



# One-stop payment price comparison.

Compare fees and hardware costs from the top 29 payment companies all in one spot.

 United States



Last updated October, 2025

Company	<b>helcim</b>	<b>stripe</b>	<b>Square</b>	<b>adyen</b>	<b>clover</b>	<b>Zettle</b>												
Monthly fee	\$0	\$0	\$0 - \$149/mo	\$0	\$40/mo for 36 months or \$749 Starter \$70/mo for 36 months or \$749+ \$29.95/mo Essentials \$125/mo for 36 months or \$749+ \$84.95/mo Services Growth	\$0 - \$30+/mo												
In-person credit card processing rates	<p><b>1.83% + 8¢ Average</b></p> <table border="1"> <thead> <tr> <th>Monthly processing</th> <th>Interchange</th> </tr> </thead> <tbody> <tr> <td>\$0 - \$50K</td> <td>Interchange + 0.40% + 8¢</td> </tr> <tr> <td>\$50K - \$100K</td> <td>Interchange + 0.35% + 7¢</td> </tr> <tr> <td>\$100K - \$500K</td> <td>Interchange + 0.25% + 7¢</td> </tr> <tr> <td>\$500K - \$1M</td> <td>Interchange + 0.20% + 6¢</td> </tr> <tr> <td>\$1M+</td> <td>Interchange + 0.15% + 6¢</td> </tr> </tbody> </table>	Monthly processing	Interchange	\$0 - \$50K	Interchange + 0.40% + 8¢	\$50K - \$100K	Interchange + 0.35% + 7¢	\$100K - \$500K	Interchange + 0.25% + 7¢	\$500K - \$1M	Interchange + 0.20% + 6¢	\$1M+	Interchange + 0.15% + 6¢	2.7% + 5¢	2.6% + 15¢ Square Free 2.5% + 15¢ Square Plus 2.4% + 15¢ Square Premium	<b>13¢ + Payment method fee</b> 13¢ + Interchange + 0.6% 13¢ + Interchange + 0.6% 13¢ + 3.95% <i>Check website for other card types</i>	2.5% + 10¢ Starter 2.6% + 10¢ Essentials 2.5% + 10¢ Services Growth	2.29% + 9¢
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Hardware pricing	\$199 - \$349 Upfront payment \$32/mo 12-month financing	\$59 - \$349	\$59 - \$799	Not publicly listed	Included with the monthly or upfront fee	\$29 - \$199												
ACH/EFT bank transfer fees	0.5% + 25¢ for transactions below \$25,000 (fees capped at \$6) 0.05% for every dollar exceeding \$25,000	0.8% Fees capped at \$5	1% Minimum \$1	40¢	Not publicly listed	0.8% Fees capped at \$5												
ACH/EFT return fees	\$5 per occurrence	Not publicly listed	\$0	Not publicly listed	Not publicly listed	\$5												
Chargeback fees	\$15 Refunded if you win the dispute	\$15 Non-refundable chargeback fee	\$0	Not publicly listed	Not publicly listed Non-refundable	\$20 Non-refundable chargeback fee \$5-\$30 Fee to dispute a chargeback												
Additional fees and charges	+0.4% per transaction when using Recurring Payments + 10¢ per transaction when using Tap to Pay on iPhone	Customers may be subjected to different processing rates depending on tools.	2.5% load fee for gift cards 1.75% for instant deposits Additional fees for premium products	The fees fluctuate greatly depending on customers' used payment method, up to 4%	1.75% for rapid deposits \$14.95/mo for Virtual Terminal when no other software plan is in effect. Incur a fee for terminating a contract early. Extra monthly fee for PCI non-compliance	Additional fees from 7¢ to 1% per transaction for using PayPal Online Card Payment Services.												

### What is Interchange Plus pricing?

You'll notice a few providers have rates that look like **Interchange + X% + X¢**.

"Interchange" is simply a fee charged by the card brands (Visa, Mastercard, etc...) to cover the costs of processing, fraud, and customer rewards.

