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A reliable online rent payment service offers landlords an easy way to collect rent, save time in billing, and faster access to your money. We reviewed the most popular services available and narrowed it down to the top six online rent payment services based on prices, features and ease of use. Top Online Rent Payment Services Online Rent Payment ServiceBest total for landlords who want a free rent collection platformSolid rental payment options with comprehensive management system for small portfoliosLandlords looking to reduce defaults and evictions with guaranteed ability to pay rent-handling rental charges for an unlimited number of unitsSame-day processing of rent payments and no hold-free online rental payments working with PayPal or Stripe Cozy : Overall the best online rent payment service Cozy has the features of paying rent and the landlord's options, and it is completely free of charge for landlords. Cozy offers landlords a robust rental management platform that, unlike other online rent payment services, charges no fees - unless you want faster access to your funds. Comfortable prices There are no costs for renters to use Cozy, which is unusual among online rent payment services. As a landlord, you only pay fees if you want to receive consumable payments in just two business days. Typical transaction times are two days for credit card business cards and five days to check bill payments, but direct payments can be blurred for up to two days at \$2.99 per unit per month. Tenants may have to pay several fees through the Cozy platform. For example, Cozy will ask potential tenants to pay their own background and credit reports, allowing you to technically charge a \$0 sign-up fee. Once they become tenants, they will pay a transaction fee of 2.75% if they use a debit or credit card to pay the rent, although they can pay directly from their bank account for free. Visit Cozy Cozy Features Cozy provides a reliable online rent payment service for landlords who want to enable a variety of payment options. Using Cozy, tenants can pay with Stripe, any credit or debit card or automatically through withdrawals from the specified bank account. If you pay with a bank account, the platform checks the account to avoid future difficulties. Comfortably offers the following features of online rent payments: Types of accepted payment: Credit cards, debit cards and automatic bank withdrawals Automatic late fees: They can be set on specific dates for the automatic application of the Payment Notice: The landlord may opt to receive email notifications Automatic payment option: The Lessee can choose to automatically withdraw from the bank account on the date of their choice Timely payments: Security deposits allowed: Security deposits allowed , utilities and non-living allowances separate from Other fees: You can add utilities or loans for tenants Additional features: Ability to export rental payments for the landlord's bookkeeping dashboard to reconcile tenant payments Tenant dashboard to track rent payments Sharing for Rentals and Mobile Checklists Marketing Rental Feature within the Internal Rental App Free check of applicants with background and credit checks Renter insurance options for tenants Cost tracking Support maintenance options Cozy offers a number of features that allow landlords to adjust online rental payments, along with many additional features that provide options to accommodate different rental structures. With the ability to add utilities, payment options and even the ability to lend to tenants, Cozy has a platform that meets you where you are. What users think about comfortable comfortable user reviews are mixed. Positive reviews share that the service is easy to use and affordable. Complaints from primary users focus on payment delays and difficulties in reaching customer service. Avail: Best Online Rent Payment Service for Small Portfolios Avail is a great online rent payment service for renters with small portfolios as it has an ideal balance of reasonable rates and options for renters with up to 15 units. Avail has plans ranging from \$0 to \$50 per month, sends reminders of tenants and allows payments from tenants' bank accounts and credit cards. Avail Price price per additional UnitFaster payment processing Avail offers four pricing options depending on your needs, with a range of options for paying rent. Unlike other platforms that value per unit, Avail offers fixed rates for landlords that fall in different ranges. Visit Avail Avail Features Avail offers features that make online rental payment services easy to use. With features like automatic receipts, reminder emails, and payment tracking across service levels, Avail creates a platform to help landlords track their finances as well as their tenants. Avail offers the following features of online rent payments: Payment types accepted: Credit cards, debit cards and automatic bank withdrawals Automatic late fees: They can be set up on specific dates to automatically apply payment notices: Landlord may opt to receive post-payment notifications Automatic payment option: Lessee can choose to automatically withdraw from bank account Timely payments: You can adjust one-way or additional charges such as security deposits , utilities and cable Other fees: You can add utilities or loans for tenants Additional features: Solid availability of customer support Possibility of exporting rental payments for bookkeeping Sharing document features for leases and more Marketing rental feature with the website Internal rental application Check applicant, including background and credit checks, with the landlord option to cover or charge a welcome kit for tenants for an additional fee of \$39.99 each Avail offers a number of differences in features for different plans , but payment processing features remain similar in all plans. Faster payment processing, in three higher levels, makes funds available on the same day. It's far faster than Cozy, which can take a while business days to make account transfers available. What users think of Avail Avail user reviews show that the software is well suited to the needs of the landlord. Users especially enjoy solid customer support from the company, which is available from 9 a.m. to 5 p.m. Eastern Time seven days a week. Criticism of the payment platform revolves around monthly software costs. SparkRental: The best online rent payment service to reduce defaults and evictions of SparkNirental's online rent payment service