

FEE TRANSPARENCY GUIDE



The Real Cost of Crypto Checkout

Why the advertised fee is never the only fee — and what VERIFIED does differently.

A product of VERIFIED Credit Card Processing



The Hidden Fee Problem

Most crypto checkout providers advertise a low fee, then add provider fees on top — often not disclosed upfront.



What We Found

Research across publicly available information from 20+ plugins and providers shows plugin fees ranging from 3–10%+, with provider fees of 3.5–4.9% often added on top. Fee structures across the market vary in how they are presented to merchants.



VERIFIED's Approach

We charge a flat 4% service fee and give you full control over whether the provider fee is passed to your customer.

What This Guide Covers

1. How crypto checkout fees actually work — and why "advertised" never equals "total"
2. Research-backed fee data across 20+ major on-ramp providers
3. Side-by-side comparison of competitor fee claims vs. estimated combined fees
4. Worked examples at \$50, \$100, and \$250 order sizes
5. How VERIFIED Crypto Checkout handles fees — and your options as a merchant
6. How to pass provider fees to customers (or absorb them yourself)



■ ■ Important Disclaimer

Provider fees listed in this document are based on independent research compiled in February 2026 from official provider documentation, support pages, and credible third-party reviews. Provider fees are set entirely by third-party companies and **may change at any time without notice**. VERIFIED does not control, set, or receive provider fees. Always verify current rates directly with each crypto provider before making pricing decisions.

IMPORTANT LEGAL NOTICE

VERIFIED Crypto Checkout is software infrastructure only.

VERIFIED does not act as a bank, money transmitter, payment processor, cryptocurrency exchange, or financial institution.

VERIFIED does not accept, transmit, custody, or settle funds.

All payment activity occurs exclusively on third-party hosted checkout platforms.

Merchants are solely responsible for ensuring their business activities comply with applicable laws.

■ Beta Notice — Blocks (Gutenberg) Checkout & Customer-Paid Service Fees

In this first beta release, customers paying the 4% service fee work solidly with **Classic Checkout**. Blocks (Gutenberg) checkout users may experience issues with the customer-paid service fee line item until we resolve this in the next build. If you use the Blocks checkout and plan to pass the service fee to customers, we recommend switching to Classic Checkout in the interim.

1. How Crypto Checkout Fees Actually Work

The two-layer fee structure that most providers don't explain clearly

Every credit card to crypto on-ramp involves **two separate fee layers**. Fee structures across the market vary in how they are presented. Merchants should review both platform fees and provider fees carefully when comparing solutions.

Layer 1 — Platform / Plugin Fee

This is the fee charged by the payment gateway software or plugin you install on your store. VERIFIED charges **4% flat**. Competitors charge anywhere from 3% up to 10%+ but advertise only their plugin rate — not the provider fee on top.

Who pays: Deducted from merchant settlement

Layer 2 — Provider / On-ramp Fee

This is the fee charged by the actual payment processor (Stripe, MoonPay, Transak, etc.) who converts the customer's credit card payment into USDC. Typically **3.5%–4.9%** for card payments. By default this is deducted from the merchant settlement alongside the VERIFIED fee. Merchants can optionally switch this to be added as a surcharge at customer checkout instead.

Who pays: Deducted from merchant settlement (default) — or added as a surcharge at customer checkout (merchant must activate)

■ The Key Insight

When a competitor advertises "only 3% fee," they mean their platform fee is 3%. The customer (or you) still pays the provider on-ramp fee on top — typically another 3.5–4.9%. Your actual total cost is closer to **6.5–8%**. This is not a VERIFIED-specific issue — it applies to every crypto checkout plugin and service, including every crypto checkout plugin and on-ramp service currently on the market.

2. The "Low Fee" Claim vs. Real Total Cost

What competitors advertise vs. what merchants and customers actually pay

Below is a comparison of fee models used across the crypto checkout plugin market, based on direct research of live competitor sites and confirmed via merchant inquiries in February 2026. Specific competitor names are omitted intentionally — this is an industry-wide pattern, not an isolated case. Provider fee estimates are from the research in Section 3. Actual rates vary by provider, region, and card type.

