where they receive access to free domestic wires and various partner rewards	Automated expense categorization, free ATM access	Customizable card controls, cashback rewards	Real-time exchange rates, no hidden fees
Cons			Requires credit check	No rewards, limited ATM network	Monthly fee based on usage	Monthly fee, limited cashback rewards	Some payment methods have fees
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