can help you reduce default settings and evictions. In addition to free rent collection through ACH transfers, SparkRental also offers RentDeduct, which refuses to pay rent directly from the lessee's salary for a 1.9% fee for each landlord and lessee, guaranteeing that the rent is paid on time. SparkRental Prices 2.99% surcharges paid by the landlord1.9% surcharges on rent for the landlord and lessee; however, the landlord can choose to pay the full fee Although there is no application or monthly fee for using SparkRental, and all types of payments are accepted, landlords or tenants may be charged fees on some forms of payment. However, these fees are still less than Avail, which also has a monthly subscription, as well as a 3.5% credit card fee that applies to tenants. Visit SparkRental SparkRental Features SparkRental helps you guarantee rent payments, even with busy tenants with a heavy credit, offering RentDeduct. The RentDeduct program helps landlords reduce defaults and evictions by deducting rent directly from the tenant's salary to ensure rent is paid on time and in full each month. SparkRental offers the following online rent payment features: Types of accepted payments: Credit cards, debit cards, bank transfer, email verification and automatic salary deduction (RentDeduct) Automatic late fees: No recorded payment notices: Landlord may opt to receive email notifications after payment Automatic payment option: Lessee can choose to automatically withdraw from bank account or from payment payments: No other fees : I can't add utilities or loans for tenants Additional features : A downloaded screening package rental app that includes credit, penalty and eviction checks for \$25 to \$40, paid by applicant SparkRental is an online rent payment service built around reducing defaults and evictions. For landlords who often rent to tenants with bad credit, RentDeduct can change the game. This service allows you to reliably accept tenants with a shaky loan but a solid history of employment. SparkRental also provides early warnings when a tenant loses their job. SparkRental notifies landlords of job losses before rent is due to immediately agree Payment. No other plan we reviewed was able to do so for landlords. What users think of SparkRental SparkRental user reviews shows that landlords value the ability to deduct tenant rentals directly from wages. Users found software that is restricted in other payment areas and rental management. Buildium: Best Online Rent Payment Service for Large Portfolios Buildium is a comprehensive online rent payment service for large portfolios with customizable prices based on the number of units. Tenants have more ways to pay their rent. For example, Buildium is paired with Pay Near Me to offer retail cash payments for landlords that are then transferred to landlord accounts. Buildium Pricing Buildium is unique in that its pricing is structured based on the number of units you manage or own. If you have a property portfolio, you can reach out to Buildium and receive prices for a monthly plan to best meet your needs. Here's an example of prices for online rent payment services for someone who manages 40 units. Buildium Example Monthly pricing plans 50 cents per payment and incoming and outgoingFree incoming payments, 50 cents for outgoing payments2.75% fee per transaction2.75% fee per transactionMinimum \$150 entry fee estimated for the number of units Buildium provides an online rent payment service that can manage an almost unlimited number of units. Buildium charges a lower credit card transaction fee than SparkRental, but electronic fund transfer rates are higher than TenantCloud or Cozy, which offer free transactions. Visit Buildium Buildium Features Buildium can easily accommodate rent payment options that cover the scope of potential customers and their needs. Buildium offers a pairing with Pay Near Me to offer retail cash payments for landlords who may not have credit cards or bank accounts to be transferred to your listed landlord bank account. Buildium offers the following online rent payment features: Payment types accepted: Credit cards, debit cards, bank transfers and retail cash payments Automatic late fees: Payment notices allowed: Updates to the landlord's current payment Automatic payment option: The Lessee may set reminders, bank or credit card payments, and the owner or vendor of payments Single-faceted payments: Other fees allowed: Permitted utility bills and lessee credits (excluding retail cash payments) Additional features : Tenants pay by any device Asset Accounting and reporting of 1099 tax filing options App tenant and screening Rental shows coordinator Storage Document Request to maintain tenant breach monitoring that tracks Buildium has features that distinguish it from competitors both in its online rent payment service and in the accompanying rental management offerings it provides. Its online rent payment service not only covers different types, which include landlord-related retail cash payments, but also allows tenants to set up recurring bank withdrawals recurring credit card payments, increasing compliance. What users think of Buildium Buildium user reviews are extremely positive for business online rental payment services. The reviews reflected owners who felt they had received good value for the price they paid, and the only criticism was some found the breadth of services challenging to set up initially. Some have resorted to it in stages. PayYourRent: The best online rent payment service for fast processing of payments without paying PayYourRent offers free same-day rent payment processing, which is credited to your account that evening. With PayYourRent, there are no overdue payments; you quickly receive payments in all available plans. PayYourRent Prices 1 free per month, \$2.50 per transaction thereafter for the landlord10 free per month, \$2.50 per transaction thereafter for the landlordFee varies, must call on an individual plan based on units2.75% per credit card payment, can be paid by the landlord or tenants \$9.95 per returned PayYourRent transaction prices are competitive with those of other providers offering similar services. For example, you'll pay a transaction fee of \$2.50 for ACH transfers (after the first free transaction), while Avail charges \$2 on the basic plan. PayYourRent charges a 2.75% fee on credit card transactions, while SparkRental charges 2.99%. Visit PayYourRent PayYourRent, PayYourRent offers features common to online rental payment services, but with