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Shopify vs. BigCommerce vs. WooCommerce: What E-Commerce Platforms Actually Cost

Based on verified pricing data No vendor advertising

No sponsored findings No spin

Explosive finding: BigCommerce spent years marketing "zero transaction fees" as its core advantage over Shopify. On June 1, 2026, it quietly added an Open Payment Provider Fee of up to 2% on orders processed through any non-embedded gateway — the exact promise it built its pitch on.

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Full report with fee-stacking math, pricing tables, and decision framework.

Unvarnished Reviews Research

This report synthesizes pricing data from vendor pricing pages and independent platform-comparison analyses (DigitalApplied, DevTrios, CommercePundit, Bravery Technology, The Guide X), current as of July 2026. Research Notes available on request at editorial@unvarnishedreviews.com.

The Verdict Up Front

Shopify runs roughly 4.8 million stores worldwide and holds close to 30% of the US market, the default answer for most new direct-to-consumer brands. Its advertised entry price has moved twice in 2026: The Basic plan rose from \$29 to \$39/month in April, alongside new tiered penalties for using a non-Shopify payment gateway and a Shopify Plus minimum that now starts at \$2,300 to \$2,500/month.

BigCommerce spent years positioning zero transaction fees as its defining advantage over Shopify. That advantage is now partial: As of June 1, 2026, BigCommerce charges an Open Payment Provider Fee, ranging from 2% on its entry Core plan down to 0.6% on Scale, on any order routed through a gateway outside its embedded list, plus offline and B2B purchase-order payments.

WooCommerce remains the only genuinely free-to-license option of the three, and charges no platform-level transaction fee at all under any configuration. What it does not include is a platform: Hosting, security, updates, and every operational function Shopify and BigCommerce bundle are the merchant's responsibility, and real total cost of ownership depends entirely on the technical resources available to manage that.

The Billing Model: One Reversal, One Fee Stack, One Shifted Burden

BigCommerce: The Promise That Changed

For most of its history, BigCommerce's core pitch against Shopify was simple: No transaction fees, on any plan, regardless of payment gateway. That was true, and it was a genuine reason mid-market merchants chose the platform.

On June 1, 2026, BigCommerce introduced an Open Payment Provider Fee: 2% on Core, 1% on Growth, 0.6% on Scale, and custom on Performance, applied per affected order on top of standard card processing. It applies specifically to orders processed through any gateway not on BigCommerce's embedded list, and to offline and B2B purchase-order payments — a real carve-out, not a blanket fee, but one that directly narrows the platform's signature differentiator.

The practical impact depends on payment setup: Merchants using BigCommerce's preferred embedded gateway for standard card sales are largely unaffected. Merchants using a third-party gateway, processing significant offline sales, or running B2B purchase-order workflows now pay a fee that did not exist a few months ago, on a platform that spent years marketing the absence of exactly that fee.

Shopify: A Fee Stack That Compounds Beneath a Simple Sticker Price

Shopify's April 2026 changes moved in the same direction from a different angle. The Basic plan rose from \$29 to \$39/month. Online card processing increased to 2.9% + \$0.30, with an additional 0.6% for premium cards and 1% for international cards. The existing third-party gateway penalty, for merchants who decline Shopify Payments, remains tiered: 2% on Basic, 1% on Grow, 0.6% on Advanced, and 0.2% on Plus.

None of these individually is dramatic. Together, layered onto an app ecosystem where the average store runs 5 to 10 paid apps at \$150 to \$300/month combined, the advertised "\$39/month" entry price and the real monthly cost diverge substantially. Independent estimates put a typical all-in Shopify Basic store at \$100 to \$200/month once apps,

fees, and a premium theme are counted — two to five times the sticker price.

