



# TECHCONNECT - TIC PROGRESS CHECK-IN

2025-02-28

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- Notes on Web Design Solutions
- An overview of available payment processing solutions and their associated costs and potential benefits.

# A FEW WORDS ABOUT CUSTOM SOLUTIONS AND **WYSIWYG** WEBSITE BUILDERS



## Custom Websites

- Built with **HTML5** and **CSS**, sometimes with external frameworks like Tailwind or React.JS
- More complex, More customizable



## (**What You See Is What You Get**)

- Built with cloud-based website building services like Wix or Squarespace
- More streamlined, less customizable
- Referred to as **WYSIWYG** due to their use of drag-and-drop 'visual' toolsets

# CUSTOM WEBSITE

```
index.html          style.css  
1 <!DOCTYPE html>  
2 <html lang="en">  
3 <head>  
4   <title>Turtle Island Charity - First Nations NGO</title>  
5   <meta charset="UTF-8">  
6   <link rel="icon" href="assets/TurtleIsland-(notext)-centered.svg"/>  
7   <meta name="viewport" content="width=device-width, initial-scale=1.0">  
8   <meta name="description" content="Turtle Island Charity -  
9     Helping Canadian Indigenous overcome barriers">  
10  <meta name="keywords" content="HTML, CSS">  
11  <meta name="author" content="TCConsult">  
12  <link rel="stylesheet" href="css/reset.css">  
13  <link rel="stylesheet" href="css/style.css">  
14  <script src="script.js" defer></script>
```

Building a website from scratch offers a few advantages over the use of online services such as Wix or Squarespace, but comes with its own set of caveats.

A custom website's greatest strength is customizability and portability: a custom site can be redesigned by anyone with proper experience, and can be hosted anywhere. This allows the owner to 'shop around' for a business model that suits them best.

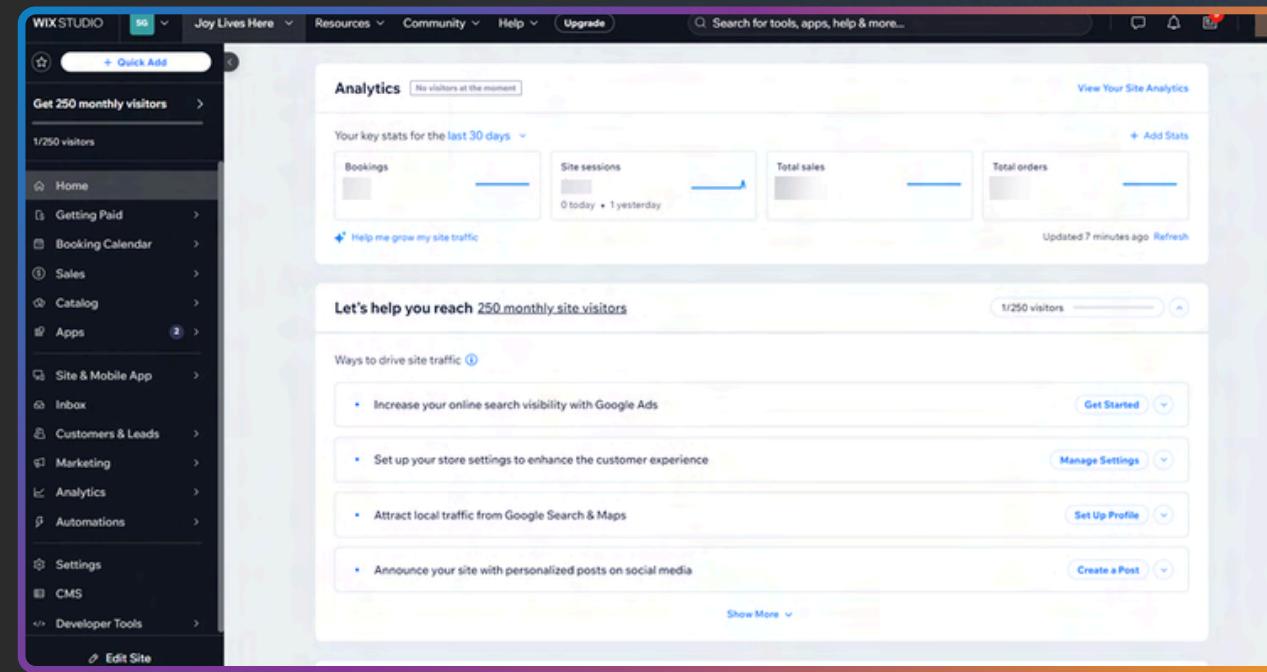
## ADVANTAGES

- Can have a greater range of possible features / functionality
- Less restricted in terms of design compared to web-based site builders
- Allows for the owner to bring the site with them when switching hosting platforms
- Can be edited or revised by any HTML/CSS proficient designer

## DISADVANTAGES

- Harder to edit or add content to as a regular site owner (proficiency in HTML/CSS is a requirement)
- Requires either a backend management solution or a custom backend
- May require one or more services (and accounts) to implement certain features depending on solutions chosen

## WYSIWYG



In comparison, building a website with an online site builder service such as Wix or Squarespace is simpler. Oftentimes this approach is taken by small business and users unfamiliar with web development who just want something that meets their immediate needs.

