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NetSuite Pay Canada: Quebec Onboarding and Settlement

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Executive Summary

NetSuite Pay is Oracle's embedded card and ACH (Automated Clearing House) acceptance service, built on a **Versapay**-fulfilled processor and merchant account. Oracle's release note for this version made **SuiteApp version 2026.4.4** public on the SuiteApp Marketplace. Existing customers in the United States and Canada, excluding Quebec, can install it and sign the Estimate/Order Form in NetSuite through DocuSign, while customers in Quebec must contact their account manager to complete signing (docs.oracle.com). A trade-press summary of the documentation repeats the same split (netsuitechangelog.com). The documented Quebec path is a different signing channel, not a stated exclusion.

Four constraints drive the pilot decision. NetSuite Pay supports only merchant accounts provided through Versapay, so an existing merchant account cannot be carried over (docs.oracle.com). Each subsidiary needs its own merchant application. Funding follows a **T+1** schedule after batch close, Friday batches generally arrive on Tuesday, and settlement is in USD or CAD depending on the subsidiary location (docs.oracle.com). Oracle's pages reviewed publish no rates; Versapay's own pricing page lists **2.9% + 30¢** per card authorization but never mentions Canada, so a written Canadian quote is still required (versapay.com).

The finance controls need more design than the signing step. Oracle's automated settlement reconciliation is used only for recording and reporting (docs.oracle.com), and chargeback resolution can take up to 120 days. Business pre-authorized debits carry a claim window of only 10 Business Days under Payments Canada rules (www.payments.ca), and Mastercard describes chargebacks as a two-cycle process (www.mastercard.us). This report supplies a transaction-to-batch-to-deposit-to-ledger control chain, a hypothetical settlement rollforward, a sandbox test list and a go/no-go checklist.

The recommendation for Canadian CFOs and controllers is a staged pilot: confirm the Quebec contract and language process in writing, obtain a Canadian fee and reserve quote, run the sandbox cases, then go live on one subsidiary. The Charter of the French Language provides that contracts pre-determined by one party must be drawn up in French (www.legisquebec.gouv.qc.ca), so counsel should review the Quebec order form. Public documentation leaves Canadian pricing, reserve terms, cutoff times, bank-holiday funding, Canadian electronic funds transfer (EFT) acceptance and token migration unconfirmed.

Introduction and Background

Searches for "netsuite pay canada" can be ambiguous because the phrase also attracts salary and payroll content. This report addresses the payments product: **NetSuite Pay**, introduced with Versapay as the first partner supporting it (www.cpapracticeadvisor.com). Versapay's own announcement describes a self-guided onboarding process directly within NetSuite (www.versapay.com). As of November 2026, the question for Canadian finance teams is whether their entities, merchant-account arrangements and settlement controls fit the product.

The audience is Canadian CFOs, controllers, accounts receivable (AR) managers and NetSuite implementation leads, especially groups with a Quebec subsidiary. Three decisions follow: whether to pilot NetSuite Pay instead of keeping an existing processor, what to ask Oracle and Versapay before signing, and how finance will reconcile settlement, fees, refunds and open exceptions once volume flows.

Several framing points apply throughout:

- **Documentation is the authority.** Product eligibility statements are tied to Oracle's help pages retrieved on 2026-11-02. Product behaviour can change, so findings should be rechecked against current Oracle pages.
- **Pricing is not benchmarked.** One July 2026 processor comparison describes NetSuite Pay rates as pre-negotiated (merchantcostconsulting.com). That is a vendor-side opinion, not an independent benchmark, and it does not address the Quebec signing route.
- **Legal and tax points are context only.** Quebec language, privacy and sales tax references describe what official pages state. Counsel and tax advisers should confirm applicability.

The report follows a standard-analysis structure: what version 2026.4.4 changed, how Canada and Quebec onboarding differ, how NetSuite Pay compares with an existing processor, how to pilot and reconcile, and a closing checklist. The criteria apply whichever implementation partner runs the project.

Key Changes in NetSuite Pay 2026.4.4

The SuiteApp Became Public on the Marketplace

Oracle's NetSuite Pay Version 2026.4.4 release note states that the SuiteApp is now public on the SuiteApp Marketplace, and that existing customers in the United States and Canada (excluding Quebec) can install it from the Marketplace (docs.oracle.com). The wording "now public" implies the listing was previously restricted. For evaluators, the practical effect is that installation no longer needs a sales conversation for eligible accounts. Marketplace visibility is not merchant approval, which is a separate underwriting step.