With Interchange Plus pricing, the payment provider passes the interchange cost directly to you and adds a small margin on top. With flat rate pricing (X% + X¢), the true interchange cost is hidden and you often pay a much higher margin so the payment provider can profit more from the transaction.

Interchange Plus is simply a more affordable alternative to a flat rate. You pay the true wholesale cost of each transaction, plus a small margin on top. So when the interchange for a certain card only costs 1%, you'll pay 1.4% instead of 2.9%.










[Watch our video for a deeper dive](#)










### Want to see what you could save with Helcim?

Send us your merchant statement and we'll compare your current rates against ours.

[Compare now](#)

Company								
Monthly fee	<b>\$9.95 - \$14.95/mo</b>	Not publicly listed	<b>\$99 - \$199+/mo</b>	<b>\$39 - \$399/mo</b> (Basic - Advanced)  <b>\$2,300/mo</b> on 3-year term (Plus)  <b>\$89/mo</b> per location (POS Pro)	<b>\$25/mo</b> Show your name on customers' bank statements  <b>\$50/mo</b> Design custom branded payment pages	<b>\$0/mo</b> (Free) Processing at least \$150K/mo  <b>\$99/mo</b> (Basic) Processing ≤ \$50K/mo  <b>\$189/mo</b> (Pro) Processing from \$50K to \$250K/m	Retail: <b>\$109 - \$339/mo</b> per location (+\$59/mo per extra register)  Restaurant: <b>\$69 - \$399/mo</b> (+\$30/mo per kitchen display)	<b>\$14.99/mo</b>
In-person credit card processing rates	<b>2.60% + 15¢</b> Monthly processing: \$0 - \$39,999  <b>2.50% + 15¢</b> Monthly processing: \$40K - \$79,999  <b>2.40% + 15¢</b> Monthly processing: \$80K+	<b>2.65% + 10¢</b>	Not publicly listed	<b>2.6% + 10¢</b> Basic  <b>2.5% + 10¢</b> Grow  <b>2.4% + 10¢</b> Advanced	-	<b>Interchange + 0.38% + 8¢</b> Free  <b>Interchange + 8¢</b> Basic  <b>Interchange + 6¢</b> Pro	<b>2.6% + 10¢</b>	<b>Interchange + 0.25% + 10¢</b> (Retail Storefront Plan)  <b>Interchange + 0.20% + 9¢</b> (Restaurant Plan)
Keyed and online credit card processing rates	<b>3.50% + 15¢</b> Monthly processing: \$0 - \$39,999  <b>3.40% + 15¢</b> Monthly processing: \$40K - \$79,999  <b>3.30% + 15¢</b> Monthly processing: \$80K+	<b>2.99% + 30¢</b> eCommerce  <b>3.50% + 15¢</b> Keyed	Not publicly listed	<b>2.9% + 30¢</b> Basic  <b>2.7% + 30¢</b> Grow  <b>2.5% + 30¢</b> Advanced	-	<b>Interchange + 0.48% + 23¢</b> Free  <b>Interchange + 8¢</b> Basic  <b>Interchange + 6¢</b> Pro	<b>2.9% + 30¢</b>	<b>Interchange + 0.35% + 10¢</b> (E-Commerce Plan)
Hardware pricing	<b>9.95+/mo</b> through Clover or Authorize.net	<b>\$99 - \$1,439</b>	Not publicly listed	<b>\$49 - \$999</b>	-	Third-party hardware from Clover or Talech	<b>\$34 - \$629</b>	Purchased through other vendors like Clover, Vital, and Bonsai
ACH/EFT bank transfer fees	Not publicly listed	-	Not publicly listed	Available through third-party integration (rates vary)	<b>0.5% + 5¢</b> (Standard plan) Fees capped at \$5  <b>0.75% + 5¢</b> (Advanced plan) Fees capped at \$6.25  <b>0.9% + 5¢</b> (Pro plan) Fees capped at \$7	Not publicly listed	-	Not publicly listed
ACH/EFT return fees	Not publicly listed	-	Not publicly listed	Rates vary by third-party integration	<b>50¢</b>	Not publicly listed	-	Not publicly listed
Chargeback fees	<b>\$0</b>	Not publicly listed	Not publicly listed	<b>\$15</b> Refunded if you win the dispute	<b>\$5</b>	Not publicly listed	Not publicly listed Non-refundable	<b>\$15</b>
Additional fees and charges	<b>\$10/mo</b> PCI compliance fee  PCI non-compliance fee	Not publicly listed	Not publicly listed	Extra transaction fees from <b>0.6%</b> to <b>2%</b> if merchants process with third-party payment providers.	<b>1% fee</b> added for international transactions  <b>\$5</b> failure fee	Not publicly listed	Not publicly listed	<b>20¢</b> (Batch settlement fee) <b>75¢</b> (Voice authorization) <b>\$5/mo</b> (Gateway fee) <b>\$24/yr</b> (Annual reporting fee)