While services like Wix provide a lot of advantages to small business just starting out, there are some caveats worth keeping in mind when choosing a service.

## ADVANTAGES

- Easier to interact with and add content to as a layman site owner
- Centralizes functionality and site features in one place
- Streamlines the process of managing different aspects of a site for a site owner (analytics, SEO, forms, etc)

## DISADVANTAGES

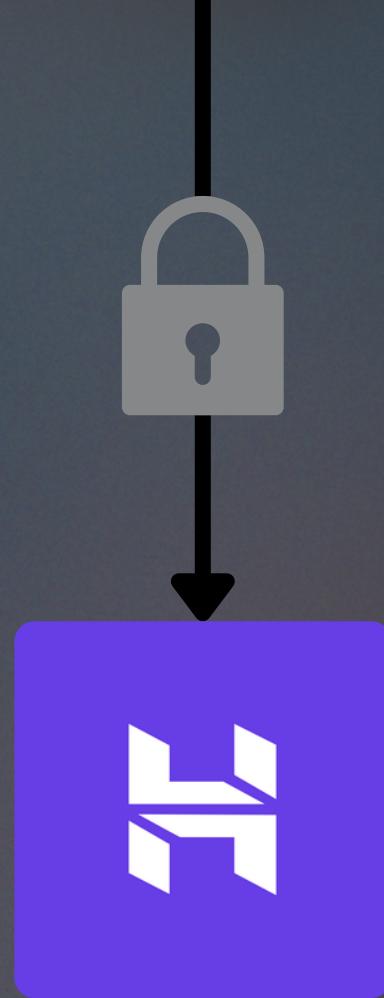
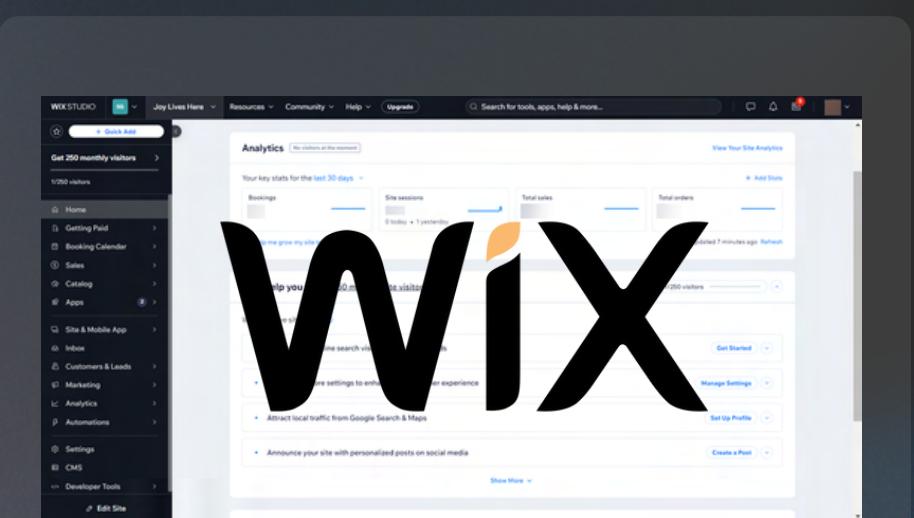
- Less flexible in terms of design potential
- Produces difficult to read HTML and CSS code which is hard to maintain or utilize outside of the WYSIWYG editor
- Services often charge monthly or yearly subscription fees for access to anything substantial in the advertised feature set.
- **Vendor Lock-In**

## A BIT ABOUT VENDOR LOCK-IN

When you build a website on Wix or Squarespace, it **remains** on Wix or Squarespace. The HTML and CSS code (the structure of your website) these kinds of tools produce are almost unusable outside of the services that originally produced them.

If you wish to leave Wix or Squarespace to look around for better solutions, ***the website will not come with you***. The more you integrate yourself into the Wix/Squarespace ecosystem, the harder it is to detach from it.

**This is called “Vendor Lock-in”**



## WHY THIS MATTERS

When your website functioning is reliant on one of these services, you are entirely subject to their terms of service. Let's say, one day, Wix announces...

