Which Payment Connector Should I Use?

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In this Article

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Introduction

To collect credit card information and process payments through FormAssembly you must use one of our payment connectors. Credit card information **cannot** be collected in a form without using a payment connector.

Side by Side Comparison

	Authorize.net	Stripe	PayPal	Cybersource	FreshBooks	Chargent	iATS
Available with Payment Connector Add-on	✅	✅	✅	✅	✅	✅	✅
Requires Salesforce Connector Add-on	❌	❌	❌	❌	❌	✅	❌
Accepts Credit Card Payments	✅	✅	✅	✅	✅	✅	✅
Accepts Other Payment Option(s)	eChecks	❌	PayPal Only	❌	Generate Invoices	eChecks	ACH or Direct Deposit

	Authorize.net	Stripe	PayPal	Cybersource	FreshBooks	Chargent	iATS
Recurring Payment Option	✅	✅	❌	✅	❌	✅	✅
One-time Payments and Recurring Payments in a Single Connector	✅	✅	❌	❌	❌	❌	✅

> **Note**: Connectors that do **not** allow one-time and recurring payments to be set up in a single connector will require multiple connectors to be used (one for each payment option) if more than one payment option is desired. The Authorize.net connector requires a workaround for this approach.

Authorize.Net

With the Authorize.net Connector, you can enable a single FormAssembly form to collect both one-time and recurring payments, depending on a user's response.

Requirements

- The Payment Connector Add-on
- An Authorize.Net merchant account
- To process eCheck payments, you'll need approval to use eCheck.Net
    - Apply at Authorize.Net and read the eCheck.Net User Guide
- A bank account in the United States

Accepted Forms of Payment

- Credit Card payments
- eCheck.Net payments

Special Notes

To process a payment through Authorize.Net, your form must have SSL encryption enabled. As of August 2015, all newly created forms are automatically SSL encrypted. For forms created before August 2015, you may enable SSL encryption through the Processing Options page.

Visit our Authorize.net document to learn more about this connector.

Stripe

With FormAssembly's Stripe Connector, you can process one-time credit card payments, set up recurring payments through subscriptions, and create new customers in Stripe - all from within a single form.

Requirements

- The Payment Connector Add-on
- A Stripe Account

Accepted Forms of Payment

- Credit Card payments

Special Notes

To use the Stripe connector, your form must have SSL encryption enabled, otherwise, you will receive an error when attempting to process payments. As of August 2015, all newly created forms are automatically SSL encrypted. For forms created before August 2015, you may enable SSL encryption through the Processing Options page.

Visit our Stripe document to learn more about this connector.

PayPal

The PayPal Connector allows you to collect payments with your web form, provided the respondent has a PayPal account.

Requirements

- The Payment Connector Add-on

Accepted Forms of Payment

- Credit Card payments
- PayPal account payments

Special Notes

The PayPal Connector does not recognize repeating fields. Each field must be manually created in the form.

By default, the data transmitted to PayPal is not encrypted. If you have a PayPal Premier or Business account, you can use a secure certificate to encrypt the data.

Visit our PayPal document to learn more about this connector

CyberSource

With FormAssembly's CyberSource Connector, you can accept credit cards for single or recurring payments within a single form.

Requirements

- The Payment Connector Add-on
- A CyberSource account

Accepted Forms of Payment

- Credit Card payments

Special Notes

With the Billing Action, you can create either one-time or recurring payments (subscriptions). To create both, you'll need to set up a second CyberSource connector.

Visit our CyberSource document to learn more about this connector.

FreshBooks

With FormAssembly's FreshBooks Connector, your web form can be set up to generate invoices and receive payments through FreshBooks.

Requirements

- The Payment Connector Add-on
- A FreshBooks account

Accepted Forms of Payment

- Invoicing through Freshbooks

Special Notes

This connector creates new "client" accounts when no existing client is found for a given email address. Since the FreshBooks pricing model imposes quotas on the number of clients you can manage, be sure to keep an eye on your form submissions.

Visit our Freshbooks document to find out more about this connector.

Chargent

With FormAssembly's Chargent Connector, you can process one-time credit card payments, set up recurring payments, and integrate every payment with Salesforce, all from within a single form. Chargent offers three different package types, all of which require a slightly different configuration on the FormAssembly side.

Requirements

- The Payment Connector Add-on
- The Salesforce Connector Add-on
- Must have Chargent installed through the Salesforce AppExchange

Accepted Forms of Payment

- Credit Card payments
- eCheck payments

Special Notes

It is possible to process both single and recurring payments within a form. To enable this setup, add two separate Chargent connectors to your connector timeline.

To process a payment through Chargent, your form must have SSL encryption enabled. As of August 2015, all newly created forms are automatically SSL encrypted. For forms created before August 2015, you may enable SSL encryption through the Processing Options page.

Visit our Chargent document to learn more about this connector.

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iATS

With FormAssembly's iATS Connector, you can process one-time credit card payments, set up recurring payments through subscriptions, process ACH or Direct Deposit payments, and create new customers in iATS - all from within a single form.

Requirements

- The Payment Connector Add-on
- An iATS account

Accepted Forms of Payment

- Credit Card payments
- ACH or Direct Deposit payment

Special Notes

To process a payment through iATS, your form must have SSL encryption enabled. As of August 2015, all newly created forms are automatically SSL encrypted. For forms created before August 2015, you may enable SSL encryption through the Processing Options page.

If you plan to create a form that gives users the option of choosing between paying with a credit card or using an ACH/direct deposit payment, you'll need to create a separate connector for each payment type.

It is also important to note that ACH/Direct Deposit is currently only available for the North American iATS server and not for the UK.