Self-Service Signing, With a Different Route for Quebec

Customers in Quebec, Canada must contact their account manager to complete the signing process (docs.oracle.com). The release note describes a signing step, not an eligibility test. The documentation reviewed does not explain why the route differs or how long the account-manager path takes, so timing is a

question for the account manager. Oracle's setup guide repeats the route without describing Quebec merchants as ineligible, and the trade-press summary reports the same wording (netsuitechangelog.com).

New United States Customers and Moved Menus

The same note says the SuiteApp is now automatically installed for new customers in the United States and makes no equivalent statement for Canada, so a Canadian new customer should confirm installation status with Oracle. Version 2026.4.4 also removed Deposit Field Mappings and Settlement Fee Setup from the NetSuite Pay menu (docs.oracle.com). Administrators following older implementation notes should look for these items in the custom record types.

Canada and Quebec Onboarding Path and Responsibility Matrix

Table 1 below combines the documented steps into one onboarding matrix. It separates what the documentation states for Canada excluding Quebec from what it states for Quebec, and assigns an owner and evidence item to each step.

Step	Canada excluding Quebec	Quebec	Owner and evidence to retain
Install	Install from the Marketplace	Not separately documented; contact the account manager	NetSuite administrator: record SuiteApp version
Order Form signing	Sign in NetSuite through DocuSign	Account manager completes signing	Primary contact and administrator: executed form and French-language version
Merchant application	One application per subsidiary	Same documented rule; confirm with account manager	Controller: owner details and processing statements
Underwriting	Response within 48 hours of a complete application (netsuitechangelog.com)	Timing not separately documented	Treasury: underwriting correspondence
Profile and test	Configure the profile once provisionally approved	Same documented rule	NetSuite administrator: profile settings and test results
Go-live	Funds withheld until full approval	Same documented rule	AR manager: first live batch tied out

The matrix shows that the Quebec difference is concentrated in one early step. The later steps (application, underwriting, profile and testing) are documented once for all Canadian customers. Two sequencing details matter for groups with several entities. The Order Form must be signed by a user who is both the primary contact and an administrator, and OneWorld accounts sign it once, not per subsidiary (docs.oracle.com). Each subsidiary requires a separate merchant account application, and a first application must be approved or closed before another is submitted, so a Quebec subsidiary may queue behind another entity. Owner details are required for anyone holding 25% or more of the business, applicants already processing may need three consecutive months of statements, and the initial review is estimated at 2 business days (docs.oracle.com).

Eligibility and Entity Scope

NetSuite Pay is documented as available for subsidiaries in the United States and Canada, and as supporting debit cards, credit cards and ACH payments (docs.oracle.com).

Quebec Context That Touches the Signing Step

The following official statements are context, not legal advice, and do not explain Oracle's routing choice.

- **Contract language.** The Charter of the French Language provides that contracts pre-determined by one party, and related documents, must be drawn up in French (www.legisquebec.gouv.qc.ca). Parties may be bound only by another language version when, after the French version has been remitted to the adhering party, that is their express wish (www.legisquebec.gouv.qc.ca). Contracts used in relations with persons outside Québec appear among listed exceptions (www.legisquebec.gouv.qc.ca), and where versions diverge the adhering party may invoke either (www.legisquebec.gouv.qc.ca). The Office québécois de la langue française defines such contracts as those whose essential clauses are imposed by one party and cannot be freely negotiated (www.oqlf.gouv.qc.ca), and says that for contracts concluded by technological means the French-version obligation is met when the means is available in French and the French version is accessible there (www.oqlf.gouv.qc.ca). Whether a given order form qualifies is a question for counsel.
- **Invoices and receipts.** Section 57 requires invoices, receipts and similar documents to be drawn up in French (www.legisquebec.gouv.qc.ca). A Quebec subsidiary should ask whether payment pages, e-invoice links and receipts can be presented in French.
- **Personal information.** Since September 2023, a privacy impact assessment is required before communicating personal information outside Québec (www.cai.gouv.qc.ca). Enterprises also remain accountable for incident obligations when they entrust information to third parties (www.cai.gouv.qc.ca), and must keep a register of confidentiality incidents (www.cai.gouv.qc.ca). A legal person not constituted in Québec that carries on an activity there must file a declaration of registration within 60 days of commencing activities (www.quebec.ca). Federal guidance notes the Personal Information Protection and Electronic Documents Act (PIPEDA) applies to information crossing provincial or national borders in commercial activities (www.priv.gc.ca).
- **Sales tax.** The Quebec sales tax (QST) is calculated at 9.975% on the selling price excluding the federal goods and services tax (GST) (www.revenuquebec.ca), and businesses carrying on commercial activities in Québec generally register (www.revenuquebec.ca). The exempt-supplies page lists "the provision of most financial services" but does not classify merchant processing fees (www.revenuquebec.ca), so a tax adviser should confirm the treatment of Versapay's charges.

