

A note to our donors and customers on PayPal and Palestine (7/12/19)

Our friend Jordan Cantwell, a United Church minister in Saskatoon, called to our attention issues regarding the unavailability of PayPal to Palestinians in the Occupied Territories. She and others have chosen to boycott PayPal until that changes.

We asked Chris to research this matter, since PayPal is BCM's primary electronic platform. PayPal has not commented, and there are online two basic and differing opinions as to whether this is a PayPal policy issue or financial regulations issues:

- [The Electronic Intifada reports](#): *Israelis living in settlements in the occupied West Bank can use PayPal, while Palestinians in the West Bank and Gaza Strip are unable to. All of Israel's settlements are illegal under international law. The company cites regulatory concerns as the reason it denies service to Palestinians, although this ignores an established working relationship between the US Treasury and the Palestine Monetary Authority."*
- [Quora, on the other hand, says](#): *The problem is inherently with Palestinian banks, and not with PayPal itself. If a Palestinian has a bank account in a country that PayPal can establish a trustworthy business relationship, then they can use that bank account to access PayPal transactions. Note that the people living in Israeli settlements have access to Israeli bank accounts and this inherently provides monitoring of their PayPal transactions and the Israeli police are able to use this PayPal transaction information in any criminal case. If a Palestinian has an Israeli bank account they would probably also be able to use PayPal. Media speculation suggests common reasons could include insufficient regulation and security in a country's banking system, failure of a country to comply with U.S. tax law, or a U.S. trade ban affecting a country. The availability of PayPal in countries can and does change. For example, in April 2013 PayPal became available in Egypt for the first time.*

After talking about it and considering the alternatives (below), and while sympathetic to the boycott, we don't think there is a viable and affordable alternative to PayPal for overall BCM use, nor is it clear for most alternatives that they are able to provide their services to those living in Palestine. And not because we didn't research it! Chris found, in his typical thorough style, various alternatives to PayPal, which we list below with his brief assessments (see more [here](#) and [here](#)). If you have solved this issue satisfactorily, contact Chris inquiries@bcm-net.org.

As you can see it's complicated, but this research may help others struggling with this same question. The annotations below are our assessments of cost, availability and practicality of various electronic payment, donation and funds transferal systems which would allow BCM to receive payments and donation from the US-based and international purchasers/donors.

[TransferWise](#) seems good for international payments (0.6%, plus \$1)

[Western Union](#): Good for international transfers – fees and exchange rate are unclear. Not set up to receive donations; more for personal transfers to family and friends.

[Payoneer](#): Fees: 3% CC, 1% eCheck (US) – free if you set up a Payoneer account and transfer in your country (available: US, UK, Europe, Japan, Canada, Australia & China). Currency conversion is 3.5% on CC payments, 2% on international account transfers. Bank may charge additional fees.

[Fundly](#): This really a fund-raising platform. The platform fee for a permanent page is 4.9% + CC processing fee 2.9% + \$.30/transaction. Uses Stripe in the US but seems like CA prices are the same. Maybe can use with WePay.

[Donate Kindly](#): Payments at 2.9% + 30c (they ask for tips to cover costs!) – partners with WePay payment processing – looks like you set it all up at once (vs. WePay).

[WePay](#): On its own seems a little complicated and e-commerce focused, but looks customizable for monthly payments. But it's part of Chase Bank.

[2checkout](#): A range of different 'solutions' – all seem very commerce focused. 'Subscription' (2Subscribe) service seems closest for recurring PayPal alternative –costs 4.5% + 45ct per transaction

[Donorbox](#): Added layer for donations, with 3 options: i) Stripe (2.9%+30c); ii) ACH Bank Payments (0.8% max \$5); iii) PayPal (2.2%+30c). Platform is free if we take in less than \$1000 per month, 1.5% if >\$1000

[Stripe](#): Payment Platform. Might require coding. Flat 2.9% + 30c. +1% currency conversion fee. ACH/eCheck 0.8% max \$5, SEPA Direct Debit 2.9% + 30c.

[Clover Give](#): \$10/month, Transaction Fees – 2.7% + 39c CC processing fee, ACH / eCheck – 1% + 39c processing fee. Users would wear the cost of an international CC transaction (if it works)

[Square](#): Payment Platform. More of POS processing – doesn't seem to have recurring donations option, fees but are generally between 2.5% +10c to 3.5% + 15c per transaction.

[PaySimple](#): Can't get info without signing up ☹

[Adyen](#): Accepts Visa, MC, Amex (3.95% + 12c), Apple Pay(12c), Google Wallet. Our transaction volume is probably too low to qualify.

[Amazon Pay](#): Payment gateway 2.9%, plus \$0.30 per transaction, though cross-border fees will be 3.9%, plus \$0.30. Does offer lower fees to charitable organizations. – 2.2%+30c 3.2% cross border. Has a rolling 7-day lag where they hang on to your funds (for a min. balance).

[Authorize.Net](#): Payment gateway 2.9%, plus \$0.30 per transaction, plus \$25 per month

[Apple Pay](#): Not really set up for online payments, though it can be done, it may need some developer help. Pricing unclear.

[Google Pay](#): Looks complicated.... ☹