Company						 <small>A Visa Solution</small>	
Monthly fee	\$0	\$35/mo (Payment Terminal) \$29/mo (Virtual Terminal)	\$89+/mo (POS Station)	\$0	\$89.95/mo (Service Commerce Platform)	\$25	\$0 (Starter) \$190/mo (Professional) \$500+/mo (Done-for-you A/R)
In-person credit card processing rates	2.60% + 10¢	3% Surcharge paid by your customers	2.6% + 10¢	2.5% + 10¢	2.9% + 30¢ (Average) Varies by transaction type and card brand	2.9% + 30¢	3.5% + 5¢ (Starter) 2.9% + 3¢ (Professional) Plus 0.2% on all billings over \$50K/month 2.9% + 3¢ (Done-for-you A/R) Plus 0.2% on all billings over \$50K/mo
Keyed and online credit card processing rates	2.90% + 30¢	3% Surcharge paid by your customers	Not publicly listed	Not publicly listed	2.9% + 30¢ (Average) Varies by transaction type and card brand	2.9% + 30¢	3.5% + 5¢ (Starter) 2.9% + 3¢ (Professional) Plus 0.2% on all billings over \$50K/mo 2.9% + 3¢ (Done-for-you A/R) Plus 0.2% on all billings over \$50K/mo
Hardware pricing	-	\$35/mo (Payment Terminal)	\$89+/mo (POS Station)	From \$349	Not publicly listed	\$135 - \$189	-
ACH/EFT bank transfer fees	Not publicly listed	-	Not publicly listed	Not publicly listed	1% + 63¢ +0.25% for transactions over \$5,000	0.75%	1.5% (Starter) 1% (Professional) Plus 0.2% on all billings over \$50K/mo 1% (Done-for-you A/R) Plus 0.2% on all billings over \$50K/mo
ACH/EFT return fees	Not publicly listed	-	Not publicly listed	Not publicly listed	\$5	\$20	Not publicly listed
Chargeback fees	Not publicly listed	Not publicly listed	Not publicly listed	\$50 Non-refundable	\$40 (Credit card) \$35 (ACH)	\$19	Not publicly listed
Additional fees and charges	Not publicly listed	Not publicly listed	Many additional fees not listed publicly that vary in cost per merchant: <ul style="list-style-type: none"> <li>• Chargeback fees</li> <li>• PCI non-compliance fees</li> <li>• Annual fees</li> <li>• Statement fees</li> <li>• Monthly minimum fees</li> </ul>	Requires a 12, 24, or 36 month contract. Epos Now may hold funds up to 6 months if the contract is terminated. \$59/mo per terminal inactivity fee if you process less than \$2,000 or 75% of card payments in a rolling 28-day period.	85¢ (Credit card batch closing fee) 75¢ (ACH batch closing fee) +1.51% for Premium, Corporate, or Business credit cards \$5/mo (ACH program fee) \$8/mo (On file fee) \$5.95/mo (PCI program fee) \$99.95/mo (PCI non-compliance fee) \$6.50/mo (Monthly statement fee)	\$0.25 (Authorization fee) \$0.25 (Batch fee) \$1.20 (Verbal authorization fee)	Extra costs for personalized support, migration and onboarding