Evaluating NetSuite Pay Against an Existing Processor

The central structural fact is that NetSuite Pay does not accept a merchant's existing acquiring relationship: it supports only processor options and merchant accounts fulfilled through Versapay (docs.oracle.com). By contrast, Oracle's external gateway documentation says a direct commercial relationship must first exist

between the merchant and the gateway, and that some NetSuite partners are acquirer agnostic, so a merchant can keep its current acquiring relationship (docs.oracle.com). The choice is therefore a package decision in which gateway, processor, merchant account and NetSuite integration move together.

Table 2 lists due-diligence criteria. The second column records what Oracle documents for NetSuite Pay; the last two columns state what finance should document for its current processor and ask of Oracle and Versapay. It contains no advisory-firm row, because the comparison is between payment arrangements.

Criterion	NetSuite Pay, as documented	Current processor: what to document	Ask Oracle or Versapay
Merchant contract	Versapay-provided merchant accounts only	Term, renewal, early-termination terms	Contract structure for Canadian and Quebec entities
Methods	Debit, credit and ACH	Card brands, Interac, pre-authorized debit	Whether Canadian EFT or pre-authorized debit is accepted
Entities and currency	US and Canada subsidiaries; USD or CAD by location	Entities, currencies, bank accounts	Per-subsidiary currency mapping
Channels	Online, phone, point of sale, digital	Web store, portal, terminal estate	E-commerce and payment-link scope in Canada
Commercial card data	Visa Commercial Enhanced Data Program compliance	Level 2 and 3 handling today	Canadian program applicability
Funding	T+1 after batch close	Payout schedule and holiday calendar	Cutoff times and bank-holiday calendar
Fees and reserve	No Oracle rates; reserves possible	Effective rate, monthly fees	Canadian rate card and reserve terms
Tokens	Gateway-issued tokens	Stored-card volume and token format	Migration of existing tokens

The table shows that most criteria turn on facts Oracle's documentation leaves unstated for Canada, which is why the right-hand column is written as questions.

Payment Methods and the Canadian Rails

As noted above, the documented methods are debit cards, credit cards and ACH. ACH is the United States network (www.nacha.org), whereas Canadian debit-pull payments run as pre-authorized debits (PADs) under Payments Canada rules, and recurring card charges are not PADs (www.payments.ca). Whether a Canadian customer can pay by bank debit through NetSuite Pay, and on which rail, is not stated in the pages reviewed. For comparison, Stripe documents Canadian PAD over the Automated Clearing Settlement System (docs.stripe.com), recommends CAD unless the customer's account accepts USD debits (docs.stripe.com), and requires PAD refunds within 180 days of the original payment (docs.stripe.com). Rule H1 describes tight windows: business PAD claims run up to 10 Business Days (www.payments.ca), dishonoured items must be returned by the following Business Day (www.payments.ca), and a returned PAD may be re-presented only within 30 calendar days (www.payments.ca).

Currency, Entities and Channels

Settlement can be in USD or CAD depending on the subsidiary location, as stated earlier. For channels, Oracle's overview describes online, phone, point-of-sale and digital acceptance, payment links with QR codes and Customer Center integration (docs.oracle.com). Versapay's payments page lists credit, debit, ACH, virtual cards and bank payments (www.versapay.com) and a portal that supports full and partial payment (www.versapay.com), although that page describes Versapay's platform generally and does not mention Canada.

Commercial Card Data

Oracle states that NetSuite Pay is compliant with Visa's Commercial Enhanced Data Program, and that generic placeholder values disqualify a transaction from verified status (docs.oracle.com). Mastercard describes Level II data as including sales tax and customer reference numbers (www.mastercard.com) and Level III as adding line-item details (www.mastercard.com). For B2B sellers, invoice data quality (purchase order numbers, tax amounts, line items) therefore feeds payment-level data, and customer master data should be reviewed before go-live.

Fees, Pricing and Notice Rights

Oracle's pages reviewed give no rates. Its product FAQ states that rolling reserves may be required as a stipulation for approval (docs.oracle.com). Versapay's public schedule lists ACH at 0.35% + 30¢ per transaction (versapay.com) with a maximum of $8 per transaction (versapay.com), a merchant account fee of $200 per month (versapay.com), and a charge on transactions made outside the U.S. (versapay.com). The page states no currency and does not mention Canada, so these numbers are not a Canadian quote. Versapay's announcement describes pre-negotiated rates and fees for NetSuite customers (www.versapay.com).