the reliable speed many renters are looking for. With some providers - such as Cozy - ACH transfers can take three to five days; same-day processing at a similar price to other plans is an advantage over other service providers. PayYourRent offers the following features of online rent payments: Types of payments accepted: Credit cards, debit cards and bank transfers Automatic late fees: Payment notices allowed: Landlords may receive email payment notifications Automatic payment option: Lessee can set up automatic bank withdrawals and receive notifications before and after automatic payments occur: Other fees allowed: Overhead accounts allowed, but not loans , although you can reduce rent payments by a month Additional features: Downloading rental apps Screening packages that include credit, penalty and exoded checks for \$25 to \$40, paid by the pay applicant PayYourRent offers fast processing speed and guaranteed security of your payments. Instead of paying to make extra revenue like some companies, PayYourRent marks you directly as a merchant, so the company doesn't hold your funds or bear that responsibility. What users think of PayYourRent Until we found formal reviews, we found many renters using PayYourRent report positive experiences overall. The complaints primarily concerned fees for ACH, but those who used the service reported that rent payment transactions were handled smoothly. TenantCloud: The best online rent payment service using existing PayPal or Stripe Accounts TenantCloud is a great online rent payment service for renters with existing Stripe or PayPal accounts. TenantCloud (s) these payment tools with a free comprehensive rental management platform that offers reporting tools, tenant reminders, receipts, certificates, More. Landlords with up to 75 units can use TenantCloud and don't pay for a subscription. TenantCloud Prices No ACH transferStripe: 2.9% plus 30 cents paid by tenantPayPal: 2.9% plus 30 cents paid by renterFree ACH paymentsStripe: 2.9% plus 30 cents paid by renterFreeprimacPayPal: 2.9% plus 30 cents paid by landlordFree ACH paymentsStripe: 2.9% plus 30 cents paid by tenant Rent TenantCloud's competitive prices. While there is a free basic account that receives up to 75 units, ACH transfers are not available with free accounts. By comparison, Cozy is free to use, uses the Stripe platform to process payments and has the ability to transfer ACH at no cost at its free user level. Visit TenantCloud TenantCloud TenantCloud allows landlords to easily pay rent by the method they're used to, thereby increasing collections. It also offers additional asset management tools such as accounting integration, giving landlords the ability to generate reports and track costs. Instead of simply using the standalone Stripe or PayPal service, landlords can get additional benefits at absolutely no cost. TenantCloud offers the following online rent payment features: Payment types accepted: Credit cards, debit cards and bank transfers (with paid plans only) Automatic late fees: Payment notices allowed: Landlords can receive payment notifications via email Automatic payment option: Lessee can set up automatic reminders and set up automatic bank withdrawals (service only) Other fees allowed: Permitted utility bills and tenant loans Additional features : Tenants can pay through the Full Accounting Package Mobile Accounting Package At the request of the App Tenant report, screening and e-signature Features Maintenance features StanarCloud allows landlords to integrate existing PayPal or Stripe accounts into their comprehensive real estate management software at no cost to up to 75 units. While many landlords discuss using services like PayPal for ease and familiarity, this platform allows them to do so with a range of benefits, including a full accounting package and on-demand reports for their finances. Advantages like this make TenantCloud far more appealing than simply using PayPal on your own. What users think of TenantCloud TenantCloud user reviews is positive, and many users say their platform is easy to use. Customers have stated that customer service is useful and vulnerable to problems and help. The most common complaint appears to be the amount of data that must be entered manually. As we evaluated online rent payment service providers We evaluated providers of online rent payment services by examining and comparing price, ease of use, and additional features for landlords. We prioritised features that make paying tenants seamless and provide a solid landlord experience. The features of the online rent payment we used to compare providers were: Price: This any purchase or subscription fees, along with fees for using the services at different stages of the rental payment transaction. Ease of use: How quickly landlords can implement a rent payment system and how easily tenants can use the system to pay rent. Accepted payment methods: All our service providers offer an online option to pay rent, including through credit cards and account transfer checks. Automatic late payment option: This element highlights whether the landlord has the capacity to schedule an automatic late fee to be added after payment is late. Payment Notice: We reviewed whether the landlord was notified when making a payment. An automatic payment option is available: if there is a possibility for tenants to schedule automatic withdrawals, helping to make payments more consistent. Payment options for one: Tenants can benefit from the ability to pay for security deposits, late fees and utilities, and if they need to pay for two weeks rather than monthly. Add utilities option: This option reviews whether landlords can add utility bills or other fees to the tenant's rent collection account. Ability to lend to the lessee: The landlord's ability to lend to the lessee; often tenants will do less maintenance to reduce rents, such as shoveling walkways during winter. Bottom Line We reviewed the top six providers of online rent payment services that can meet the needs of landlords at different levels of portfolio development and with various clientele. By choosing your own online rent payment system, we encourage you to read the price points and additional services that many of these companies offer. For a free rental payment service for renters, check out Cozy. Well respected within the rental community, easy to use and able to accept bank, credit and debit card payments, Cozy provides a robust range of other no-cost rental management features for you. Visit Comfortable Comfortable