The examples below are illustrative and based on publicly available information as of February 2026. VERIFIED does not have access to internal pricing structures of other services. Actual rates may vary. This information is provided for informational purposes only.

Platform / Plugin	Plugin Fee Advertised	Provider Card Fee (On Top — Est.)	Estimated Combined Fees	What They Advertise vs. Disclosed	Merchant Control Over Provider Fee?
Plugin A (Tiered / Escalating Fee Model)	Starts at 3–4% for early adopters, rises to 8–10% at standard rate	3.5–4.9% (on-ramp provider fee on top)	~7–14% estimated combined	<i>"Instant settlement. No holds." Plugin fee shown prominently. Zero mention anywhere on the site of the additional crypto provider card fee merchants will also pay on every transaction.</i>	No pass-through option. No disclosure of provider fees. Merchant pays the escalating plugin fee AND the provider card fee separately on top. Early-bird rates eventually expire — standard rates can reach 10%+.
Plugin B (Low Headline Fee Model)	Advertises "Only 3%" or similar low rate	3.5–4.9% (on-ramp provider fee on top)	~6.5–9% estimated combined	<i>"Only 3% — one of the most competitive rates online." Provider fees exist but are buried in fine print or FAQ, absent from headline pricing. Confirmed by direct merchant inquiry with services using this model: provider fees apply on top and are not disclosed upfront.</i>	No pass-through option. The low advertised rate is the plugin cut only. Provider card fees (3.5–4.9%) are charged on top. Merchants typically discover this only after going live.
Generic WP Crypto Checkout Plugins	3–4% "flat fee"	3.5–4.9% (varies by crypto provider)	~7–9% estimated combined	<i>"Simple flat fee" or "low flat fee" — the plugin commission only. Provider fee existence rarely mentioned in plugin marketing. Merchants typically learn about it after their first customer complains about the checkout price.</i>	Plugin takes 3–4% from settlement. Provider takes 3.5–4.9% from customer at checkout. No merchant setting to absorb or itemise provider fee. No transparency guide or documentation of combined estimated fees.



VERIFIED Crypto Checkout	4% flat — always, forever (fully disclosed)	3.5–4.9% merchant pays by default	4% to merchant + provider fee (merchant chooses who pays)	<i>"4% service fee deducted from settlement. Provider checkout fees (3.5–4.9%) are shown to your customer before they confirm payment." Full fee breakdown guide published and linked. Rate never increases.</i>	Merchant has a built-in setting in every gateway to either absorb the provider fee themselves (default — deducted from payout) or activate Customer Pays to add it as a surcharge at checkout. Full control. No surprises. Rate locked at 4% — no tiered pricing, no escalating fees, no one-time unlock payments.
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* Platform fee estimates for competitors are illustrative and based on publicly available marketing materials, community research, and independent reviews. The lowest platform fee we have observed across comparable services is approximately 3%. Actual rates vary by provider, region, volume, and card type. VERIFIED does not have access to competitor internal pricing; this comparison is for informational purposes only.

What This Means in Practice

Every crypto checkout platform — including VERIFIED — uses the same underlying on-ramp providers (Stripe, MoonPay, Transak, Ramp, and others). That means the provider card fee of 3.5–4.9% exists regardless of which plugin or service you choose. The only real difference between platforms is:

Fee transparency	Most plugins bury provider fees in an FAQ, or omit them entirely from pricing pages. Confirmed through direct merchant inquiry with multiple services. VERIFIED publishes this full guide upfront.
VERIFIED 4% — who pays it	Each gateway has a "Service Fee" setting: "Store covers all fees" (default — deducted from your settlement, no customer line item) or "Customer pays 4% service fee" — adds a WooCommerce fee line item with the exact dollar amount and effective percentage shown. No competing plugin offers this built-in compliance disclosure.
Platform fee stability	Competitor fees range from 3% introductory rates to 8–10%+ standard rates, with tiered or escalating models observed. VERIFIED is 4% flat from day one — permanently.
What "total cost" looks like	Competitor plugins: ~6.5–14% estimated combined fees depending on fee tier plus provider fees. VERIFIED: 4% VERIFIED fee (merchant or customer pays, your choice) + provider fee shown at provider checkout — most predictable and transparent estimated combined cost in the market.