**“We are increasing the cost of your [current] subscription plan.”**

**18.99 CAD → 32.99 CAD**  
**+73.7%**

## YOU ARE LEFT WITH TWO OPTIONS

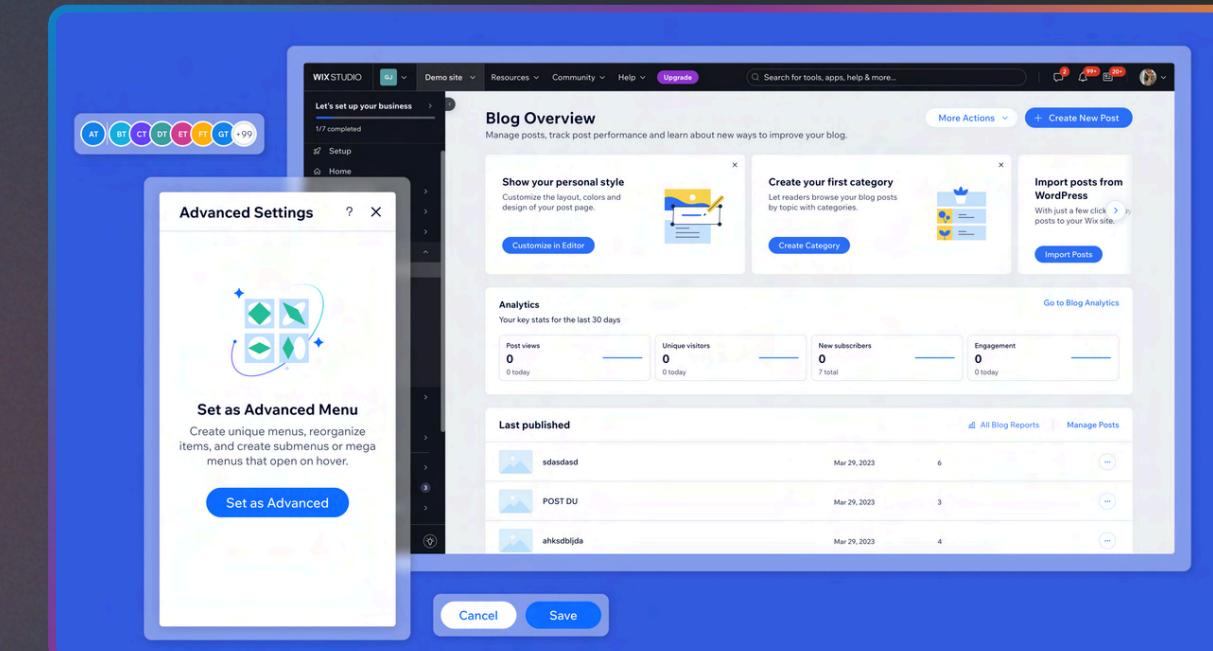
Pay the higher rate (-\$)

Or...

Rebuild your website somewhere else (-\$)

## DUE DILIGENCE

Website Builders such as Wix and Squarespace have their advantages and disadvantages, as do custom-built websites. The purpose of this disclaimer is not to dissuade you from using one or the other, but to provide information that might be useful to know moving forward with **Turtle Island Charity's** ongoing **Web-Presence Redesign**.



## WITH THAT BEING SAID...

We still recommend the usage of Wix in the current stage of Turtle Island Charity's operations, for the following reasons...

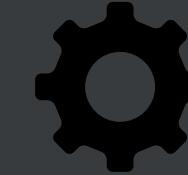
# WIX - REASONS FOR

## FAMILIARITY



Wix is the hosting service used to construct and host Turtle Island Charity's current website. **Turtle Island Charity** already possesses a Wix account, pays for a monthly subscription plan, and possesses some experience interacting with the site and the editor.

## FEATURESET



Wix provides analytics and payment connection features built into their platform. **Turtle Island Charity** may find it convenient to access important functionality of the site across one central dashboard, reducing overall complexity of operation.

## FUTURE UPKEEP



Usage of Wix will simplify the process of adding new content, enabling employees of **Turtle Island Charity** to contribute new additions (such as informative blog posts, announcements, events, or other relevant pages) to the website without requiring outside intervention.

# WIX - REASONS FOR

## HOSTING



Wix currently provides the hosting and domain registration for **Turtle Island Charity**'s current website, as an all-in-one part of the paid subscription plan. If Turtle Island Charity were to seek out another hosting service, they would have to pay them separately.

## DOCUMENTATION



Wix is relatively well-known, meaning that informative content teaching the use of the website builder and dashboard can be readily found on the internet. Access to publicly available online documentation and tutorials may simplify the process of managing the site.

