Payment Gateway

	Realm	PayPal	Pushpay	RebelGive	Tithe.ly	Subsplash	easytithe.com	Stripe	
Payment Processor	Vanco	Self						self	
Merchant Account Required	Yes	No	Probably Yes	Probably Yes	Yes		Yes - reason for sec. fee?	no	
Monthly Fee	$0.00	$0.00	$199.00 ?	$99/mo ($79/mo annually)	$0.00*		$10 security fee		
Credit/Debit Rate per tx	2.65%	2.90%			2.90%		2.60%	2.90%	
AmEx rate per tx	3.50%				3.50%		not addressed	3.50%	
Credit/Debit Rate - nonprofits - per t	2.65%	2.20%			2.90%		2.60%	2.2%* not advertised; may have changed	
Credit/Debit Process fee per tx	$0.35	$0.30			$0.30		$0.39	$0.30	
ACH Processing Rate per tx	0.90%				1.00%			0.80%	
ACH Process fee per tx	$0.35				$0.30			$0.00	Separate processor - fees there?
Batch fees	$0.35								
Failing transaction fee	$0.35								
Chargeback fee	$25.00								
ACH Return fee	$5.00							$3.00	
Compliance costs									
Compliance fees/mo.	$23.95								
Special Rates/Qualifiers									
Website integration	No	Begin, but not end	?	Yes	?		Possibly	Yes	
QR Code payments		Yes - 0.00 /1.9%+$0.10						No	
Text to give					*19.00/mo for text giving after 30-day trial			No	
Giving to separate funds	Yes	No	Supposedly, but w/o integration, I'm doubtful	Yes	Yes	?	Yes	Likely; coding on website side	
NOTES	Integrates with Realm ChMS; pmts by members auto entered into account/fund; non-members must create one-time account	Does not integrate with Realm; transactions would have to be entered manually (as done now); users can give w/o PayPal account by CC/debit card; users w/PayPal account have no further registration information. Accounting reports available 24/7,	Does not integrate with Realm; pushing their own ChMS. Pricing by quote, only; not published; all donors must complete one-time registration including CC	Flat monthly fee; digital giving imported into website; attractive, they're pushing end-user friendliness	Giving package encourages "Cover the fees," option and they claim 25% of all donors will choose to cover the fees. Tithe.ly apps package encouraged: $19/mo site +$149 setup; church apps $59/mo w/$149 setup; ChMS $49/mo w/$149 setup, or all at $99/mo w/$149 setup.	??? Was on recommended list, but it is a "complete solution for connecting with your community," i.e., they want web, mobile, social, giving -- but offer no specifics on their own website.	Claims integration with ACS Technologies (Realm), but also offers CSV files to import manually	Integrates with Wordpress (our website CMS) well. Growing retail and world-wide NPO payment processor.	
Also read: https://stewardshipresources.org/giving-beyond-the-offering-plate-101/					"One tap giving" requires user registration				