VERIFIED: Fixed Rate, Full Disclosure, Merchant Choice

Rate: 4% flat — always. No founding batch pricing, no escalating tiers, no one-time unlock fees required. Competitor fees in this market range from 3% introductory rates up to 10%+ standard rates. VERIFIED is 4% on your first transaction and 4% on your ten-thousandth — no surprises.

Compliance disclosure: When the customer pays the VERIFIED fee, the plugin automatically displays: "**Payment service fee (4.00%)**" with the exact dollar amount, always exactly 4.00% to the cent. When the merchant pays, the gateway description shows: "**Store covers all fees.**" No competing plugin provides this level of automatic fee disclosure at checkout.

US merchants: Stripe is the top recommended gateway — labelled "USA Lowest KYC & Fees Often" in the admin. Minimum order is \$2. For multi-region stores, Smart Auto-Routing automatically selects a supported hosted checkout provider per customer region.

3. On-Ramp Provider Fee Research

Card payment fees charged by the underlying payment providers — February 2026

These are the fees the actual payment provider charges when a customer pays by credit or debit card. These fees apply regardless of which crypto checkout plugin or platform you use — because the same providers power most solutions in the market.

■ ■ Disclaimer — Provider Fees May Change

The fees below were researched from official provider documentation, support pages, and credible third-party reviews in February 2026. **Provider fees are controlled entirely by third-party companies** and can change at any time without notice to merchants or plugins. VERIFIED does not set, control, or receive any portion of these fees. Always verify the current rate directly with the crypto provider before making pricing decisions.

Provider	Card / Apple Pay Fee	Bank Transfer	Min Fixed Fee	Min Order	Data Confidence	Source Basis
MoonPay	4.5%	1.0%	\$3.99	\$20.00	HIGH	Official moonpay.com pricing disclosure page + multiple independent reviews
Stripe Onramp	~4.9%	~1.5%	—	\$1.00	HIGH	\$4.99 fee observed on \$100 purchase in Stripe documentation; TechCrunch Dec 2022
Transak	3.5%	~1.0%	—	\$1.00	HIGH	Official support.transak.com + bitget.com/wiki — 0.99–3.5%; 3.5% typical for card
Simplex	3.5–5.0%	N/A	\$10.00	\$1.00	HIGH	Official support.simplex.com FAQ — card 3.5–5%, \$10 minimum fee
Revolut	~3.5%	~1.0%	—	\$1.00	MEDIUM	Revolut help center; ~3.5% for card — good for UK customers
Ramp Network	~3.0–4.0%	~1.0%	—	\$1.00	MEDIUM	support.rampnetwork.com — rate varies by region and currency
Banxa	~4.0%	~1.0%	—	\$1.00	MEDIUM	daytrading.com review 2025; varies by partner/region
Robinhood	~2.5%	N/A	—	\$1.00	MEDIUM	Cited in Coinbase dev FAQ for comparison; notably lower than peers
Guardarian	~3.5–4.5%	~1.0%	—	\$1.00	ESTIMATED	No published flat rate — industry average applied
Topper/World pay	~3.5–4.0%	~1.0%	—	\$1.00	ESTIMATED	Worldpay-backed; no public rate — estimated from Worldpay norms
Utorg	~4.0%	~1.0%	—	\$1.00	ESTIMATED	EU licensed; no public rate — industry average applied
Unlimit	~4.0%	~1.0%	—	\$1.00	ESTIMATED	Global; no published rate — industry average applied



Sardine	~3.5–4.0%	~1.0%	—	\$1.00	ESTIMATED	US-focused; no public rate — industry range applied
Bitnovo	~4.0%	~1.0%	—	\$1.00	ESTIMATED	EU-focused; no published rate — industry average applied
Kryptonim	~4.0%	~1.0%	—	\$1.00	ESTIMATED	European; no published rate — industry average applied
Transfi	~4.0%	~1.5%	—	\$1.00	ESTIMATED	Emerging markets; no public rate — industry average applied
Cryptix	~4.0%	~1.0%	—	\$1.00	ESTIMATED	No public rate — industry average applied
Binance Pay	0%	0%	—	\$1.00	ESTIMATED	Typically 0% for Binance account holders; card-to-crypto via Binance Buy may vary
Interac (CA)	~1.0%	~1.0%	—	\$1.00	ESTIMATED	Canadian bank-rail; very low fees per RBI/Interac norms
UPI (India)	~0.5%	~0.5%	—	\$1.00	ESTIMATED	Indian UPI rail; very low fees per RBI UPI norms

