

Which payment processor should I choose?

Each of the following payment processors offers the most extensive level of integration, meaning you can take payments and issue refunds within a SuperControl booking. The charges and costs of each one are shown below to help you make an informed decision.

Opayo (Sage Pay)

Before you can use Opayo (Sage Pay), you need to apply for an e-commerce merchant account with your bank, which Opayo (Sage Pay) requires in order to authorise you to take online payments. Once you have this, you can then sign-up with Opayo (Sage Pay). This integration allows you to take credit and debit cards. Should you wish, you can hold money on the guest's card for a security deposit, avoiding the need to take money and then refund it back to the guest post-stay (or take a payment if they leave any damage). Opayo (Sage Pay) [charges apply](#).

Simple sign up process	Yes. Sign up here .
Separate merchant account required	Yes
Process payments/refunds within a booking	Yes
Guests can complete payments via SuperControl online booking form	Yes
Hold money on a guests card for a damage/ security deposit	Yes
Monthly/Additional charges	Yes

Opayo Payment Plans**	Moto	Flex (inc. Moto)
Transactions	0-100 per month	350 per month
Price	£15+VAT per month	£27+VAT per month
Surplus	Charged at 14p per transaction	Charged at 12p per transaction
MySage Portal	Access	Access

HolidayRentPayment

SuperControl and HolidayRentPayment work together seamlessly to offer you an online payment process that promotes simplicity at every corner. HolidayRentPayment is an industry-specific payment platform that is designed especially for self-caterers. There is no monthly fee, and you don't need an e-commerce merchant account.

HolidayRentPayment provides payment processing and merchant services for a simple percentage transaction fee (whether they are debit or credit cards) rather than any standing fees. What's more, repeat payments are taken through tokenisation but without the non-secure charges.

Simple sign up process	Yes. Sign up in SuperControl (Integrations > Online payments gateways > Holiday Rent Payment > Application Form).
Separate merchant account required	No
Process payments/refunds within a booking	Yes
Guests can complete payments via SuperControl online booking form	Yes
Hold money on a guests card for a damage/ security deposit	Yes
Monthly/Additional charges	<p>No monthly Standing Charge.</p> <p>If your business is in the UK: 1% - 2.29%+VAT (depending on your card turnover) on each transaction for UK cards. 2.9%+VAT for corporate cards, virtual cards and those outside the UK).</p> <p>If your business is in the EEA: 1% - 2.29%+VAT (depending on your card turnover) on each transaction for EEA cards. 2.9%+VAT for corporate cards, virtual cards and those outside the European Economic Area.</p>

Payment Processors Comparison Table

	Holiday RentPayment	Opayo
Monthly charges	None	Varies**
Extra Charges*	None	Varies**
Refund Charges	None, refunds original fees	Varies, depending on merchant bank
Merchant Account needed	No	Yes
Setup Fee	None	£120 +VAT
Transaction Charges	Business in the UK: 1% - 2.29% +VAT in each transaction for UK cards 2.9% +VAT for corporate cards, virtual cards and those from outside the UK. Business in the EEA: 1% - 2.29% +VAT on each transaction for EEA cards, 2.9% +VAT for corporate cards, virtual cards and those from outside the EEA.	Varies**
One step setup	✓	✗
Pre-authorized security deposit	✓	✓
Guest enters card details directly into the booking form	✓	✗
Take telephone payments	✓	✓ (Extra charges may apply)
Take balance payments without contacting the guest	✓	✓ (Extra charges may apply)
Refunds directly from within SupeControl possible	✓	✓
Auto-generated payment reminder	✓	✓
Accept non-UK bank accounts	✓	Only british or Irish Merchant accounts

* These include PCI and non-secure charges

** Depending on your payment plan