

Merchant Accounts[®]

This article applies to:

[Pro](#)

[Max](#)

[Ultimate](#)

For those not using Keap Pay, Keap has built integrations with some of the world's leading merchant accounts to enable you to accept payments with Stripe, PayPal, eWay, 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.

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.

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Integrated Merchant Accounts

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.

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.

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.

Merchant Fees

Merchant Account	Processing Fee (U.S.)	Accepted payment types	Additional information (including international rates)	Internationally available
Stripe	2.9% + \$0.30 USD per transaction	Mastercard, Visa, American Express, Discover	https://stripe.com/pricing	46 countries
PayPal	2.9% + \$0.30 USD per transaction	Mastercard, Visa, American Express, Discover, Venmo, PayPal Credit	https://www.paypal.com/us/webapps/mpp/merchant-fees	AT, AU, BG, CY, DK, EE, FR, GB, HU, IT, LU, LV, NL, NO, PT, RO, SK, US,
eWay	1.5% + \$0.25 AUS per transaction	Mastercard, Visa, American Express	https://www.eway.com.au/online-payments/#pricing	Australia, Zealandia
Authorize.Net	\$25/month + 2.9% + \$0.30 USD per transaction	Mastercard, Visa, American Express, Discover	https://www.authorize.net/sign-up/pricing.html	U.S., Canada, Australia

Additional Keap Help Center Resources

- [Stripe](#)
- [PayPal](#)
- [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



PayPal

2.9% flat rate + 30 cents transaction, no hidden fees.

PayPal



Smart Payment Buttons

Accept payment from your clients using their PayPal account, Venmo, or PayPal Credit.



Credit/debit card processing

Accept payment from your clients using credit card/debit card.

