ezpymt

Mini guide

How to choose a monetization strategy for your SaaS platform

A short guide for software platforms that want payments to pay, without handing control of a single transaction to someone else.

Decide every payment before it moves.

Governed payments for modern platforms.

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Your users already pay. The question is where.

Most platforms earn their place by doing one job well. The schedule stays full, the invoices go out, the bookings stay straight. Once customers trust you with the work, they ask the obvious next question: can we pay here too? Say yes, and payments stop being someone else's business. Every transaction your users make inside your product is revenue your platform can keep, and one less reason for them to open another tab.

But payments bring a second question that is easy to miss while you are counting the upside: who decides whether a payment should move at all? A charge sent to the wrong payee, for the wrong amount, or twice, is not a pricing problem. It is a control problem. And it lands on your support team first.

HOW EZPymt THINKS ABOUT IT

Decided first. Moved second.

ezpymt puts a decision in front of every payment, human or AI-initiated, and checks it against your own policy: identity, mandate, risk, compliance, routing. Each decision is signed, so you can show later exactly why a payment went through or was held. When no valid decision exists, the payment waits. That is the point.

Two ways in

Approval Layer keeps the processor and bank you already have. ezpymt adds the decision layer on top. Governed Payments are embedded, branded payments with approval built in; ezpymt runs the rails for you as well. The next page compares them side by side.

Same five checks. Same signed record.

Every payment decided before it moves, on either path.

Two ways to earn from payments

Both paths earn money the same way: your users pay to move money, and your platform keeps part of what they pay. They differ in who sets the price, who carries the cost underneath, and how much of the operation you run yourself.

Approval Layer

Best when you already take payments and like your processor. You want control added, not a rebuild.

Your users
Pay on the rails you already have

ezpymt
Decides each payment first, signs the record

Cost to your platform

Nothing structural on top of what you pay today. Your users keep paying your processor; ezpymt governs the flow.

What you get

- Live in weeks, not quarters, with no re-platforming
- Your bank and processor relationships stay yours
- Proof for every payment, signed as it happens

What it asks of you

- Your processor and bank stay where they are
- Your margin follows your existing pricing

Governed Payments

Best when you want the price itself to be yours to set, and the margin that comes with it.

Your users
Pay inside your product

Your platform
Sets the price and collects the fee

Cost to your platform

You carry the underlying network and processing cost. Published rates to plan from: card in person 2.4% + 15¢, online 2.7% + 20¢, bank 0.5% capped at $3.95, vendor payout $1.49.

What you get

- Your price list: flat, tiered, or custom per customer
- Room to steer volume toward cheaper bank payments
- One dashboard and one fee report for every channel

