

What you need to know about popular online payment options for you and your clients.

The table below outlines some of the key facts users need to know about nine of the most popular online payment gateways. The options listed here are by no means exhaustive. A product's inclusion should not be regarded as an endorsement by Chartered Accountants Australia and New Zealand. Information included in this guide has come from the relevant vendors or associated websites.

Product/ Company	Upfront costs	Ongoing costs	Certified partners	Where is the data stored?	Transaction fees	Accepted payments	Direct debit facility	Recurring payments facility	Do you allow split payments on invoices?
Pinch Payments	None.	None. Transaction fees only.	Xero, Intuit and Reckon in the accounting software space and referral partnerships with bookkeepers and software integration specialists.	Azure cloud servers within Australia.	2.5% + A\$0.30 for credit card transactions and 1% + A\$0.30 for direct debit bank account transactions. Volume discussions can be had.	American Express, Mastercard, Visa, and bank account direct debit options available.	Yes.	Yes.	Coming very soon.
Windcave	None.	A\$30 per month or NZ\$30 per month.	Xero, Shopify, WooCommerce, Magento, Chargify.	New Zealand.	Australia – A\$0.30 + 1.7% (Mastercard/Visa). New Zealand – NZ\$0.30 + 2.8% (Mastercard/Visa). Most pricing is on application and depends on volume.	American Express, Account2Account, Alipay, Discover, Diners, Mastercard, PayPal, UnionPay, Visa, WeChat Pay.	No.	Yes.	No.
GoCardless	None.	Depends on business size. Self serve – no monthly fees. Custom pricing – from A\$100 per month.	Over 200 billing and subscription software partners globally, including Xero, Zuora, Salesforce, Chargebee, Chargify.	Cloud.	Self serve – 1% + A\$0.40 per transaction. A\$4 max. (An additional fee of 0.1% applies to transaction values above A\$3000.) Custom – volume-based pricing.	Bank direct debit.	Yes.	Yes.	Yes.
Pin Payments	None.	Transaction fees only.	Integrates with a number of platforms such as Xero, Shopify, WooCommerce, Magento and Timely. Platform partners such as Obee and ezyCollect use Pin Payments to add payment features to their platforms to collect payments.	Payment card information is encrypted and stored in a system completely isolated from Pin Payments. At no time is unencrypted card data stored on disk either inside Pin Payments' system or in the card storage system. Internally, card information is referenced only through the use of a token, and the token is not derived from card information in any way.	1.75% + A\$0.30 for domestic card transactions. 2.9% + A\$0.30 for international card transactions. Volume discounts available.	American Express, Mastercard and Visa.	No.	Yes.	No.
eWAY	All-in-one pricing plans that include an internet merchant facility and payment gateway start from 1.5% +\$0.25 per transaction with a minimum monthly fee of A\$29 in Australia. The minimum monthly fee is currently being waived for the first 6 months. All-in-one pricing plans that include an internet merchant account and payment gateway start from 3.4% per transaction in New Zealand.	All-in-one option in Australia, minimum monthly fee of A\$29. If your business's transaction fees do not reach A\$29, your business will be required to pay the difference. The minimum monthly fee is currently being waived for the first 6 months. All-in-one option in New Zealand, processing fees are based on usage. Some pricing plans do attract a monthly fee.	eWAY partners with the major banks in both Australia and New Zealand and integrates with more than 250 shopping cart and software providers.	eWAY has redundant data centres in multiple cities and data is replicated across all sites to ensure that customer information is never lost.	Transaction fees vary depending on the pricing plan chosen. In Australia, transaction fees start from A\$0.25 per transaction on the all-in-one pricing plan. In New Zealand, the all-in-one pricing plans don't charge transaction fees, just a percentage fee per transaction, starting from 3.4% per transaction.	American Express, Diners, Mastercard and Visa as well as credit and debit cards.	No, however eWAY's sister company Ezidebit specialises in direct debit payments.	Yes.	No.