Company								
Monthly fee	<b>\$0 - \$49.95/mo</b> (Monthly software fee)	<b>\$99/mo</b> (Lite) <b>\$199/mo</b> (Plus) <b>\$289/mo</b> (Pro)	<b>\$14.95/mo</b> (Basic In-Person) <b>\$14.95/mo</b> (Basic Online) <b>\$19+/mo</b> (Premium)	<b>\$20/mo</b>	<b>See hardware pricing</b>	-	<b>\$0</b> (Free Restaurant Plan) <b>55+/mo</b> (Paid Restaurant Plan) <b>\$25 - \$90/mo</b> (Small Business Plan)	<b>\$0</b>
In-person credit card processing rates	<b>2.69%</b>	<b>2.6% + 10¢</b>	<b>2.5% + 10¢</b> (Basic In-Person)  <b>2.41% + 10¢</b> (Premium)	<b>Interchange + 0.15% + 8¢</b> (Visa, Mastercard, Discovery)  <b>Interchange + 0.25% + 8¢</b> (American Express)	<b>1.78% + 10¢</b> Average Monthly processing \$0 - \$50K \$50 - \$100K \$100 - \$500K \$500 - \$1M \$1M+ Interchange Interchange + 0.35% + 10¢ Interchange + 0.30% + 10¢ Interchange + 0.25% + 10¢ Interchange + 0.20% + 8¢ Interchange + 0.15% + 8¢	-	<b>2.89% + 25¢</b> (Free Restaurant Plan) <b>1.99% + 25¢</b> (Paid Restaurant Plan) <b>2.99% + 25¢</b> (Restaurant Plan: rewards, corporate, international AMEX, and keyed cards) <b>1.99% + 25¢</b> (Small Business Plan)	-
Keyed and online credit card processing rates	<b>3.49% + 19¢</b>	<b>3.5% + 15¢</b> (Online and keyed) <b>2.9% + 15¢</b> (Invoicing)	<b>2.9% + 30¢</b> (Online) <b>3.5% + 15¢</b> (Keyed)	<b>Interchange + 0.20% + 11¢</b> (Visa, Mastercard, Discovery)  <b>Interchange + 0.30% + 8¢</b> (American Express)	<b>2.38% + 20¢</b> Average Monthly processing \$0 - \$50K \$50 - \$100K \$100 - \$500K \$500 - \$1M \$1M+ Interchange Interchange + 0.50% + 20¢ Interchange + 0.45% + 20¢ Interchange + 0.40% + 15¢ Interchange + 0.20% + 15¢ Interchange + 0.10% + 12¢	Up to <b>3.99%</b> <b>3.99% + 49¢</b> (PayPal)	<b>2.89% + 25¢</b> (Free Restaurant Plan) <b>1.99% + 25¢</b> (Paid Restaurant Plan) <b>2.99% + 25¢</b> (Restaurant Plan: rewards, corporate, international AMEX, and keyed cards) <b>1.99% + 25¢</b> (Small Business Plan)	<b>5% + 50¢</b>
Hardware pricing	<b>\$59.95 - \$949.95</b>	<b>\$54 - \$799</b>	Included in monthly cost	<b>\$295 - \$480</b>	<b>\$10 - \$40/mo</b>	-	Not publicly listed	-
ACH/EFT bank transfer fees	-	-	<b>48¢</b> (Average)	-	-	<b>1%</b>	-	Not publicly listed
ACH/EFT return fees	-	-	Not publicly listed	-	-	Not publicly listed	-	Not publicly listed
Chargeback fees	Not publicly listed	Not publicly listed	Not publicly listed.	<b>\$25</b>	Not publicly listed.	Specified in your individual contract (non refundable)	<b>\$600</b> pre arbitration fee for all card brands. That fee is borne by the losing party in that dispute.	<b>\$15</b> Refunded if you win the dispute  <b>\$20</b> (PayPal transactions) Refunded if you win the dispute
Additional fees and charges	<b>\$3.99/mo</b> (Inactivity fee)	Not publicly listed	Not publicly listed	<b>\$49</b> (Account closure fee)	Not publicly listed	Not publicly listed	Setup costs that are not publicly listed.	Not publicly listed

