

# Payment Gateways

Type	Description	Set up Time	Charges
<b>Direct Credit</b>	This requires your bank account information, people deposit money in your account and you need to manually receipt & reconcile.	None	Nil
<b>Paypal</b>	Paypal accepts payments from people with paypal accounts, and can also be used for Visa/Mastercard payments <a href="https://www.paypal.com">https://www.paypal.com</a>	15 mins	Free setup 3.4% + \$0.45 NZD per payment
<b>Paystation</b>	Paystation is a payment gateway, they handle the creditcard processing online, but you still need to have a merchant account with a bank to use it. <a href="http://www.paystation.co.nz/">http://www.paystation.co.nz/</a>	2 weeks	Monthly fee includes a set number of transactions + bank charges
<b>DPS / Paymentexpress</b>	DPS is a payment gateway, they handle the creditcard processing online, but you still need to have a merchant account with a bank to use it. <a href="https://www.paymentexpress.co.nz/">https://www.paymentexpress.co.nz/</a>	2 weeks	Monthly fee includes a set number of transactions + bank charges
<b>Braintree Payments</b>	Braintree is a payment gateway and merchant account combined. They offer slightly cheaper rates than paypal, and money is deposited directly into your account, rather than an intermediary paypal account. Accepts paypal payments too. <a href="https://www.braintreepayments.com">https://www.braintreepayments.com</a>	10 days	2.9% + \$0.45 NZD per payment
<b>SwipeHQ</b>	SwipeHQ is a payment gateway and merchant account combined. <a href="https://www.swipehq.co.nz/">https://www.swipehq.co.nz/</a>	10 days	\$99+GST Set up Fee, 2.75% NZD per payment

<b>Stripe</b>	Stripe is a payment gateway and merchant account combined. <a href="https://stripe.com/nz">https://stripe.com/nz</a>		2.9% + \$0.30 NZD per payment
---------------	---	--	-------------------------------

Please note prices are from 3rd party providers may change without prior notice, prices are stated in NZD and were last updated on 19th July 2017

---

Revision #1

Created Fri, Jul 24, 2020 5:50 AM by [Alex](#)

Updated Fri, Jul 24, 2020 5:50 AM by [Alex](#)