### Stripe or PayPal — Which is better for accepting online payments?

<table>
<thead>
<tr>
<th>Feature</th>
<th>PayPal</th>
<th>Stripe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online payment fees</td>
<td>3.49% + $0.49 USD per transaction, with a few exceptions.</td>
<td>2.9% + $0.30 USD per transaction, plus any third-party fees.</td>
</tr>
<tr>
<td>Chargeback fee</td>
<td>$20</td>
<td>$15</td>
</tr>
<tr>
<td>Countries &amp; currencies</td>
<td>200+ countries/regions &amp; 25 currencies</td>
<td>46 countries &amp; 135+ currencies</td>
</tr>
<tr>
<td>International Fees</td>
<td>1.5%</td>
<td>1% + 1% for currency conversion</td>
</tr>
<tr>
<td>Security</td>
<td>Payment Card Industry (PCI) compliant</td>
<td>Payment Card Industry (PCI) compliant</td>
</tr>
<tr>
<td>Account setup time</td>
<td>~5 minutes</td>
<td>~5 minutes</td>
</tr>
<tr>
<td>Integrations</td>
<td>1000+ mostly for buyers</td>
<td>700+ mostly for businesses</td>
</tr>
<tr>
<td>Popular integrations</td>
<td>QuickBooks, Facebook, Salesforce, Shopify, AWeber</td>
<td>WooCommerce, Calendly, Zapier, Jotform, AWeber</td>
</tr>
<tr>
<td>Customizable checkout</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Support</td>
<td>Phone: 5–8 M-F, 6–6 S–S (PST) 24/7 chat support &amp; documentation</td>
<td>24/7 chat &amp; phone support, email, documentation</td>
</tr>
<tr>
<td>Average payout time</td>
<td>2 business days</td>
<td>Next day</td>
</tr>
</tbody>
</table>