<b>Helcim</b>	<a href="https://www.helcim.com/pricing/">https://www.helcim.com/pricing/</a>	<b>Nadapayments</b>	<a href="https://www.nadapayments.com/pricing/">https://www.nadapayments.com/pricing/</a>
<b>Stripe</b>	<a href="https://stripe.com/pricing/">https://stripe.com/pricing/</a>	<b>Heartland</b>	<a href="https://www.heartland.us/pricing/">https://www.heartland.us/pricing/</a>
<b>Square</b>	<a href="https://squareup.com/us/en/pricing/">https://squareup.com/us/en/pricing/</a> <a href="https://squareup.com/us/en/hardware/">https://squareup.com/us/en/hardware/</a> <a href="https://squareup.com/us/en/payments/ach-payments/">https://squareup.com/us/en/payments/ach-payments/</a>	<b>Epos Now</b>	<a href="https://www.eposnow.com/us/payment-processing/">https://www.eposnow.com/us/payment-processing/</a> <a href="https://eposnow.my.salesforce-sites.com/EposNowPolicy?document=EposNowPayments&amp;currencyISOCODE=USD">https://eposnow.my.salesforce-sites.com/EposNowPolicy?document=EposNowPayments&amp;currencyISOCODE=USD</a>
<b>Adyen</b>	<a href="https://www.adyen.com/pricing/">https://www.adyen.com/pricing/</a> <a href="https://docs.adyen.com/risk-management/manage-disputes/">https://docs.adyen.com/risk-management/manage-disputes/</a>	<b>PaySimple</b>	<a href="https://paysimple.com/pricing/pricing-details/">https://paysimple.com/pricing/pricing-details/</a> <a href="https://paysimple.com/pricing/">https://paysimple.com/pricing/</a>
<b>Clover</b>	<a href="https://www.clover.com/pricing/flex/">https://www.clover.com/pricing/flex/</a> <a href="https://www.clover.com/help/respond-to-a-dispute-or-transaction-inquiry/">https://www.clover.com/help/respond-to-a-dispute-or-transaction-inquiry/</a> <a href="https://www.clover.com/ca/pricing/">https://www.clover.com/ca/pricing/</a> <a href="https://www.clover.com/en-US/help/keep-cardholder-data-safe/">https://www.clover.com/en-US/help/keep-cardholder-data-safe/</a>	<b>Authorize.net</b>	<a href="https://www.authorize.net/sign-up/pricing.html">https://www.authorize.net/sign-up/pricing.html</a> <a href="https://partner.posportal.com/authorizenet/auth/credit-card-readers.html">https://partner.posportal.com/authorizenet/auth/credit-card-readers.html</a> <a href="https://www.authorize.net/payments/echeck.html">https://www.authorize.net/payments/echeck.html</a> <a href="https://www.authorize.net/content/dam/anet-redesign/documents/MerchantAccountFees.pdf">https://www.authorize.net/content/dam/anet-redesign/documents/MerchantAccountFees.pdf</a>
<b>PayPal (Zettle)</b>	<a href="https://www.paypal.com/us/business/pos-system/pricing/">https://www.paypal.com/us/business/pos-system/pricing/</a> <a href="https://www.paypal.com/us/business/paypal-business-fees/">https://www.paypal.com/us/business/paypal-business-fees/</a>	<b>DepositFix</b>	<a href="https://www.depositfix.com/pricing/">https://www.depositfix.com/pricing/</a>
<b>Wells Fargo</b>	<a href="https://www.wellsfargo.com/biz/merchant/payment-processing-pricing/">https://www.wellsfargo.com/biz/merchant/payment-processing-pricing/</a> <a href="https://www.wellsfargo.com/biz/online-banking/direct-pay/">https://www.wellsfargo.com/biz/online-banking/direct-pay/</a>	<b>Payanywhere</b>	<a href="https://www.payanywhere.com/pricing/">https://www.payanywhere.com/pricing/</a> <a href="https://www.payanywhere.com/hardware/">https://www.payanywhere.com/hardware/</a>
