

Payment processing chart

Company name	Commidea	CreditCall	The DataCash Group	Docdata Payments	Elavon
Initial fees					
> set-up charge	none	£100	annual licence £960	£200	dependent on size of merchant
> cost of equipment	none	none	none	none	dependent on size of merchant
> deposit required	none	none	none	may be required for selected payment methods	dependent on size of merchant
Technology					
> average/typical time required for set-up	7-10 days	7 days	5 days	1-5 working days	dependent on size of merchant
> support offered for integration with other platforms	Commidea staff available for integration questions; on-site support chargeable	software development kit available for download	API integration	not disclosed	professional services team provides design, integration, and relationship management support
> platform exclusions	none so long as integration solution supports HTTPS posts passing HTML or XML fields	none	uses industry standard format, no exclusions	not disclosed	not disclosed
Monthly fees	fixed according to predicted volume of transactions				dependent on size of merchant and transaction volume
> monthly gateway fee		starts at £30 a month	none	£65	
> statement fee		none	none	none	
> monthly minimum		none	none	none	
> PCI-related fees (of any kind)		none	none	none	
Transaction fees					dependent on transaction volume
> per debit-card transaction	none	5-10p	4-10p	30p inc MSC	
> per credit-card transaction	none	5-10p	4-10p	30p inc MSC	dependent on transaction volume
> per non-UK transaction	none	5-10p	approx 10p	30p inc MSC	dependent on transaction volume
> per charge-back	none	none	determined by bank	£3.75 plus acquirer fee	dependent on transaction volume
> other	none	none	fraud screening on pence-per-transaction basis, alternative payment options on case-by-case basis, dynamic currency conversation by %	none	
Features					no
> accept payment by PayPal/Ukash	yes	PayPal	yes	PayPal	yes
> support multiple currencies	yes	yes	yes	yes	no
> support instalment payments	yes	yes	yes	yes	no
> provide shopping-cart facility	no	no	no	yes	depends on acquiring bank
> clear the account in	3 working days standard	depends on acquiring bank	depends on acquiring bank	1-4 working days	
Fraud protection	to come in 2010	AVS, 3D Secure, additional services through The 3rd Man	The 3rd Man fraud protection services plus 3D Secure, AVS CV2 checks	own fraud management module plus PCI, CPSP, AIS, 3D Secure, AVS, CVC, CID, more	own fraud detection system as well as CW2, AVS, 3D Secure
PCI DSS and PA DSS compliance	PCI DSS Level 1	PCI DSS Level 1	full compliance	full compliance	full compliance
Help and support					
> support hours	Monday-Friday and public holidays 8am-8pm, Saturday 9am-8pm, Sunday 10am-5pm	Monday-Friday 8am-6pm	Monday-Friday 9am-5.30pm, 24-hour support for emergencies (chargeable)	9am-5pm	24/7 support

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Company name	Netbanx	Ogone Payment Services	PacNet Services	PayPal	PayPoint.net
Initial fees					
> set-up charge	£100 standard	none	none	none	none for payment gateway or ecommerce solution, £30 a month for Paypoint.net Complete Solution
> cost of equipment	none	none	none	none	none
> deposit required	may be required for bureau processing	none	credit-card security reserve maintained on rolling basis	none	none
Technology					
> average/typical time required for set-up	1-4 weeks	less than 1 day	7 working days	2 days	2 days
> support offered for integration with other platforms	project management and professional services	free email and telephone support and access to a free test account to test functionality before going live	flexible API integration, technical support available Monday through Friday	integration support through various channels	technical support by email and telephone
> platform exclusions	none	none	none	none	none
Monthly fees					
> monthly gateway fee	10p per transaction or less depending on volume	£19.99	none	none	starting at £10 a month
> statement fee	none	none	none	none	none
> monthly minimum	£20	none	none	none	depending on acquiring bank
> PCI-related fees (of any kind)	none	none	none	none	none if the payment page is hosted by PayPoint.net
Transaction fees		300 free transactions, 15p thereafter			
> per debit-card transaction	direct: from 10p per transaction, or less depending on volume; bureau: 45p per transaction or less depending on volume		from 1.5% of approved transaction	1.4% plus 20p up to 3.4% plus 20p dependent on volume	depending on acquiring bank
> per credit-card transaction	direct: from 10p per transaction or less depending on volume; bureau: from 1.9% plus per-transaction fee		from 1.5% of approved transaction	1.4% plus 20p up to 3.4% plus 20p dependent on volume	depending on acquiring bank
> per non-UK transaction	direct: from 10p per transaction or less depending on volume; bureau: quote available on request		from 2% of approved transaction	as above + 0.5%	depending on acquiring bank
> per charge-back	bureau service: £15		none	£7	depending on acquiring bank
> other	none		none	none	depending on acquiring bank
Features					
> accept payment by PayPal/Ukash	yes	PayPal	no	n/a	yes
> support multiple currencies	yes	yes	yes	yes	yes
> support instalment payments	yes	yes	yes	yes	yes
> provide shopping-cart facility	no	no	no	yes	yes
> clear the account in	typically 2-3 days depending on acquiring bank	can be in 1 day depending on acquiring bank	typically 2 working days	3-5 working days	not disclosed
Fraud protection	own fraud detection tools including 3D Secure, IP address checks, indemnified transactions through the Neteller e-wallet	payment detail check, 3D Secure, fraud detection modules	AVS, 3D Secure, Maxmind fraud screening	online and offline protection provided	3D Secure, The 3rd Man, FraudGuard, SECGuard, risk management team on hand
PCI DSS and PA DSS compliance	full compliance	PCI DSS Level 1	full compliance	full compliance	PCI DSS Level 1
Help and support					
> support hours	24/7 support	office hours, after hours support available when business critical	8.30am-midnight	24/7 via email	9am-5.30pm phone and email support, 24/7 support available dependent on package