## CUSTOMER HELP



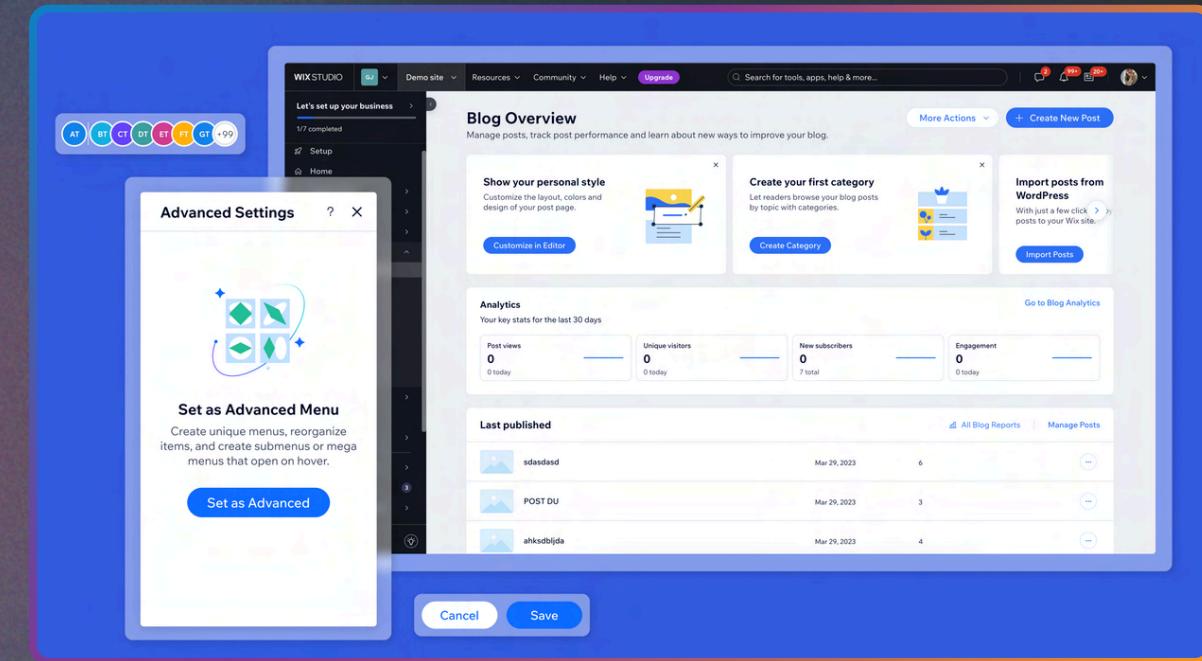
If all else fails, Wix does offer Customer Support resources, whereas a custom-built website solution would likely require intervention from a third-party developer.

## SECTION SUMMARY

Wix can provide the functionality (or the necessary frameworks for the addition of desired functionality) that Turtle Island Charity is looking for, while allowing for the creation of a site which they are capable of curating without outside intervention.

As an Indigenous NGO (Non-Government Organization), Turtle Island Charity would be benefitted by:

- A website that is simple enough to interact with that any staffer could reasonably expand the site with additional content in the future to show off new programs, events, and developments in the story of Turtle Island Charity.
- As little management of multiple accounts as feasible.
- Accessible documentation, tutorial content that can be found online (for staffer onboarding), and customer service assistance.



For these reasons, It makes some strategic sense to continue with Wix at this early stage of Turtle Island Charity's operations.

# PAYMENT PROCESSORS

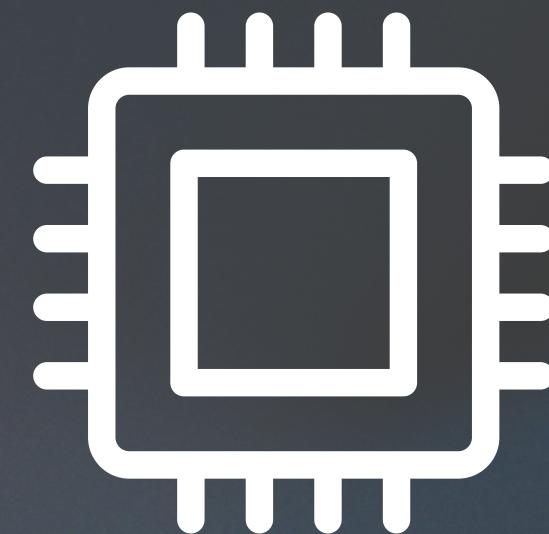
## Fees, Rates, & Functionality

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## SECTION OVERVIEW

To meet the needs of Turtle Island Charity as a Canadian NGO (Non-Governmental Organization), **Turtle Island Charity's** revised Web Presence will require a donations page. In order to implement this essential functionality, it is important that a payment processor be chosen to handle customer transactions through the TIC website.

