Payment Labs

Pricing - 2024

Faster payments with more access and options to pay anyone, anywhere

Transparent pricing that allows your business to scale, while saving time and money.

Pricing starts as low as

Monthly Plan

$200 /mo.

MOST POPULAR

Annual Plan

SAVE 25%

$150 /mo.

What's included

Payee Support
We provide personalized support for payee registration, tracking, and assistance throughout the payment process.

Tax Compliance
We collect W8/W9 forms, manage withholdings, remittances and provide end-of-year statements.

Seamless and Intuitive Experience
For both customers and their payment recipients.

Multiple Payment Methods
Bank transfers, prepaid debit cards, gift cards and more.

Global Reach
Fast cross-border payments in 180+ countries.

Payment Methods

At Payment Labs, our fees are straightforward and designed so you can scale your business without increasing costs as you grow.
We will never charge you per seat nor per payee.

ACH

0.90 USD

An ACH (Automated Clearing House) transfer is an electronic funds transfer system in the United States that facilitates money movement between bank accounts. ACH transfers are known for their cost-effectiveness, making them a popular choice for businesses and individuals for various financial transactions.

How long does this method take?

Within 48 hours

Fedwire Transfers

25.00 USD

A fedwire transfer is a method of electronically transferring funds from one bank or financial institution to another. It's commonly used for large transactions and international transfers, as well as when high security and speed are required.

How long does this method take?

Within hours

Local Bank Transfers

3.85 USD

A local bank transfer uses the local bank infrastructure to electronically move money from one bank account to another within the same country.

How long does this method take?

Within 72 hours

Swift Transfers

9.50 USD

A Swift transfer uses the Swift messaging protocol to send a message to transfer money worldwide to recipients in different countries. The Swift transfers are sent using a variety of settlement methods depending on the source and destination.

How long does this method take?

Within 3 to 5 days

Instant Transfer (Debit Card)

4.00 USD

Push-to-card utilizes the card networks to push real-time payments 24/7/365 to payees.

How long does this method take?

Within minutes

Prepaid Cards

1.00 USD

A prepaid card comes with a balance that acts as a spending limit that you can use to make purchases. Prepaid cards are an easy payment method for those without bank accounts or who do not want to provide their personal bank details to a third party.

How long does this method take?

Same day

Gift Cards

1.00 USD

A gift card is a digital code with a preloaded amount that can be redeemed at a specific vendor. The gift card is locked to that specific brand for the recipient to use. Gift cards are easy and convenient to use without using cash or a credit card, and anyone can use them.

How long does this method take?

Same day

Real-time Local Transfers

5.00 USD

Real-time local bank transfers are a form of real-time payment for banks that utilize real-time networks within the country.

How long does this method take?

Same day

Payment Labs Coverage & Fees*

Country name	Currency Code	Payment Method
Afghanistan	AFN	Wire
Albania	ALL	Wire
Algeria	DZD	Wire
Andorra	EUR	Local
Angola	AOA	Wire
Anguilla	XCD	Local
Antigua and Barbuda	XCD	Local
Argentina	ARS	Wire
Armenia	AMD	Wire
Australia	AUD	Local
Aruba	AWG	Wire
Austria	EUR	Local

Azerbaijan	AZN	Wire
Bahamas	BSD	Wire
Bahrain	BHD	Wire
Barbados	BBD	Wire
Bangladesh	BDT	Local
Belgium	EUR	Local
Belarus	BYN	Wire
Belize	BZD	Wire
Benin	XOF	Local
Bermuda	BMD	Wire
Bosnia and Herzegovina	BAM	Wire
Bolivia	BOB	Wire
Burkina Faso	XOF	Local
Bulgaria	BGN	Wire
Bulgaria	EUR	Local
Burundi	BIF	Wire
Brunei Darussalam	BND	Wire
Brazil	BRL	Local
Bhutan	BTN	Wire
Botswana	BWP	Wire
Cambodia	KHR	Wire
Cayman Islands	KYD	Wire
Canada	CAD	Local / Prepaid
Cabo Verde	CVE	Wire
Cameroon	XAF	Local
Central African Republic	XAF	Local
Chad	XAF	Local
Chile	CLP	Wire

China	CNH	Wire
China	CNY	Wire
Comoros	KMF	Wire
Congo	CDF	Wire
Congo	XAF	Local
Colombia	COP	Local
Costa Rica	CRC	Wire
Côte d'Ivoire	XOF	Local
Croatia	HRK	Wire
Cyprus	EUR	Local
Czechia	CZK	Wire
Czechia	EUR	Local
Djibouti	DJF	Wire
Denmark	DKK	Local
Denmark	EUR	Local
Dominica	XCD	Local
Dominican Republic	DOP	Local
Egypt	EGP	Wire
Eritrea	ERN	Wire
Ethiopia	ETB	Local
Equatorial Guinea	XAF	Local
Estonia	EUR	Local
Eswatini	SZL	Wire
Falkland Islands (Malvinas)	FKP	Wire
Fiji	FJD	Wire
Finland	EUR	Local
France	EUR	Local
French Guiana	EUR	Local