Cost component	Shopify	BigCommerce	WooCommerce
Entry plan (monthly)	\$39	\$39	\$0 (plugin) + hosting
Transaction fee, own gateway	\$0 (Shopify Payments)	\$0 (embedded gateway)	\$0 (platform-level)
Transaction fee, third-party gateway	0.2% - 2%, by plan	0.6% - 2%, by plan (new June 2026)	\$0 (processor's own rate applies)
Typical paid apps/plugins	\$150 - \$300/mo	Lower; more native features	\$0 - \$200/year
Realistic all-in monthly cost	\$100 - \$200+	\$79 - \$299 (Standard/Plus/Pro)	\$25 - \$60 (hosting + plugins)

WooCommerce: No Platform Fee, No Platform Either

WooCommerce charges nothing at the platform level, full stop. The tradeoff is that "platform" is the wrong word: It is a WordPress plugin, and every function Shopify or BigCommerce bundles, hosting, security patching, uptime, PCI compliance tooling, becomes a line item the merchant sources separately. Realistic first-year cost for a hands-on owner runs \$200 to \$600 in hosting and plugins; a professionally built and maintained store runs meaningfully higher once developer time is counted.

What Users Actually Report

Shopify: What Works, What Doesn't

Merchants consistently cite fastest time-to-launch, the widest app ecosystem, and the most reliable uptime under traffic spikes as Shopify's core strengths. The recurring complaint, sharpened by the April 2026 changes: App subscription creep and gateway penalties mean the advertised plan price increasingly understates the real bill, and Shopify Plus's new minimum has pushed some mid-market merchants to reconsider it entirely.

BigCommerce: What Works, What Doesn't

BigCommerce is consistently praised for native B2B features (wholesale pricing, customer-specific catalogs) and a richer built-in feature set that reduces app dependency compared to Shopify. The June 2026 fee change is the newest and most consistent criticism, alongside a smaller app ecosystem and, per independent TCO studies, implementation costs running meaningfully higher than Shopify's on average for comparable stores.

WooCommerce: What Works, What Doesn't

Merchants who already operate on WordPress consistently praise WooCommerce's content and SEO flexibility and the complete absence of platform fees. The most consistent limitation: The operational burden, hosting, security, plugin compatibility, is disproportionate for merchants without existing technical capacity, and is the primary reason less technical teams choose a hosted platform instead.

TCO Comparison: \$500,000/Year Revenue Store, One Year

Platform	Estimated Annual Cost	Key Variable
Shopify (Basic + typical apps)	\$1,800 - \$3,600	App count and third-party gateway use
BigCommerce (Standard/Plus)	\$950 - \$3,600	Whether orders route through non-embedded gateways post-June 2026
WooCommerce (self-hosted)	\$500 - \$2,000+	Developer time for setup and ongoing maintenance

At higher revenue, the gap changes shape rather than closing. One independent study found BigCommerce's overall TCO running 45% higher than Shopify's on average at enterprise scale, driven by BigCommerce pushing more development responsibility onto merchants for capabilities Shopify includes natively — a reminder that "no transaction fees" was never the only variable in the comparison, even before June 2026.

The Decision Framework

Choose Shopify if: Fast launch, the widest app and theme ecosystem, and managed hosting matter more than avoiding app subscription creep, and you plan to use Shopify Payments to avoid the gateway penalty entirely.

Choose BigCommerce if: Native B2B features and a richer built-in feature set matter, and you can route the large majority of orders

through BigCommerce's embedded gateway to avoid the new Open Payment Provider Fee.

Choose WooCommerce if: You already operate on WordPress, have technical capacity in-house or budgeted, and want to eliminate platform-level fees entirely in exchange for owning the operational burden.

The Pre-Signing Checklist for All Three

- Model your actual app or plugin count before comparing sticker prices; 5 to 10 paid apps is the norm on hosted platforms, not the exception
- For BigCommerce: Confirm whether your payment setup, gateway choice, offline sales, B2B purchase orders, triggers the new June 2026 fee before assuming "zero transaction fees" still fully applies
- For Shopify: Use Shopify Payments where possible; the tiered third-party gateway penalty is entirely avoidable for most merchants
- For WooCommerce: Budget real developer time, not just hosting and plugin costs, before assuming it is the cheapest option for your specific team
- Re-verify all three platforms' current fee schedules directly before signing; three separate pricing changes landed across this category between April and June 2026 alone

The Bottom Line

All three platforms changed their pricing in 2026, and all three changes moved the same direction: More fee surface, not less. BigCommerce's reversal is the sharpest, because it broke a specific, long-marketed promise rather than simply raising a number. But the broader lesson applies to Shopify and WooCommerce too: An e-

commerce platform's advertised price or headline promise is a snapshot, not a contract, and the businesses least likely to notice a change are the ones who chose a platform years ago and never checked the fine print again.

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