After a period of research, TechConnect has collected information on multiple payment processing services, narrowed down to several potential options which are compatible with both custom and Wix hosted websites that may suit the needs of **Turtle Island Charity** in an appropriate manner.



## PAYMENT PROCESSORS - REPORT

For the purposes of this report, we have singled out **five** mainstream payment processors for analysis that may meet the needs of **Turtle Island Charity**.

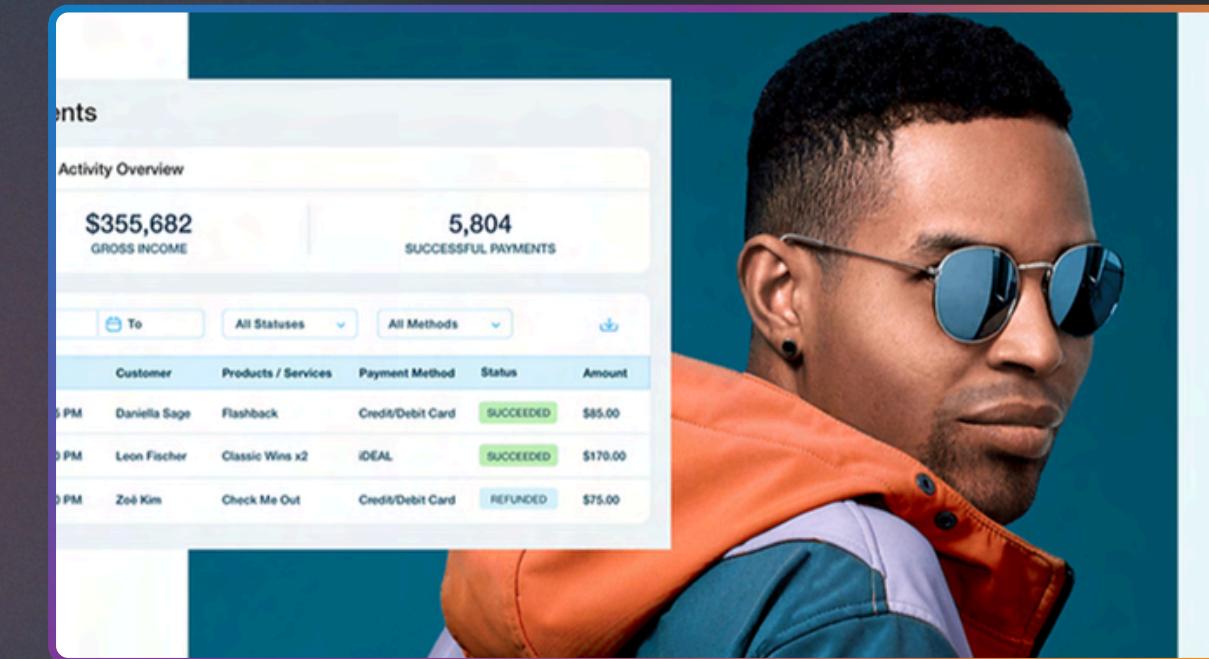
- Wix Payments
- PayPal
- Stripe
- Square
- Moneris



# WIX PAYMENTS - OVERVIEW

## Description

Wix Payments is a proprietary payment processing service built and operated by the same company as Wix. A benefit of Wix Payments would likely be simplicity, as everything to do with the Wix site (including payments and donation forms) could be managed from one central dashboard.



## Capabilities

### Payment Schedule

- Daily,
- Weekly (every monday),
- Monthly (1st of every month)

### Supports Recurring Payments

- Yes

### Minimum Transaction Amount

- \$1 CAD

### Refund Fees

- None, although transaction fees will not be reimbursed.

### Credit Chargeback Fees

- \$15 CAD

## WIX PAYMENTS - RATES

### **Credit / Debit Card:**

- 2.9% + \$0.30 CAD per transaction

### **Apple Pay & Google Pay:**

- 2.9% + \$0.30 CAD per transaction

### **American Express Credit Card:**

- 3.5% + \$0.30 CAD per transaction

### **American Express (Manual Card Entry (Phone, Email, etc):**

- 4.1% + \$0.30 CAD per transaction)
- 

### **Wix Payments Point-of-Sale (POS):**

- 2.7% (if paid with Interac, + \$0.15 CAD per transaction)

### **Wix Payments (Manual Card Entry (Phone, Email, etc):**

- 3.5% + \$0.30 CAD per transaction)

## WIX PAYMENTS - MARGINS

### NGO Status/Discounts

Wix Payments cannot be used for unregistered charities. Charities have to be registered, and they must guarantee they will not send any funds to third parties. In order to make use of Wix Payments as an NGO, you may need to set up your Wix Payments account as a Business account.

