





Payment Rates & Disputes Fees



Payment Rates & Dispute Fees

Effective Feb 15, 2025










| |  (via Finix) |  |  |  |
|--|--|---|---|---|
| ACH Bank Payments Invoices or requests paid using an electronic transfer between bank accounts. | 1.10% per payment | 1.20% per payment | 1.00% per payment | 1.00% per payment |
| Keyed-in Credit Cards Payments processed by manually entering a cardholder's card information. | 3.30% + \$0.30 per payment ¹ | 3.40% + \$0.30 ² per payment | 3.50% + \$0.15 per payment | 3.50% per payment |
| Online Credit Cards Payments processed online with cardholder inputting credit card information. | | 2.90% + \$0.30 ² per payment | 3.30% + \$0.30 per payment | 2.99% per payment |
| Chargeback Notification When a cardholder questions the validity of a processed transaction (aka "dispute"). | \$15.00 per dispute | \$15.00 per dispute | - | 0.99% to 1.99% per dispute ³ |
| Chargeback Inquiry When a cardholder or issuing bank initiates a check to obtain more information about a transaction (aka "retrieval"). | \$15.00 per inquiry | \$15.00 per inquiry | - | \$25.00 per inquiry |

Rates are accurate as of November 26, 2024. All listed prices are per transaction. Not all payment plans for competitors shown; only most comparable plan by feature are highlighted.

¹ Excludes digital wallets such as ApplePay, Venmo and PayPal. ² Stripe may charge an additional 0.4%/0.5% fee per paid invoice based on plan. ³ Payment disputes covered by QuickBooks's Payment Dispute Protection (PDP) are subject to a per-payment dispute coverage limit of \$10,000 with a total annual coverage limit of \$25,000 for all payment disputes received on a rolling 365-day period.



Payment Rates by Transaction Size

| Transaction Size | ACH Bank Payments | | | | Keyed-in Credit Cards | | | | Online Credit Cards | | | |
|------------------|---|--------|--|--|---|--------|--|--|---|--------|--|--|
| |  | stripe |  Square |  quickbooks |  | stripe |  Square |  quickbooks |  | stripe |  Square |  quickbooks |
| \$1,000 | 1.10% | 1.20% | 1.00% | 1.00% | 3.33% | 3.43% | 3.52% | 3.50% | 3.33% | 2.93% | 3.33% | 2.99% |
| \$2,000 | 1.10% | 1.20% | 1.00% | 1.00% | 3.32% | 3.42% | 3.51% | 3.50% | 3.32% | 2.92% | 3.32% | 2.99% |
| \$3,000 | 1.10% | 1.20% | 1.00% | 1.00% | 3.31% | 3.41% | 3.51% | 3.50% | 3.31% | 2.91% | 3.31% | 2.99% |
| \$4,000 | 1.10% | 1.20% | 1.00% | 1.00% | 3.31% | 3.41% | 3.50% | 3.50% | 3.31% | 2.91% | 3.31% | 2.99% |
| \$5,000 | 1.10% | 1.20% | 1.00% | 1.00% | 3.31% | 3.41% | 3.50% | 3.50% | 3.31% | 2.91% | 3.31% | 2.99% |
| \$6,000 | 1.10% | 1.20% | 1.00% | 1.00% | 3.31% | 3.41% | 3.50% | 3.50% | 3.31% | 2.91% | 3.31% | 2.99% |
| \$7,000 | 1.10% | 1.20% | 1.00% | 1.00% | 3.30% | 3.40% | 3.50% | 3.50% | 3.30% | 2.90% | 3.30% | 2.99% |
| \$8,000 | 1.10% | 1.20% | 1.00% | 1.00% | 3.30% | 3.40% | 3.50% | 3.50% | 3.30% | 2.90% | 3.30% | 2.99% |
| \$9,000 | 1.10% | 1.20% | 1.00% | 1.00% | 3.30% | 3.40% | 3.50% | 3.50% | 3.30% | 2.90% | 3.30% | 2.99% |
| \$10,000 | 1.10% | 1.20% | 1.00% | 1.00% | 3.30% | 3.40% | 3.50% | 3.50% | 3.30% | 2.90% | 3.30% | 2.99% |