



Adding online payments to your website

This document contains details about adding payments to a new or existing website (rather than using a dedicated 'full eCommerce' solution to create an online shop).

It covers the following requirements and options:

1. Online Payment Gateway (required)
2. Simple payment options (no shopping cart)
3. Shopping cart options

Online payment gateways

In order to take a payment online you must use a third party payment gateway. Depending on budget and requirements, we would typically recommend one of the following three systems:

PAYPAL | www.paypal.com

PayPal is among the most recognised and respected services on the web and caters for millions of online shops worldwide. It does not allow for branded or customisable payment pages or emails.

Charges: No monthly fees
3.4% + €0.35 per payment received (no VAT)
Merchant rates available for monthly sales over €2,500 (2.9%) and €10,000 (2.7%)

STRIPE | www.stripe.com

Stripe is a very popular payment gateway with lower fees, but a more complex setup process (requires more initial setup development work on the website, unless a third party shopping cart is being used).

Charges: No monthly fees
1.4% + €0.25 per payment received using European cards (+ 23% VAT)
2.9% + €0.25 per payment received using non-European cards (+ 23% VAT)
(UK cards are still considered European)

GLOBAL PAYMENTS | www.globalpaymentsinc.com

Global Payments (formerly Realex Payments) are aimed at companies making frequent or larger transactions online.

Charges: Monthly fee of **€29**
350 transactions per month covered
12c excess transaction fee (only if >350 transactions in one month)
+ Card processing fees typically **2-2.5%**
+ a Merchant Bank Account is required (typical fees **€30-€50** per month)

In short, this would only start to become a better option if your online sales are consistently higher than €1,000 per month.

Simple payment options (no shopping cart)

If you want a very basic way of taking an online payment, such as selling only 1 item (or service), or a limited number of items that would never be purchased together, you can go directly to your Online Payment Gateway without requiring shopping cart software to be installed on your website.

PAYPAL.me Page (user enters the amount to pay)

One simple approach is to place a button on your website that directs people over to your paypal.me page where they can make a payment of any amount (they enter the amount to pay)

Development costs: Marginal/very low

PAYPAL Buttons

PayPal Buttons can be setup in your Paypal account and then added to your website. Instead of a shopping cart, the software provides a button link to make a payment for a product or service via PayPal. A facility to add the button codes will need to be added to your CMS.

Development costs: 3-4 hours

STRIPE CHECKOUT

Once-off / single item payments can also be made directly to Stripe, without installing a Shopping Cart. Stripe has the lowest fees and takes all kinds of payments (Credits cards, Apple Pay, Google Pay) but some initial website development is required for integration.

Development costs: 1 day

Shopping cart options

If you require a shopping cart there are a huge number of options available.

Some have higher **monthly costs** and some have higher **Initial setup costs** (where addition of CMS controls for products and pricing options is required).

PAYPAL SHOPPING CART | www.paypal.com

Paypal Shopping Cart is simple and 'free' but is hosted off-site. This means that when someone adds an item to their cart, they are brought away from your site to Paypal (so your branding will no longer be displayed), and will have the option to continue shopping (back to your website). Postal charge options are more limited than with a paid shopping cart.

Initial setup: 2-3 days

Charges: No additional charges (just the usual Paypal gateway payment charges)

SHOPIFY 'LITE' | www.shopify.com/lite

'Lite' means only using Shopify's system to manage your products (and to handle the payments/customer info etc) — not hosting your entire website with Shopify. So the products are added on Shopify rather than on your website.

Initial setup: 1 day

Charges: \$9/month

+ using Shopify's own payment gateway (instead of Stripe or Paypal) it's 2.4% on every transaction

Shopify is probably the most 'feature packed' option in that it has Finance reports, customer profiles, mobile Point of Sale, Email /telephone orders (invoice by email with a link to make payment) **but with all these features comes a slightly more complex system to use/learn.**

SELLFY | www.sellfy.com

Like Shopify, products are managed on Sellfy rather than on your website. Sellfy is a featured packed option, including all the features such as postal charge options, coupon codes, and sales tax settings etc..

Initial setup: 1 day

Charges: \$19/month (for up to 10k in sales)

FOXY | www.foxy.io

Products are managed on your website. Standard features including Postal charge options, coupon codes, sales tax settings etc.

Initial setup: 3 days

Charges: \$15/month (up to 100 transactions per month, 15c /transaction after that)

SNIPCART | www.snipcart.com

Products are managed on your website. Standard features including Postal charge options, coupon codes, sales tax settings etc.

Initial setup: 3 days

Charges: €8/month if sales are under €411/month - or 2% of total sales (whichever is higher)

Foxy and Snipcart are both a little bit more basic than SELLFY or SHOPIFY LITE but work well, and mean you can manage the products in your own website CMS when editing other content. After setup they tend to be more hands-off, requiring less management and less of a learning curve.