Wix Payments **does not offer any discounted rates for NGOs.**

**On 10 Payments of \$50 (CAD) made via Debit, you Receive...**

**\$482.50 out of \$500**

(\$17.5 paid in fees, or 3.5% off margin)

# WIX PAYMENTS - EVALUATION

## Potential Positives

- Can be managed from the same account as the Wix Website (simplicity, centralization).
- Less accounts to manage.

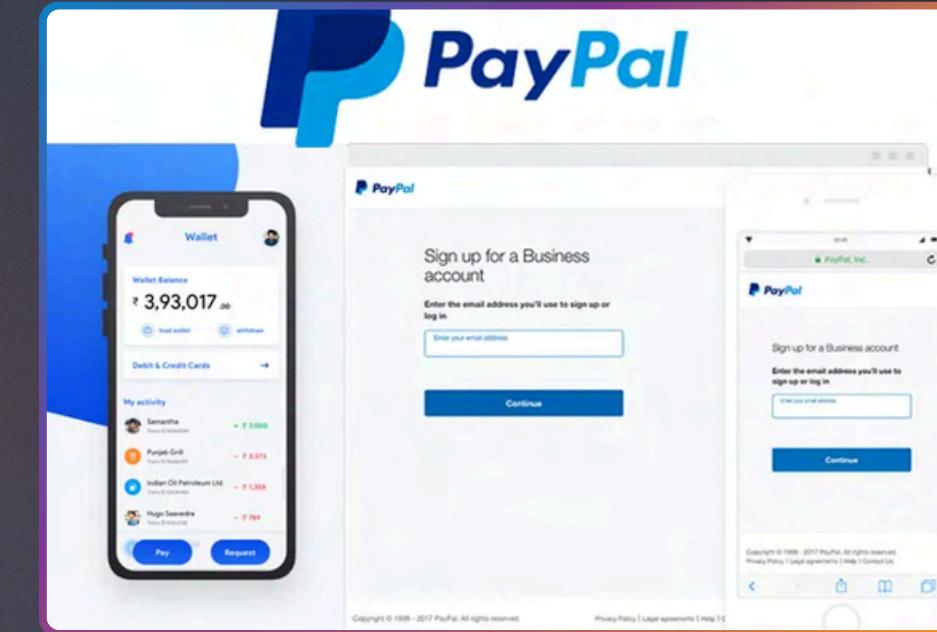
## Potential Negatives

- Higher fees than contemporaries (due to lacking NGO rates)
- Vendor lock-in
- More limited in terms of what payment methods can be used by region

# PAYPAL - OVERVIEW

## Description

PayPal is a third-party payment processor that was founded in 1998. PayPal is well known and fairly widely used, with support for over 220 Countries.



## Capabilities

### Payment Schedule

- Daily, (next business day)
- Monthly

### Supports Recurring Payments

- Yes, but requires a PayPal Business account

### Minimum Transaction Amount

- \$1 CAD

### Refund Fees

- None, although transaction fees will not be reimbursed.

### Credit Chargeback Fees

- \$15 CAD

## PAYPAL - RATES

### Paid via PayPal Donate Button:

- 2.89% + \$0.59 CAD per transaction (+1.5% if international transaction)

### PayPal Checkout for Donations:

- 2.89% + \$0.59 CAD per transaction (+1.5% if international transaction)

Please note that the flat, fixed fee applied to transactions may vary depending on the currency received from the transaction. For example, receiving CAD levies a \$0.59 CAD fee, while receiving USD levies a \$0.49 USD fee.

## PAYPAL - MARGINS

### NGO Status/Discounts

Paypal offers Charity Transaction Rates for NGOs with a Confirmed Charity status account with Paypal.

These rates are: 1.99% + \$0.59 CAD per transaction. International payments accepted by charities incur an additional fee of 1.5% per transaction.

**On 10 Payments of \$50 (CAD) made via Debit, you Receive...**

**\$484.1 out of \$500**

(15.9\$ in fees, or 3.1% off margin)

## PAYPAL - MARGINS

### PayPal Giving Fund

PayPal does offer a special program called the PayPal Giving Fund (Canada), which charitable organizations can enroll in.