PayPal Australia	None.	None. However, Website Payments Pro – Hosted Solution and Virtual Terminal has a A\$25 monthly fee.	BigCommerce, Magento, Shopify, WooCommerce, Intuit and Xero among others.	PayPal keeps its users' financial data stored in a single online "vault". Businesses can use the vault's API (application programming interface) to securely store customer credit cards in the PayPal vault rather than on their server. The API returns the ID of the vaulted card.	Online payments – 2.6% + \$0.30; Website Payments Pro – Hosted Solution* – 1.75% + \$0.30; Invoices – 2.6% + \$0.30; PayPal Here card reader – 1.95%; PayPal Here manual entry – 2.9% + \$0.30; Virtual Terminal* – 3.6% + \$0.30; Donations** – 1.1% + \$0.30. *Website Payments Pro – Hosted Solution and Virtual Terminal also have a A\$25 monthly fee. **Donation fees apply to approved charities only.	American Express, Mastercard and Visa as well as credit and debit cards.	Yes. Customers can save their bank details in their PayPal account where their purchases will be directly debited from their bank.	Yes.	No.
Stripe	None.	Transaction fees only.	Stripe works with hundreds of certified partners, including Xero, Shopify and Salesforce.	Stripe relies on the most secured and advanced web hosting services to handle data.	Standard price – 1.75% + A\$0.30 per local transaction. Larger businesses can benefit from custom pricing options.	Debit and credit cards (American Express, Mastercard, Visa), bank debits (BECS direct debits), Alipay, WeChat Pay, Apple Pay, Google Pay, JCB.	Yes. Stripe users in Australia can accept BECS direct debit payments from customers with an Australian bank account.	Yes, via Stripe Billing.	Can be configured with Stripe Billing depending on how 'split payments' is defined.
Chargify	Depends on the implementation.	Depends on Chargify plan chosen. Plans start from US\$149 per month.	N/A	Data stored in the US – payment information is stored with gateways in their specific locations.	N/A	CC, ACH, EFT, DD, PayPal, Apple Pay, manual /invoice remittance.	Yes.	Yes.	No.
IntegraPay	Depends on the plan. Customised solutions are available, price on application.	Minimum monthly fee of A\$16.50 per month (only charged if not meeting minimum with transaction fees).	IntegraPay offers API integration solutions for a number of industry software providers. IntegraPay also provides Xero app solutions and Salesforce app solutions for additional efficiencies.	Australia – Tier 4 service to host mission critical servers and computer systems, with fully redundant subsystems (cooling, power, network links, storage etc).	For each bank debit and BPAY transaction, a relevant flat 'per transaction fee' applies when paid from a bank account. If the payer uses a credit card or debit card to make payments, applicable agreed fees include a 'percentage of transaction value fee' plus an agreed 'per transaction fee'.	BPAY, bank debits, American Express, Mastercard and Visa.	Yes.	Yes.	No, but planned for the future.
FeeSynergy Collect	From A\$995 for 1 billing entity to A\$1495 for up to 5 billing entities.	A\$360 per year for hosting and support.	FeeSynergy Collect can operate as a standalone facility or be integrated with FeeSynergy's Collect debtor management software platform which integrates with accounting practice management systems including Reckon APS, MYOB AE and AO, Xero, GreatSoft, CCH and Sage Handisoft.	Non-sensitive details on AWS in Australia. Sensitive card data is passed to Level 1 PCI compliant bank partners.	Australia – 0.26% plus bank interchange fees, irrespective of volumes. Average all-up merchant fee is about 1.0% for credit cards and 0.6% for debit cards. A transaction fee of \$A0.30 also applies. American Express is available at a rate of 1.75%. New Zealand – 0.49% plus bank interchange fees. Average all-up merchant fee is about 2.23% for credit cards and 1.68% for debit cards. A transaction fee of NZ\$0.10 also applies. American Express is available at a rate of 1.6%.	Visa and Mastercard credit and debit cards, American Express and FeeSynergy monthly payment option.	Yes	Yes	Yes