

Free Seller Tools & Platform Fee Reference 2026

What Gumroad, Stripe, PayPal, Lemon Squeezy, Payhip, Etsy and Ko-fi take from a digital product sale, and the free ToolGenX tools that do the math.

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Part of the ToolGenX document set: [ToolGenX Company Profile & Fact Sheet](#) · [Claude Code Skill Packs: Buyer's Guide 2026](#) · [ToolGenX Resource Directory](#) · [ToolGenX Catalog 2026 \(spreadsheet\)](#) · [ToolGenX Agent Skill Packs 2026 \(slides\)](#)

The short answer

On a \$29 digital download, the seller keeps between \$20.30 and \$27.86 depending on the platform. Stripe leaves the most money but makes you handle sales tax and VAT yourself. Merchant-of-record platforms like Gumroad and Lemon Squeezy cost more and handle tax for you. Gumroad's Discover marketplace is the most expensive at a flat 30%.

Net payout on a \$29 sale

Platform	You keep	Lost to fees
Stripe	\$27.86	\$1.14 (4%)
Lemon Squeezy	\$27.05	\$1.95 (7%)
Payhip (free plan)	\$26.41	\$2.59 (9%)
Etsy	\$25.79	\$3.21 (11%)
Gumroad (direct)	\$24.46	\$4.54 (16%)
Gumroad (Discover)	\$20.30	\$8.70 (30%)

Fee structure by platform

Platform	Base fee	Extra	Notes	Calculator
Gumroad (direct sale)	10% + \$0.50	+ 2.9% + \$0.30 card processing	Merchant of record; Discover marketplace sales pay a flat 30%	agentskillpacks.com/gumroad-fee-calculator
Stripe	2.9% + \$0.30	+1.5% international cards, +1%	Not a merchant of record: you	agentskillpacks.com/stripe-fee-calculator

		currency conversion	handle VAT/sales tax	
PayPal	3.49% + \$0.49	+1.5% cross-border	Micropayments rate 4.99% + \$0.09 wins under ~\$26	agentskillpacks.com/paypal-fee-calculator
Lemon Squeezy	5% + \$0.50	All-inclusive	Merchant of record; the ~2 point premium over Stripe buys VAT compliance	agentskillpacks.com/lemon-squeezy-fee-calculator
Payhip	5% / 2% / 0% by plan	+ payment processing	Plus pays for itself at \$967/month, Pro at \$3,500/month over Plus	agentskillpacks.com/payhip-fee-calculator
Etsy (digital downloads)	\$0.20 listing + 6.5% transaction	+ 3% + \$0.25 processing	Offsite Ads add 12-15%; a \$3.99 printable loses ~21% to fees	agentskillpacks.com/etsy-fee-calculator
Ko-fi	5% shop fee (free tier)	0% on donations	Ko-fi Gold is \$12/month for new members, breaks even at \$240/month in shop sales	agentskillpacks.com/ko-fi-fee-calculator

Source: Numbers are the ones published on the ToolGenX calculator pages, which show a visible verified date and are checked against each platform's official pricing page. Fees change: use the calculator for today's figure.

Merchant of record: why it matters

A merchant of record sells the product on your behalf, so it collects and pays VAT and US sales tax. Gumroad, Lemon Squeezy and Payhip act this way; Stripe and PayPal do not. If you sell to EU buyers through Stripe, the tax filing is yours. That paperwork is what the higher percentage buys.

Free ToolGenX tools

All tools run in the browser, need no account and do not ask for an email.

Gumroad Fee Calculator

Itemizes Gumroad transaction fees, card processing cuts, merchant-of-record costs, and net payouts.

agentskillpacks.com/gumroad-fee-calculator

Stripe Fee Calculator

Itemizes Stripe transaction fees, card processing cuts, merchant-of-record costs, and net payouts.

agentskillpacks.com/stripe-fee-calculator

PayPal Fee Calculator

Itemizes PayPal transaction fees, card processing cuts, merchant-of-record costs, and net payouts.

agentskillpacks.com/paypal-fee-calculator

Lemon Squeezy Fee Calculator

Itemizes Lemon Squeezy transaction fees, card processing cuts, merchant-of-record costs, and net payouts.

agentskillpacks.com/lemon-squeezy-fee-calculator

Payhip Fee Calculator

Itemizes Payhip transaction fees, card processing cuts, merchant-of-record costs, and net payouts.

agentskillpacks.com/payhip-fee-calculator

Etsy (digital downloads) Fee Calculator

Itemizes Etsy (digital downloads) transaction fees, card processing cuts, merchant-of-record costs, and net payouts.

agentskillpacks.com/etsy-fee-calculator

Ko-fi Fee Calculator

Itemizes Ko-fi transaction fees, card processing cuts, merchant-of-record costs, and net payouts.

agentskillpacks.com/ko-fi-fee-calculator

Refund Policy Generator

Writes a digital-products refund and withdrawal policy with EU CRD Art 16(m) dual-consent wording, the withdrawal button required by Directive (EU) 2023/2673 from 19 June 2026, and UK and Türkiye addenda. Runs in the browser.

agentskillpacks.com/refund-policy-generator

AI Crawler Checker

Tests any domain's robots.txt against 12 AI crawlers (GPTBot, OAI-SearchBot, ChatGPT-User, ClaudeBot, Claude-User, PerplexityBot, Perplexity-User, Google-Extended, CCBot, Bytespider, meta-externalagent, Applebot-Extended) and shows the rule that matched.

agentskillpacks.com/ai-crawler-checker

llms.txt Generator

Builds an llms.txt file in the llmstxt.org format with live structural validation, fully client-side.

agentskillpacks.com/llms-txt-generator

AI Writing Checker

Flags 5 measurable AI writing tells with exact positions: em-dash density over 4 per 1,000 words, 26 stock phrases, rule-of-three padding, sentence-length variation under 35%, and missing first-person voice. A style checker, not an AI detector.

agentskillpacks.com/ai-writing-checker

Digital Product Pricing Calculator

Suggests a floor / anchor / premium price band from product type, audience and depth, then models monthly revenue at 0.5%, 1% and 2% conversion after platform fees.

agentskillpacks.com/digital-product-pricing-calculator

Platform Fee Comparison

One sale price across 7 platforms and 13 fee variants, sorted by net payout.

agentskillpacks.com/platform-fee-comparison

Related guides

- [Gumroad fees in 2026: what sellers actually pay per sale](#)
- [Gumroad vs Payhip vs Etsy vs Ko-fi vs Lemon Squeezy](#)
- [How to price a digital product \(with the calculator math shown\)](#)
- [Pricing a digital product with Van Westendorp](#)
- [All free tools](#)

ToolGenX on the web

Other documents in this series

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ToolGenX brand profiles

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- Crunchbase: www.crunchbase.com/organization/toolgenx
- LinkedIn: www.linkedin.com/company/toolgenx
- YouTube: www.youtube.com/@ToolGenX
- Facebook: www.facebook.com/toolgenx
- Google Maps: maps.app.goo.gl/wfzDcN2xR5jHLm4KA
- GitHub Pages: ismailgunaydn.github.io/ToolGenX.github.io
- Tumblr: www.tumblr.com/toolgenx
- Gumroad store: modernwebseo.gumroad.com

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