Confidence Legend:

- HIGH** Verified from official provider documentation or support pages
- MEDIUM** Corroborated by 2+ independent credible sources
- ESTIMATED** No published rate found — industry average applied. Treat as approximate.

4. Worked Examples — Real Cost at Common Order Sizes

Comparing VERIFIED's transparent model vs. a "low fee" competitor at \$50, \$100, and \$250

The following examples compare VERIFIED's two Service Fee modes vs. a competitor advertising a 3% platform fee. Provider fees (avg ~4.5% card) are always shown at the provider checkout — separate from the VERIFIED service fee. When Customer pays the VERIFIED fee, the plugin charges exactly 4% — calculated to the cent, no rounding, no minimum fee.

Example: \$50.00 Order

	VERIFIED Option A: Store covers all fees	VERIFIED Option B: Customer pays 4% fee	Competitor (3% platform + provider fee to customer)
VERIFIED service fee line item	None — "Store covers all fees." shown in gateway description	"Payment service fee (4.00%)" \$2.00 added to checkout	N/A
Order amount	\$50.00	\$50.00	\$50.00
VERIFIED service fee	-\$2.00 (4%, from settlement)	+\$2.00 (4.00%, paid by customer)	-\$1.50 (3%, from settlement)
Provider fee (card ~4.5%)	-\$2.25 (from your settlement)	-\$2.25 (from your settlement)	\$2.25 charged to customer at provider checkout
Customer total at checkout	\$50.00 (order total only)	\$52.00 (incl. service fee)	\$52.25 (incl. crypto provider surcharge)
Merchant nets (USDC)	\$45.75	\$47.75	\$46.25
Estimated combined fees (VERIFIED+provider)	~8.5% (\$4.25)	~8.5% (\$4.25)	~7.5% (\$3.75) — provider fee not shown upfront

Example: \$100.00 Order

	VERIFIED Option A: Store covers all fees	VERIFIED Option B: Customer pays 4% fee	Competitor (3% platform + provider fee to customer)
VERIFIED service fee line item	None — "Store covers all fees." shown in gateway description	"Payment service fee (4.00%)" \$4.00 added to checkout	N/A
Order amount	\$100.00	\$100.00	\$100.00
VERIFIED service fee	-\$4.00 (4%, from settlement)	+\$4.00 (4.00%, paid by customer)	-\$3.00 (3%, from settlement)



Provider fee (card ~4.5%)	-\$4.50 (from your settlement)	-\$4.50 (from your settlement)	\$4.50 charged to customer at provider checkout
Customer total at checkout	\$100.00 (order total only)	\$104.00 (incl. service fee)	\$104.50 (incl. crypto provider surcharge)
Merchant nets (USDC)	\$91.50	\$95.50	\$92.50
Estimated combined fees (VERIFIED+provider)	~8.5% (\$8.50)	~8.5% (\$8.50)	~7.5% (\$7.50) — provider fee not shown upfront

Example: \$250.00 Order

	VERIFIED Option A: Store covers all fees	VERIFIED Option B: Customer pays 4% fee	Competitor (3% platform + provider fee to customer)
VERIFIED service fee line item	None — "Store covers all fees." shown in gateway description	"Payment service fee (4.00%)" \$10.00 added to checkout	N/A
Order amount	\$250.00	\$250.00	\$250.00
VERIFIED service fee	-\$10.00 (4%, from settlement)	+\$10.00 (4.00%, paid by customer)	-\$7.50 (3%, from settlement)
Provider fee (card ~4.5%)	-\$11.25 (from your settlement)	-\$11.25 (from your settlement)	\$11.25 charged to customer at provider checkout
Customer total at checkout	\$250.00 (order total only)	\$260.00 (incl. service fee)	\$261.25 (incl. crypto provider surcharge)
Merchant nets (USDC)	\$228.75	\$238.75	\$231.25
Estimated combined fees (VERIFIED+provider)	~8.5% (\$21.25)	~8.5% (\$21.25)	~7.5% (\$18.75) — provider fee not shown upfront

