



# How to Choose the Best Payment Gateway Provider in India

If you're thinking about launching an online company yourself, you will need to know how to receive online payments. Here are a few tips on how to pick the right online payment gateway for your company. The option of a payment gateway in India is a very particular one. One shoe doesn't suit any of it! In that case, how do you know which payment gateway is better tailored to your needs?



If you are looking for a new payment gateway for your online business, consider these tips to help you make the right decision.

## Where do you want to collect payments?

Have you got a website? Do you want to redirect your customer to pay you on another platform that they're going to pay or do you want to show up right there on your website so that your customer doesn't have to leave your website? Whatever choice you make, make sure the check-out process is seamless and non-disruptive for the purchaser. Bad purchasing flow could lead to a drop-off and negative effects on your revenue in turn.

## Integration for your website

What portal is based on your website or online store? There are several websites that you can create on—Magento, WordPress, Prestashop, Drupal, OpenCart, or something else. The [payment gateway India](#) that you chose should be able to work with your network and give the customer a seamless purchase/checkout experience.

## Set-up Fees

Several online payment services offer varying set-up costs—first-time integration fees on the website, and others even have recurring maintenance fees, much like credit cards/debit cards! Don't neglect to think how much the payment provider would charge you to set up your account. There are payment services that also encourage you to sign up for free!

## **Pricing**

Different online payment services use different pricing methods. Some bill you on a monthly basis, others charge you on a purchase basis, and others charge you on an annual basis. What is the processing rate that your payment gateway India charges? You wouldn't want to spend a substantial part of the earnings in processing fees. There may be several ongoing payments on a monthly/annual basis for the use of a payment gateway that usually ends up as a recurring pain. We recommend that you pick a site that gives you flat rates without any hidden fees and charges.

## **Paperwork and Account Setup**

When setting up an online payment provider, in particular a payment gateway, providers can enable you to request business documentation and several other such documents. What kind of paperwork is needed to set up your account with the payment service provider? Even, how long is it going to take? If you're trying to start sales immediately, select a payment channel with the least on-board problems.

## **Payouts**

After all, online payments are about receiving such payments immediately. Although you could only use personal methods such as UPI or WhatsApp payments to allow your customers to pay for you, this could dramatically restrict your choices and your number of transactions. Therefore, for an online payment network, it is important to consider where and how the payments will be accepted. How regularly is your payment gateway India transferring your money to your account? It's crucial because you don't want to run out of money if the payoff time is too long.

## **How Secure is your Online Payment Provider?**

Your payment portal should comply with bank-grade security requirements, such as PCI DSS, and have a safe encrypted payment setting. With recent press data breaches, you must use a reputable payment processor to fuel your company and payments.