RBS WorldPay	Sage Pay	SecureHosting UPG	Servebase Global Card Solutions	Transaction Network Services	YesPay International
Business Gateway 350 (BG350): free; Business Gateway Plus (BGP): £75;	none	£60	differs per product	not disclosed	£40
none	none	none	differs per product	not disclosed	none except for cost of Chip and PIN devices
may be required for BGP customers based on individual risk profile	none	none	differs per product	not disclosed	none
2 weeks	4 days	3 days	7-10 days	7 days	8-10 working days
technical support by phone, email, and online	API solution	full support	implementation person assigned until go-live, thereafter help desk support	integration and implementation support	free tool kit, validation testing, help desk
none	none	none	none	none	none
			differs per product		
BG350: £19.95 a month for 350 transactions; BGP: £15 a month	£20 per month for up to 1,000 transactions per quarter; £10 a month for fewer than 1,000 transactions per month using the virtual terminal only	annual fee £85-£249 depending on service		not disclosed	from £14.50 a month
none	none	none		not disclosed	none
none	none	none		not disclosed	none
none	£20	none		not disclosed	none
BG350: 28p per transaction; BGP: 3.35% + 15p per transaction	10p per transaction for more than 1,000 transactions per quarter	7-25p	not disclosed	not disclosed	none from YesPay, merchant pays MSC
BG350: 28p per transaction; BGP: 3.35% + 15p per transaction	10p per transaction for more than 1,000 transactions per quarter	7-25p	not disclosed	not disclosed	none from YesPay, merchant pays MSC
BG350: 28p per transaction; BGP: 3.35% + 15p per transaction	10p per transaction for more than 1,000 transactions per quarter	7-25p	not disclosed	not disclosed	none from YesPay, merchant pays MSC
BGW: n/a; BGWP: £10	not disclosed	n/a	not disclosed	not disclosed	none from YesPay, merchant pays MSC
none	not disclosed	none	not disclosed	not disclosed	none
PayPal	PayPal	no	PayPal	later in 2010	no
yes	yes	yes	yes	yes	yes
yes, with £100 one-off set-up cost	not disclosed	yes	yes	yes	yes
no	not disclosed	yes	no	no	yes
BG350: 3 working days; BGP: 7-28 days	2-3 days	depends on acquiring bank	n/a	1-3 days depending on acquiring bank	n/a
IP and geolocation checking, risk profiling, 3D Secure, AVS, CVV	AVS, CV2, The 3rd Man, 3D Secure	AVS, CV2, 3D Secure, IP address data	3D Secure, CVV2, AVS, tokenisation	CV2, AVS, AVV, 3D Secure, IP geolocation, order review flagging	3D Secure
Expected by July 2010	PCI DSS Level 1	full compliance	full compliance	PCI DSS yes, PA DSS in 2010	full compliance
Monday-Friday 24 hours, Sat 9am-5pm	24/7 support	9am-5.30pm	24/7 support	24/7 support	Monday-Friday 8:30am-midnight