01 / PAYMENT GATEWAY SELECTION WORKBOOK

Choose for your real workflow.

Define the job before comparing gateways. Complete this workbook digitally or print it; keep written provider quotes and demonstrations alongside it.

BUSINESS NAME

REVIEW DATE

PROJECT OWNER / ROLE

TARGET LAUNCH / CURRENT CONTRACT END

Where do customers pay?

- ☐ Website checkout
- ☐ Payment links / invoices
- ☐ Phone / mail orders
- ☐ Recurring payments
- ☐ In-person / POS
- ☐ Mobile app

TOP THREE WORKFLOWS THAT MUST WORK

PAYMENT METHODS / COUNTRIES / CURRENCIES TO VERIFY

CURRENT PROBLEM / MEASURABLE SUCCESS CRITERION

> Use planning information only. Do not enter card numbers, security codes, passwords, SSNs, bank account details or customer records. Product availability, pricing and approval must be confirmed for your business.

02 / INTEGRATION INVENTORY

Trace one payment end to end.

List exact products and versions. A logo on an integrations page is a starting point; ask the provider to demonstrate the connection your business will actually use.



System / version	Connection / owner / proof to request
Storefront / checkout	
Gateway / processor	
Recurring / vault / billing	
Accounting / ERP / CRM	

Verify the whole lifecycle

- [ ] Authorization and capture
- [ ] Decline and retry handling
- [ ] Void and partial refund
- [ ] Duplicate event protection
- [ ] Order-to-deposit matching
- [ ] Support and outage ownership

Have the provider identify which functions are native, which require a paid add-on, and which need custom development. Assign a person to each unresolved dependency.

03 / PROVIDER COMPARISON

Put three options side by side.

Use the same business profile and requirements for each provider. Enter a clear answer, not a checkmark, when compatibility, ownership or fees depend on conditions.

Requirement	Provider A	Provider B	Provider C
Provider / quote date			
Business model accepted in writing			
Exact platform / version supported			
Gateway + processor relationship			
Required payment methods / regions			
Recurring / stored-payment setup			
Fraud tools / rules / added fees			
Reports / exports / reconciliation			
Settlement timing / exceptions			
Support hours / escalation owner			
Contract / renewal / cancellation			
Token portability conditions / costs			
Implementation owner / timeline			

DECIDING FACTOR / QUESTION STILL UNANSWERED

Attach the written answers and fee schedules. Unconfirmed is not the same as supported.

04 / ITEMIZED COST WORKSHEET

Price the complete stack.

Separate gateway charges from processing, software and implementation costs. Identify what is already bundled so the same fee is not counted twice.

MONTHLY CARD VOLUME ($)	TRANSACTION COUNT	QUOTE / DATE / CURRENCY

Line item	Quoted rate / basis	Monthly amount ($)
Processing percentage / channel mix		
Processing per-transaction fees		
Interchange / network fees, if separate		
Gateway monthly platform fee		
Gateway transaction / authorization fees		
Storefront / plugins / integration fees		
Recurring billing / vault / account updater		
Fraud tools / 3DS / verification add-ons		
Cross-border / currency conversion		
Refund / dispute / retrieval event fees		
Other monthly / minimum charges		
Annual fees divided by 12		
Equipment / connectivity, if applicable		
TOTAL ESTIMATED RECURRING COST		
One-time setup / migration / development		
Termination / renewal obligations		

Monthly estimate: sum volume x applicable rate + event count x fee + recurring charges + annual fees / 12. Add separate interchange/network charges only when not included in the rate.

Keep one-time costs separate. Reserve balances, delayed payouts and refunded principal affect cash flow but are not automatically gateway fees. Record them in the contract notes.

05 / FICTIONAL COST EXAMPLE

Small fees can change the answer.

Illustration only: these invented amounts are not NUMUS pricing, provider quotes, a savings forecast or a promise of eligibility. Replace every input with a written quote.

SAME SCENARIO FOR BOTH OPTIONS

$50,000 monthly card volume | 1,000 transactions | $50 average ticket
One currency; no cross-border charges. Processing example is all-in for this exercise.

Monthly line item	Option A	Option B
Processing: 2.60% of $50,000	$1,300	$1,300
Processing: $0.15 x 1,000 transactions	$150	$150
Gateway fixed monthly charge	$25	$75
Gateway transaction charge	$0.10 x 1,000 = $100	$0.02 x 1,000 = $20
Integration plugin	$20	$20
Fraud tool charge	$15	$15
Billing / vault add-on	$10	$10
Annual program fee / 12	$120 / 12 = $10	$120 / 12 = $10
ESTIMATED MONTHLY TOTAL	$1,630	$1,600
One-time setup, shown separately	$100	$200
First year: monthly x 12 + setup	$19,660	$19,400

What changed? Option B has a higher gateway monthly fee but lower transaction charges. Its modeled recurring total is $30/month lower; the extra $100 setup cost reduces the modeled first-year difference to $260. This does not establish better operational fit.

Refund, dispute, cross-border, currency, reserve and other event costs are excluded from this fictional scenario, not assumed to be free. Ask about each applicable cost.

06 / SECURITY + PORTABILITY

Know who owns each responsibility.

Use these questions with your provider and qualified technical or compliance advisers. Record the answer and owner; a gateway feature does not certify your whole business.

Payment data boundary

What enters our page, server, logs and connected apps? What is hosted or tokenized by the provider?

PCI validation

Which validation and tasks apply to our exact integration? Who confirms scope and evidence?

Individual access

Are MFA, least-privilege roles and audit records available? Who removes staff and vendor access?

Keys and webhooks

Who manages key rotation, secret storage, webhook verification and duplicate-event handling?

Fraud and disputes

Who configures risk rules and monitors outcomes? What tools, fees and obligations remain ours?

Payment-token portability

Can tokens migrate to our chosen destination? Who must approve, perform and pay for the transfer?

Records and retention

Can we export transaction, refund, dispute and reconciliation records? For how long after exit?

Outage and exit plan

Who escalates outages, supports rollback and preserves the ability to refund earlier transactions?

Further reading: PCI SSC FAQ 1588; Adyen tokenization documentation.

pcisecuritystandards.org/faqs/1588/ | docs.adyen.com/online-payments/tokenization/

Request architecture and responsibility documentation. Never paste credentials, live tokens or customer payment information into this planning workbook.

07 / LAUNCH + RECONCILIATION

Prove the handoff before rollout.

Name an owner, define a test plan and retain evidence. Begin in the provider-approved test environment; any live validation needs an authorized, controlled procedure.

BEFORE LAUNCH

- [ ] Business acceptance, contract and written pricing confirmed.
- [ ] Correct test/live accounts, individual roles and keys verified.
- [ ] Approved payments, declines, duplicate events and error messages tested.
- [ ] Void, full/partial refund and recurring lifecycle tested where relevant.
- [ ] Receipts, logs and connected systems checked for appropriate data handling.
- [ ] Support contact, rollback trigger and launch owner documented.

AFTER A CONTROLLED TEST

- [ ] Order or invoice maps to the gateway transaction reference.
- [ ] Authorization, capture, void and refund statuses agree.
- [ ] Captured sales and adjustments tie to the settlement report.
- [ ] Payout, stated fees, holds and bank deposit reconcile without unexplained gaps.
- [ ] Timing differences and exceptions have owners and due dates.
- [ ] Historical refunds, disputes and export access remain available.

GO / NO-GO DECISION + OWNER + DATE

REMAINING ISSUE / NEXT ACTION / DUE DATE

Discuss your gateway fit with NUMUS

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