



Comparing payment solutions

The chart below compares fees and features for some of the most popular payment solutions for WooCommerce. All rates are based on merchant accounts located in the United States.

	WooCommerce Payments	Stripe	PayPal	Amazon Pay	Authorize.net	WorldPay
Requires Merchant Account	No	No	No	No	You can use Authorize.net with or without a merchant account	Yes
Setup Fee	\$0	\$0	\$0	\$0	\$0	\$0
Monthly Fee	\$0	\$0	\$0 (Standard), \$30 (Pro)	\$0	\$25	\$26 - \$62
Credit Card Transaction Fee	2.9% + \$0.30	2.9% + \$0.30	2.9% + \$0.30	2.9% + \$0.30	2.9% + \$0.30 for aggregator accounts, \$0.10 + \$0.10 daily batch fee for merchant accounts (keep in mind you still pay additional fees for your payment processor)	2.9% + \$0.30
International Transaction Fees	+1% per transaction for cards issued outside the US	+1% + \$0.30 cents per cross-border transaction	+1.5% per cross-border transaction	+1% + \$0.30 cents per cross-border transaction	+1.5% per cross-border transaction	\$0
Currency Conversion Fees	1% per transaction for currencies other than USD	1% per transaction	4% per transaction	\$0	Undisclosed	Undisclosed
Dispute Fees (per dispute)	\$15	\$15	\$15	\$20	\$25	\$20
Early Termination Fee	\$0	\$0	\$0	\$0	\$0 for aggregator accounts, \$250-\$350 for merchant accounts	\$295
PCI Compliance Fee	\$0	\$0	\$0	\$0	Undisclosed	\$15-\$25
Supports Instant Deposits	Yes	Yes	Yes	No	No	No
Integrated or Hosted	Integrated	Integrated and hosted options	Hosted for PayPal Standard, Integrated for Advanced and Pro accounts	Integrated	Integrated and hosted options	Integrated and hosted options
Built for WooCommerce	Yes	No	No	No	No	No
Supports Recurring Payments	Yes	Yes	Yes, but with limitations and subscribers must have a PayPal Account	Yes, but with limitations and subscribers must have an Amazon account	Yes	Yes, but with limitations
Number of Supported Currencies	135	135	25	12	13	126