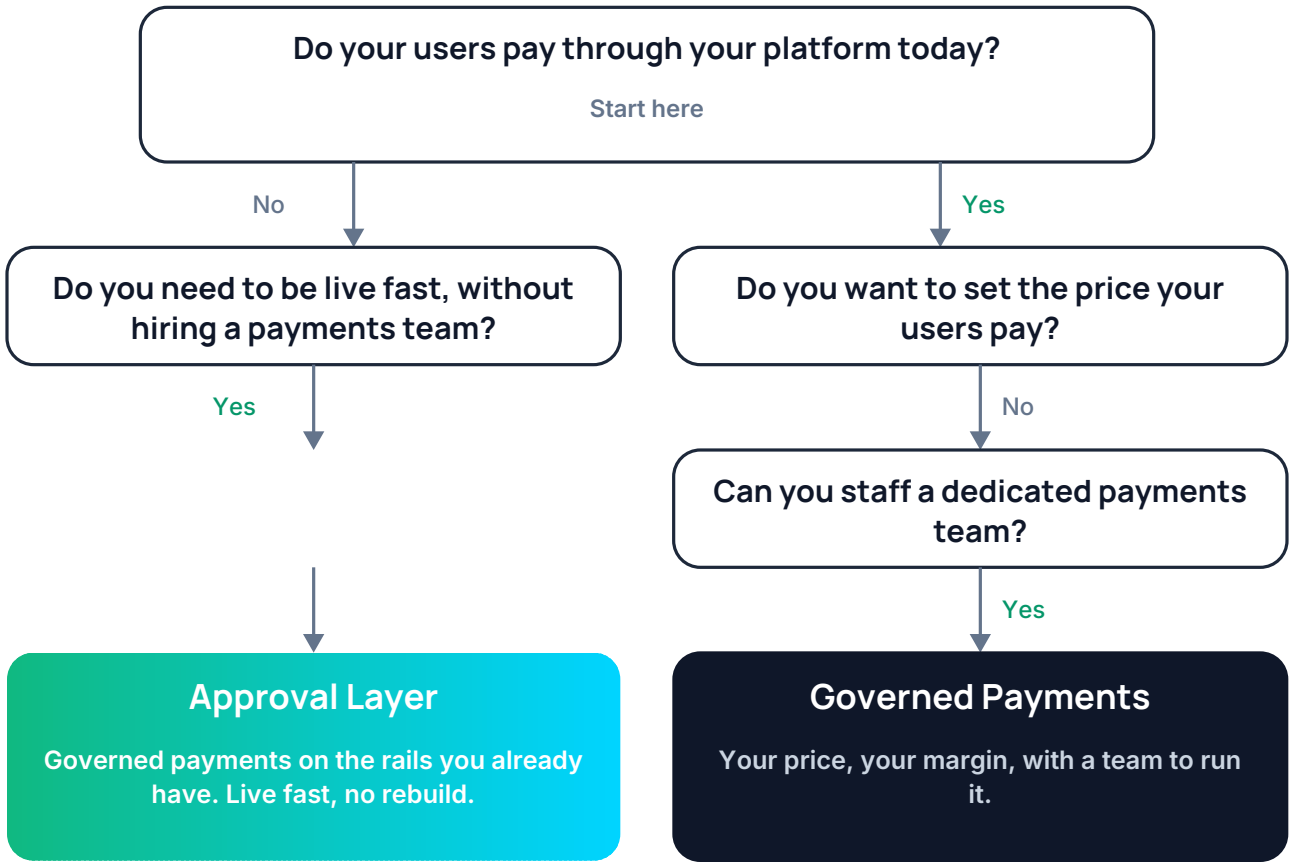
What it asks of you

- Prices that move when network costs move
- A team across product, sales, legal, risk, and finance

Rates as published on business.ezpymt.com, Nov 1, 2026. Platform commercial terms are set by application.

Which path fits you?

Three honest questions sort most platforms. Answer them in order. The first one that points somewhere is usually the right call.



No to a fast launch, and no payments yet? You can also start with Governed Payments and build it properly from day one.

Two quick examples. A childcare platform run by two founders, needing tuition payments live before the next term, takes the Approval Layer. A home-services platform hiring a payments lead to win regional chains on price takes Governed Payments. Either way, the path can change later. The checks and the signed record carry across.

The real cost of setting your own price

Setting your own price sounds like free margin. In practice you are taking on a small finance business inside your software business. Before you choose that, count what it asks of you.

1. **Your price list**
   Segment pricing, foreign exchange, add-ons like faster payouts. And a competitor quoting against you. Published per-method rates give you a cost base to build from.

2. **Your contracts**
   Every user agrees to your price in writing, and again when it changes. A single clear fee report makes that conversation painless.

3. **Your pricing engine**
   Rules in code, or a tool of your own, across every method and currency. One account covering in-store, online, QR, link, invoice, and memberships keeps it to one build.

4. **Your cost watch**
   Network costs move constantly, and your margin moves with them unless you track and reprice. Fees shown upfront are the only way to stay ahead.

5. **Your users' reporting**
   They will ask what each payment cost, usually with a dispute in hand. Receipts on every sale, each sale matched to its deposit, answer first.

6. **Your margin watch**
   Revenue and cost, side by side, every week. Otherwise a pricing mistake quietly compounds. Unified records, no double charges, keep the numbers honest.

7. **Your team**
   Product, design, data, engineering, sales, marketing, support, legal, risk, compliance, finance. One person each at $100,000 is about $900,000 a year.

Starting with ezpymt

Either path starts the same way, and either path covers more than online checkout. terminals and tap to pay in person, QR codes, pay-by-link, invoices, and recurring memberships all land in one account.

When your users' AI starts paying

Agent ezPay™ is live in production: the agent asks, ezpymt decides. The five checks do not change because a machine made the request. Activation follows your approved integration.

Up and running in three steps

1

Apply

Tell us about your business.

2

Get approved

We confirm the payment methods for you.

3

Start selling

Run a test payment, then go live.

- No setup fees
- Next business day or instant payouts. The payout fee is shown before you confirm
- Test before you go live
- Volume pricing available over $100,000 a month. Talk to us
- One clear fee report, receipts attached to every sale, every sale matched to its deposit

Earn from payments,
and know why every one of them moved.

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Rates and features as published on business.ezpymt.com and ezpymt.com, Nov 1, 2026. Payment methods, checks, and timing depend on your business approval. Platform commercial terms are set by application.

On $1,000: card online $27.20 · bank $3.95 · $23.25 saved on one payment.

Card online 2.7% + 20¢ · bank 0.5%, capped at $3.95