5. Your Options with VERIFIED Crypto Checkout

Two clear choices — both fully disclosed, both your decision

Unlike platforms that leave the fee structure ambiguous, VERIFIED gives you an explicit choice in each gateway settings screen. Here is exactly what each option means:



Option A — Store Covers All Fees (Default — No Action Required)

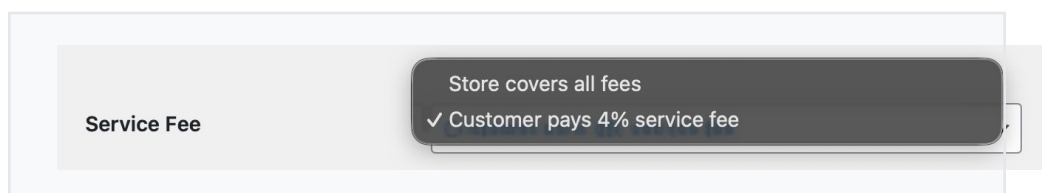
Setting	Default — no action needed. The Service Fee dropdown is pre-set to " Store covers all fees ". The VERIFIED 4% is deducted from your USDC settlement.
Customer experience	Customer sees a clean order total at WooCommerce checkout — no VERIFIED fee line item visible. The simplest, most frictionless checkout experience.
Compliance descriptor shown	" Store covers all fees. " — automatically displayed in the gateway description at checkout. No configuration required.
Your settlement	You receive the order total minus the VERIFIED 4% service fee. The provider also deducts their own fee from the amount they forward to you.
Example (\$100 order)	Customer pays \$100.00 exactly at WooCommerce checkout. VERIFIED deducts \$4.00 (4%). Crypto provider deducts ~\$4.50 from settlement. You receive ~\$91.50 USDC — sent to your wallet upon crypto provider confirmation.
Best for	Merchants who have priced the fee into their products and want the cleanest checkout. Works out of the box — zero configuration needed.

Option B — Customer Pays 4% Service Fee (Must Activate per Gateway)

Setting	Go to WooCommerce → Payments → Manage for each gateway. Find the Service Fee dropdown. Change to " Customer pays 4% service fee ". Save Changes. Repeat for each gateway you use. Classic Checkout fully supported; see beta notice for Blocks checkout.
Customer experience	Plugin adds a WooCommerce fee line item at checkout: " Payment service fee (4.00%) " showing exactly 4.00% — calculated to the cent, no rounding. \$100.00 order → \$4.00 fee. \$73.50 order → \$2.94 fee. Customer always pays precisely 4%.
Compliance descriptor shown	" Payment service fee (4.00%) " \$X.XX — WooCommerce fee line showing exactly 4.00% and precise dollar amount to the cent. Fully automatic. Recalculates live.
Exact 4% Calculation	Plugin calculates order total × 0.04 to the cent (2 decimal places). No rounding, no minimum fee. \$100.00 → \$4.00. \$73.50 → \$2.94. \$33.25 → \$1.33. Always exactly 4.00%.
Your settlement	You receive the order total minus the VERIFIED 4% only — the service fee is recovered from the customer. Crypto provider deducts their fee from the amount they send you separately.
Example (\$100 order)	Order \$100.00 × 4% = \$4.00 exactly. Fee line: " Payment service fee (4.00%) " \$4.00 . Customer pays \$104.00. You receive \$96.00 USDC. Another example: \$73.50 × 4% = \$2.94 — fee line shows \$2.94, customer pays \$76.44. Provider fee deducted separately.
Best for	Merchants who want to recover the service fee from the customer with full compliance disclosure — exact amount and percentage always itemised and visible at checkout.

What the Setting Looks Like

The **Service Fee** dropdown appears in every gateway's settings screen inside **WooCommerce > Payments > Manage**. The default is "**Store covers all fees**". To activate Option B, change it to "**Customer pays 4% service fee**" and click Save Changes. This must be done individually for each gateway you have enabled. Classic Checkout fully supported. Blocks checkout users: see the beta notice above.