<b>Bank of America</b>	<a href="https://www.bankofamerica.com/smallbusiness/merchant-services/">https://www.bankofamerica.com/smallbusiness/merchant-services/</a>	<b>Sumup</b>	<a href="https://www.sumup.com/en-us/credit-card-processing-fees/">https://www.sumup.com/en-us/credit-card-processing-fees/</a> <a href="https://www.sumup.com/en-us/pos/compare/">https://www.sumup.com/en-us/pos/compare/</a>
<b>Stax</b>	<a href="https://staxpayments.com/pricing/">https://staxpayments.com/pricing/</a>	<b>National Processing</b>	<a href="https://nationalprocessing.com/pricing/">https://nationalprocessing.com/pricing/</a> <a href="https://nationalprocessing.com/payment-processing-faq/">https://nationalprocessing.com/payment-processing-faq/</a>
<b>Shopify</b>	<a href="https://www.shopify.com/pricing?country=us&amp;lang=en">https://www.shopify.com/pricing?country=us&amp;lang=en</a> <a href="https://help.shopify.com/en/manual/payments/chargebacks/chargeback-process#chargeback-fee">https://help.shopify.com/en/manual/payments/chargebacks/chargeback-process#chargeback-fee</a>	<b>Dharma Merchant Services</b>	<a href="https://dharmamerchantservices.com/industries/ecommerce-online/rates-fees/">https://dharmamerchantservices.com/industries/ecommerce-online/rates-fees/</a> <a href="https://dharmamerchantservices.com/industries/retail-small-business/rates-fees/">https://dharmamerchantservices.com/industries/retail-small-business/rates-fees/</a> <a href="https://dharmamerchantservices.com/services/terminals/">https://dharmamerchantservices.com/services/terminals/</a>
<b>GoCardless</b>	<a href="https://gocardless.com/en-us/pricing/">https://gocardless.com/en-us/pricing/</a>	<b>Payline</b>	<a href="https://paylinedata.com/credit-card-processing-pricing/">https://paylinedata.com/credit-card-processing-pricing/</a>
<b>Clearly Payments</b>	<a href="https://www.clearlypayments.com/pricing/membership/">https://www.clearlypayments.com/pricing/membership/</a> <a href="https://www.clearlypayments.com/pricing/cost-plus/">https://www.clearlypayments.com/pricing/cost-plus/</a>	<b>Payoneer</b>	<a href="https://www.payoneer.com/about/pricing/">https://www.payoneer.com/about/pricing/</a>
<b>Lightspeed</b>	<a href="https://www.lightspeedhq.com/pos/retail/pricing/">https://www.lightspeedhq.com/pos/retail/pricing/</a> <a href="https://www.lightspeedhq.com/pos/restaurant/pricing/">https://www.lightspeedhq.com/pos/restaurant/pricing/</a>	<b>SpotOn</b>	<a href="https://www.spoton.com/pricing/">https://www.spoton.com/pricing/</a>
<b>Host Merchant Services</b>	<a href="https://www.hostmerchantservices.com/pricing/">https://www.hostmerchantservices.com/pricing/</a> <a href="https://www.hostmerchantservices.com/articles/chargeback-fee/">https://www.hostmerchantservices.com/articles/chargeback-fee/</a>	<b>Paddle</b>	<a href="https://www.paddle.com/pricing/">https://www.paddle.com/pricing/</a> <a href="https://www.paddle.com/help/manage/risk-prevention/understanding-chargebacks-with-paddle/">https://www.paddle.com/help/manage/risk-prevention/understanding-chargebacks-with-paddle/</a>
<b>Elavon</b>	<a href="https://www.elavon.com/pricing.html">https://www.elavon.com/pricing.html</a>		



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