

# Merchant Accounts

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This article applies to:

Rather than processing payments directly, Keap has built integrations with some of the world's leading merchant accounts to enable you to accept payments with PayPal, Chase WePay, Stripe, eWay, EVO Payments (using Authorize.Net as a gateway), or Authorize.Net (with a connected merchant account).

You can use an existing account or sign up for one as you set up your payment integration, with the exception of Authorize.Net as a gateway for EVO Payments. To use Authorize.Net and EVO Payments, customers must sign up for an account on their site before connecting to Keap.

Keap does not charge any additional fees to receive payments, but each merchant has its own payment fees. The fees for U.S. customers are outlined below. Please be aware that fees may differ by country.

## Integrated Merchant Accounts

### **PayPal**

PayPal brings you and your clients the most relevant, secure, and convenient payment options. PayPal checkout with advanced fraud protection, allows you to accept payments from 286 million PayPal users in over 100 currencies and across 200 markets.

### **WePay**

WePay, a Chase company, leverages the power of Chase to offer you a dynamic payment option to accept payments instantly and get paid faster so you never lose a sale.

### **Stripe**

Stripe helps you get paid faster, fight fraud, and go global as you scale. Stripe's huge global presence and ease of accepting payments free you up to concentrate on what's really important—your core business.

### **eWay**

eWAY provides merchant account services in Australia and New Zealand. When you integrate with the eWAY merchant gateway, you are able to process payments through any method (check-out forms, invoices, or manual payments). It will also handle recurring charges for subscriptions or payment plans. When a customer submits payment through the eWAY gateway, they never leave your company website - eWAY simply processes payments on the back end.

### **Authorize.Net**

Authorize.Net's simplified payment solutions are designed for whenever and wherever you need them, with premium features that help you run your business and protect your customers. Authorize.net offers a gateway only so you can utilize a merchant account of your choice that is processor neutral, so you can keep your Authorize.Net Payment Gateway and maintain your valuable data if you ever decide to switch processors.

### **EVO Payments**

EVO Payments is a fully integrated merchant acquirer and payment processor that offers channel specialization, low processing rates, fast deposits, and easy setup with no downtime. EVO Payments utilizes Authorize.Net as the gateway which means you will use Authorize.Net to connect EVO Payments to Keap.

## Merchant Fees

Merchant Account	Processing Fee (U.S.)	Accepted payment types	Additional information (including international rates)	International availability
PayPal	2.9% + \$0.30 USD per transaction	Mastercard, Visa, American Express, Discover, Venmo, PayPal Credit	<a href="https://www.paypal.com/us/webapps/mpp/merchant-fees">https://www.paypal.com/us/webapps/mpp/merchant-fees</a>	AT, AU, BE, BG, CY, CZ, DK, EE, ES, FI, FR, GB, GR, HU, IT, LI, LT, LU, LV, MT, NL, NO, PL, PT, RO, SE, SI, SK, US, CA
WePay	2.9% + \$0.30 USD per transaction	Mastercard, Visa, American Express, Discover	<a href="https://keep.com/payment-partner/wepay">https://keep.com/payment-partner/wepay</a>	U.S., Canada, U.I
Stripe	2.9% + \$0.30 USD per transaction	Mastercard, Visa, American Express, Discover	<a href="https://stripe.com/pricing">https://stripe.com/pricing</a>	36 countries
eWay	1.5% + \$0.25 AUS per transaction	Mastercard, Visa, American Express	<a href="https://www.eway.com.au/online-payments/#pricing">https://www.eway.com.au/online-payments/#pricing</a>	Australia, New Zealand
Authorize.Net	\$25/month + 2.9% + \$0.30 USD per transaction	Mastercard, Visa, American Express, Discover	<a href="https://www.authorize.net/sign-up/pricing.html">https://www.authorize.net/sign-up/pricing.html</a>	U.S., Canada, Australia
Authorize.net + EVO Payments	2.75% + \$0.30 USD per transaction	Mastercard, Visa, American Express, Discover	<a href="https://go.evopayments.us/keappayments">https://go.evopayments.us/keappayments</a>	U.S. Canada, Australia

## Additional Keap Help Center Resources

- [PayPal](#)
- [Chase WePay](#)
- [Stripe](#)
- [eWay](#)
- [Authorize.NET](#)

## Accept Venmo and PayPal Credit with any Merchant Account

Although you must select a merchant account to be your default credit card processor, you may accept Venmo and PayPal Credit payments even if PayPal is not

your default processor. For example, you may want to take advantage of PayPal's ability to process Venmo transactions while having Stripe process your credit card payments. To enable this functionality:

1. [Connect your PayPal account](#)
2. Connect your preferred merchant account
3. Ensure your preferred merchant account is selected for credit/debit card processing
4. Check the Smart Payment Buttons box in your PayPal settings