Service Fee dropdown in WooCommerce gateway settings (v1.0.9). Checkmark indicates currently selected option. Default is "Store covers all fees."

Which Gateway Should You Enable?

VERIFIED includes a **Smart Auto-Routing** gateway and individual crypto provider gateways (Stripe, MoonPay, Robinhood, Ramp, Transak, Revolut, and more). The right choice depends on where your customers are:

Your customer base	Recommended gateway	Why
■ ■ Primarily United States	Stripe and/or MoonPay directly	Stripe has the lowest order minimum (\$2), familiar Stripe UI, and the smoothest low-KYC experience for US customers — labelled "USA Lowest KYC & Fees Often" in the plugin admin. MoonPay (\$20 min) is also widely recognised in the US. Direct gateways give US customers a predictable, consistent checkout.
■ Multiple countries or global	Smart Auto-Routing	Auto-Routing automatically selects the best provider for each customer's region. A UK customer gets Revolut. A Canadian gets a CA-supported provider. Without Auto-Routing, a US-only gateway shown to an international customer may fail verification or not be available at all.
■ ■ + ■ US + international mix	Stripe + Auto-Routing (both enabled)	US customers can choose Stripe for the smoothest low-KYC experience. International customers use Auto-Routing. Both gateways can be active simultaneously — customers choose at checkout.
■ ■ UK focused	Revolut or Auto-Routing	Revolut bypasses the FCA 24-hour cooling-off period for UK customers. Auto-Routing also serves UK customers via Revolut automatically.
■ ■ Canada	Interac or Auto-Routing	Interac e-Transfer is the native Canadian payment method. Auto-Routing also routes Canadian customers to compatible providers.

✓ *Multiple gateways can be enabled simultaneously — customers choose at checkout. Enabling Stripe + Smart Auto-Routing together is the most common setup for stores with a mix of US and international customers.*

6. What This Means for Your Pricing

Simple guidance for setting prices that account for total fees

Understanding the estimated combined fee picture lets you price confidently. Here are the three most common approaches merchants use:

1

Pass-Through Pricing (Recommended)

Set your prices normally. Disclose clearly on your checkout page or product pages that a 4% VERIFIED service fee is deducted from settlement, and that customers will see a provider checkout fee (typically 3.5–4.9%) at the payment step. This is the most transparent approach and tends to build the most customer trust.

In short: Your margin stays intact. Customer is informed. No markup needed.

2

All-Inclusive Pricing

Mark up your product prices by 8–9% above your target margin to cover both the VERIFIED fee (4%) and the average provider fee (~4–5%). Enable "merchant absorbs provider fee" in your gateway settings. Advertise "no hidden fees at checkout." The customer pays a higher product price but has a frictionless checkout.

In short: Higher product price. Cleaner checkout. You absorb all costs.

3

Hybrid Pricing

Add 4% to your product price to cover the VERIFIED fee. Leave provider fees as customer-paid (the default). Your product prices recover the VERIFIED cost, and the customer sees the provider fee separately at checkout. Net result: you effectively break even on fees.

In short: Partial markup. Customer still sees provider fee. Middle ground.

■ Suggested Messaging for Your Store

Transparent version: "Payments are processed via VERIFIED Crypto Checkout. A 4% service fee is deducted from settlement. A provider checkout fee (typically 3.5–4.9%) will be shown to customers at the payment step."

All-inclusive version: "We use VERIFIED Crypto Checkout for secure, USDC-settled payments. No hidden fees at checkout — all processing costs are included in our pricing."



Ready to get started?

Install VERIFIED Crypto Checkout — accept credit card, Apple Pay & Google Pay, receive USDC settlement upon provider confirmation. No separate merchant onboarding required.

verifiedcryptocheckout.com - verifiedcreditcardprocessing.com

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VERIFIED Crypto Checkout is software infrastructure only. VERIFIED does not act as a bank, money transmitter, payment processor, cryptocurrency exchange, or financial institution. VERIFIED does not accept, transmit, custody, or settle funds. All payment activity occurs on third-party hosted checkout platforms.