[Donations made through this program pay no transaction fees to PayPal.](#) There are some caveats, however:

- Payments made through this program HAVE to be made through an outside PayPal Giving Fund page. This means you cannot integrate the donation box directly into your website—you can only really link users to an external page (taking them off the site) where they can then donate. This introduces extra steps and may increase the chances of a user losing interest and leaving before making a donation. It's likely a small number, but it's something to keep in mind.

**On 10 Payments of \$50 (CAD)  
made via Debit, you Receive...**

**\$500 out of \$500**

(\$0 paid in fees, or 0% off margin)

# PAYPAL - EVALUATION

## Potential Positives

- Lower rate of transaction fees with charity status compared to Wix (which offers no deal)
- Potentially 0% in fees paid (through PayPal Giving Fund enrollment)

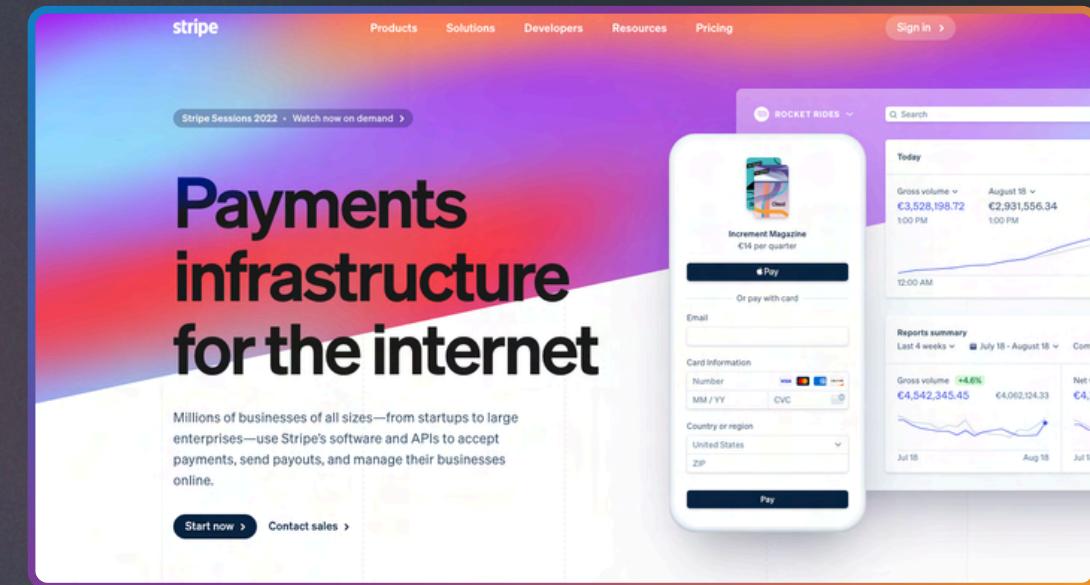
## Potential Negatives

- External solution (separate account, separate customer service for conflict resolution, etc)
- Less control over your donation form
- Possibility that offsite donation form may slightly decrease number of users who successfully donate

# STRIPE - OVERVIEW

## Description

Stripe is a fintech company that provides payment processing services for online business and in-person businesses.



## Capabilities

### Payment Schedule

- Manual
- Daily, Weekly, or Monthly

### Supports Recurring Payments

- Yes

### Minimum Transaction Amount

- \$0.50 CAD

### Refund Fees

- May Vary depending on transaction.

### Credit Chargeback Fees

- \$15 CAD

## STRIPE - RATES

### Credit / Debit Card, Google Pay, & Apple Pay:

- 2.9% + \$0.30 CAD per transaction (+0.8% for international cards, +2% if currency conversion occurs)

### Alipay:

- 2.9% + \$0.30 CAD per transaction (+2% if currency conversion occurs)

### WeChat Pay:

- 2.9% + \$0.30 CAD per transaction (+2% if currency conversion occurs)

### Pre-authorized Debits / Bank Transfers:

- 1% + \$0.40 CAD (to a cap of \$5, not including a \$1 fee for verification (or \$5 fee on a failed verification/disputed payment))

### Stripe (Manual Card Entry (Phone, Email, Written):

- 2.9% + \$0.30 CAD (+0.5%) per transaction

## STRIPE - MARGINS

### NGO Status/Discounts

Stripe does offer discounted fee rates for registered Canadian NGOs.

Supposedly, this rate is 2.2% + \$0.30 CAD per transaction, down from the normal 2.9% + \$0.30 CAD per transaction.

**On 10 Payments of \$50 (CAD) made via Debit, you Receive...**

**\$486 out of \$500**

(14\$ in fees, or 2.8% off margin)

This is roughly 20% less paid in fees across this \*\*specific\*\* 10 transaction bloc compared to Wix Payments.