French Polynesia	XPF	Wire
Gabon	XAF	Local
Gambia	GMD	Wire
Georgia	GEL	Wire
Germany	EUR	Local
Ghana	GHS	Wire
Gibraltar	GIP	Wire
Greece	EUR	Local
Grenada	XCD	Local
Guatemala	GTQ	Local
Guadeloupe	EUR	Local
Guadeloupe	XCD	Local
Guinea-Bissau	XOF	Local
Guinea	GNF	Wire
Guyana	GYD	Wire
Haiti	HTG	Wire
Holy See (Vatican City State)	EUR	Local
Honduras	HNL	Wire
Hong Kong	CNH	Wire
Hong Kong	HKD	Local
Hungary	EUR	Local
Hungary	HUF	Local
Indonesia	IDR	Local
Israel	ILS	Local
India	INR	Local
Iceland	EUR	Local
Iceland	ISK	Wire
Iraq	IQD	Wire

Ireland	EUR	Local
Italy	EUR	Local
Jamaica	JMD	Wire
Jordan	JOD	Wire
Japan	JPY	Wire
Kazakhstan	KZT	Wire
Korea, Republic of	KRW	Wire
Kenya	KES	Local
Kyrgyzstan	KGS	Wire
Kuwait	KWD	Wire
Latvia	EUR	Local
Lao People's Democratic Republic	LAK	Wire
Lebanon	LBP	Wire
Lesotho	LSL	Wire
Liberia	LRD	Wire
Libya	LYD	Wire
Liechtenstein	EUR	Local
Lithuania	EUR	Local
Luxembourg	EUR	Local
Macao	MOP	Wire
Malaysia	MYR	Local
Malawi	MWK	Wire
Maldives	MVR	Wire
Mali	XOF	Local
Mauritania	MRO	Wire
Mauritius	MUR	Wire
Madagascar	MGA	Wire

Mexico	MXN	Local
Morocco	MAD	Local
Mongolia	MNT	Wire
Moldova, Republic of	MDL	Wire
Montserrat	XCD	Local
Mozambique	MZN	Wire
Myanmar	MMK	Wire
Malta	EUR	Local
Martinique	EUR	Local
Martinique	XCD	Local
Mayotte	EUR	Local
Monaco	EUR	Local
Montenegro	EUR	Local
North Macedonia	MKD	Wire
Namibia	NAD	Wire
Netherlands	EUR	Local
New Zealand	NZD	Local
New Caledonia	XPF	Wire
Netherlands Antilles	ANG	Wire
Nepal	NPR	Wire
Nicaragua	NIO	Wire
Nigeria	NGN	Wire
Niger	XOF	Local
Norway	EUR	Local
Norway	NOK	Local
Oman	OMR	Wire
Pakistan	PKR	Wire
Paraguay	PYG	Wire

Panama	PAB	Wire
Papua New Guinea	PGK	Wire
Peru	PEN	Local
Philippines	PHP	Local
Philippines	USD	Local
Poland	EUR	Local
Poland	PLN	Local
Portugal	EUR	Local
Qatar	QAR	Wire
Réunion	EUR	Local
Romania	EUR	Local
Romania	RON	Local
Russian Federation	RUB	Local
Rwanda	RWF	Wire
San Marino	EUR	Local
Slovakia	EUR	Local
Slovenia	EUR	Local
Spain	EUR	Local
Saint Pierre and Miquelon	EUR	Local
Sri Lanka	LKR	Wire
Sweden	EUR	Local
Sweden	SEK	Wire
Switzerland	CHF	Wire
Switzerland	EUR	Local
Saint Kitts and Nevis	XCD	Local
Saint Lucia	XCD	Local
Saint Vincent and the Grenadines	XCD	Local
Samoa	WST	Wire

Sao Tome and Principe	STN	Wire
Saudi Arabia	SAR	Wire
Serbia	RSD	Wire
Senegal	XOF	Local
Seychelles	SCR	Wire
Singapore	SGD	Local
Sierra Leone	SLL	Wire
Solomon Islands	SBD	Wire
South Africa	ZAR	Local
Suriname	SRD	Wire
Taiwan, Province of China	TWD	Wire
Tanzania, United Republic of	TZS	Wire
Thailand	THB	Wire
Tajikistan	TJS	Wire
Togo	XOF	Local
Tonga	TOP	Wire
Trinidad and Tobago	TTD	Local
Turkmenistan	TMT	Wire
Tunisia	TND	Local
Turkey	TRY	Wire
Ukraine	UAH	Wire
Uganda	UGX	Wire
United Arab Emirates	AED	Wire
United Kingdom	EUR	Local
United Kingdom	GBP	Local
United States	USD	ACH / Wire / Prepaid
Uruguay	UYU	Local
Uzbekistan	UZS	Wire

Viet Nam	VND	Wire
Vanuatu	VUV	Wire
Virgin Islands, British	XCD	Local
Wallis and Futuna	XPF	Wire
Yemen	YER	Wire
Zambia	ZMW	Wire
Zimbabwe	ZAR	Wire

Tax Service Fees*

Internal Revenue Service (IRS)

Form Collection for W-9 and W-8

Electronically collect and make available a W-9, W-8 BEN or W-8BEN-E for each payee.

Real-time TIN Verification (EIN/SSN/ITIN)	FREE
Foreign TIN Validation	FREE

End-of-Year Tax Statement Generation & E-Delivery

Generation of an End-of-Year Tax Statement, and E-Delivery via our app, including email notifications.

Form 1099-NEC	$1.00
Form 1099-MISC	$1.00
Form 1042-S	$3.00
Form 1042	FREE

* Provided for US based Businesses. All prices are in USD.

Sending a high volume of payments per month? Contact us to learn about our customized discounted pricing.

Request a Demo

"I used to dedicate 35 out of 40 hours a week to making payouts. With Payment Labs, our outdated manual process is now automated, and I now spend less than five hours a week on anything related to payments."

DAVID KELTCH
Blue Mammoth Games (BMG)