# STRIPE - EVALUATION

## Potential Positives

- Lower rates with NGO discount
- Wide support for international payment methods (though int. fees are high)

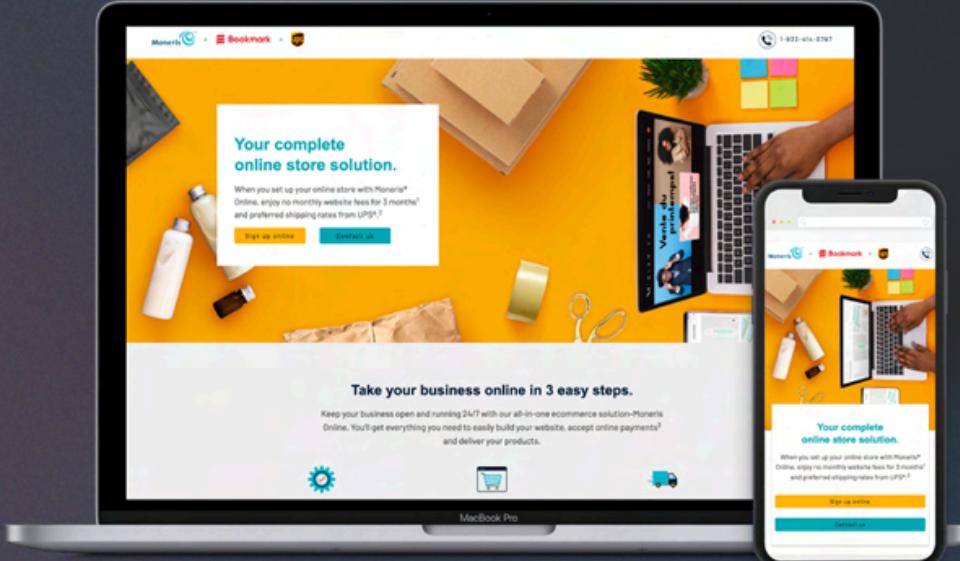
## Potential Negatives

- External solution (separate account, separate customer service for conflict resolution, etc)

# MONERIS - OVERVIEW

## Description

Moneris offers digital self-serve solutions for debit card and credit card payments, both online and in-person.



## Capabilities

### Payment Schedule

- Daily
- Next Business Day (48hr)

### Supports Recurring Payments

- No

### Minimum Transaction Amount

- None.

### Refund Fees

- May Vary depending on transaction.

### Credit Chargeback Fees

- \$25 CAD

## MONERIS - RATES

### Credit / Debit Card (with Moneris Flat Rate Pricing):

- 2.85% + \$0.30 CAD per transaction (+\$1.00 CAD for debit transactions)

## MONERIS - MARGINS

### NGO Status/Discounts

Moneris does not offer discounted fee rates for Canadian NGOs.

**On 10 Payments of \$50 (CAD) made via Debit, you Receive...**

**\$488.75 out of \$500**

(11.25\$ in fees, or 2.2% off margin)

# MONERIS - EVALUATION

## Potential Positives

- Moneris is well known and reputable

## Potential Negatives

- Inflexibility
- Lack of NGO discounts / support
- More focused around Online storefronts and POS than donations.

## SQUARE - OVERVIEW

### Description

Square is a point-of-sale and payment processing system for sellers with physical or online stores. Square has some integration with Wix, and can be connected like all the other listed payment options.



### Capabilities

#### Payment Schedule

- Manual,
- Same Day
- Next Business Day (48hr)

#### Supports Recurring Payments

- Yes

#### Minimum Transaction Amount

- \$0.49 CAD

#### Refund Fees

- None, although transaction fees will not be reimbursed

#### Credit Chargeback Fees

- None.

## SQUARE - RATES

### Credit / Debit Card:

- 2.9% + \$0.30 CAD per transaction

### Apple Pay:

- 2.9% + \$0.30 CAD per transaction

### Google Pay:

- 2.9% + \$0.30 CAD per transaction

### Square (Manual Card Entry (Phone, Email, etc)):

3.3% + \$0.15 CAD per transaction

## SQUARE - MARGINS

### NGO Status/Discounts

Square does not offer discounted rates or fees (or provide special offers) for NGO / charity organizations.

**On 10 Payments of \$50 (CAD)  
made via Debit, you Receive...**

**\$482.50 out of \$500**

(\$17.5 paid in fees, or 3.5% off margin)

## SQUARE - EVALUATION

### Potential Positives

- More flexible / functional than Moneris (for NGO purposes)

### Potential Negatives

- Does not offer NGO discounted rates (more expensive than PayPal and Stripe, but about on par with Wix Payments)