For benchmarking, the Financial Consumer Agency of Canada's code requires acquirers and downstream participants to notify merchants 30 to 60 calendar days before new or increased fees (www.canada.ca), a right to cancel without penalty within 70 calendar days of a covered increase (www.canada.ca) and monthly statement information (www.canada.ca). Whether these obligations map to a Versapay arrangement should be asked, not assumed. Versapay's payments page also mentions merchant control over surcharges (www.versapay.com). In Quebec, the consumer protection office states that a merchant cannot charge fees when a consumer uses a debit or credit card (www.opc.gouv.qc.ca), the page cautions that it does not replace the texts of the laws (www.opc.gouv.qc.ca), and the federal tax agency notes that card surcharging is allowed under network rules except in Quebec (www.canada.ca). The statute defines a consumer to exclude a merchant obtaining goods for business purposes (www.legisquebec.gouv.qc.ca), and none of these pages addresses business-to-business surcharging, which is a question for counsel.

Existing Tokens

Stored-card tokens are issued by a gateway, so portability is a gateway matter. Oracle states that token import works only if the gateway vendor supports it (docs.oracle.com). No Oracle page located in this research describes migrating tokens from another processor into NetSuite Pay. By comparison, Stripe offers a

processor-to-processor card data migration handled by its Data Migrations team (docs.stripe.com). Finance should ask Versapay whether a secure card-data transfer exists and which recurring customers must re-authorize.

How Alternatives Differ

Alternatives differ on timing and integration as well as price, and prices are omitted here. Stripe's support page states a 7 business day first-payout delay in Canada (support.stripe.com) with later payouts generally 3 business days (support.stripe.com), while its payouts documentation says initial payouts typically complete within 7 to 14 days (docs.stripe.com), so the two pages differ and should be confirmed per account. Stripe's NetSuite connector creates bank deposits for payouts (docs.stripe.com), uses Stripe's exchange rate on multi-currency payments (docs.stripe.com), and cannot serve one Stripe account across multiple NetSuite subsidiaries (docs.stripe.com). Moneris documents an API with tokenization, subscriptions and recurring billing (www.moneris.com) and hosted tokenization (developer.moneris.com), although no Moneris NetSuite connector page was found in this research. Celigo lists a Stripe app that imports payments as customer payments on invoices (www.celigo.com) and reconciliation automation that identifies variances and unsettled amounts (www.celigo.com) and records processor refunds as a credit memo and cash refund (www.celigo.com). J.P. Morgan's partner page positions its NetSuite offering around automated cash management and reconciliation (partners.jpmorgan.com).

Implementation Considerations and Process Changes

Sandbox Pilot, Payment Profile and Test Gateway

Oracle's documentation supports a pilot built in stages: configure in sandbox, test against the Versapay test gateway, then re-apply for production. A merchant account application in the sandbox account is required even if production has one; production payment processing profiles will not work in sandbox; SuiteApp version 1.0.11 or higher is needed; and statement generation is unavailable (docs.oracle.com). In the test gateway, no funds are settled in the bank account, and merchant applications must be resubmitted to run real transactions and settle funds (docs.oracle.com).

The pilot should therefore be designed as a configuration and process rehearsal, with timing and fee evidence collected only in the first live weeks.

Test-Case Checklist

- **TC1, cash sale:** run a low-value cash sale and confirm the payment record, gateway response and accounting entries.
- **TC2, invoice payment link:** pay a CAD invoice through a payment link and confirm partial and full payment behaviour.
- **TC3, AVS and security code filters:** confirm that address verification (AVS) and security code rejection filters behave as configured.
- **TC4, referenced refund:** refund a prior sale; Oracle documents only referenced refunds.
- **TC5, failed refund:** confirm where a failed refund message appears and who escalates it to Versapay.

- **TC6, multi-subsidiary:** confirm one SuiteApp instance serves several subsidiaries while each has its own application.
- **TC7, Quebec documents:** confirm the French-language contract version, receipts and payment pages follow the counsel-approved approach.
- **TC8, CAD and USD:** run a USD invoice for a CAD subsidiary and confirm the realized exchange gain or loss posts as expected.

Settlement and Fee Reconciliation Control

NetSuite Pay is documented to produce a daily settlement batch and a Settlement and Fee Report, with batch tokens assigned by Versapay to each settlement batch (docs.oracle.com), reporting every 6 or 12 hours (docs.oracle.com), and Friday transactions possibly not displaying until Tuesday. The same FAQ states that native NetSuite bank reconciliation does not take transaction fee reconciliation into account (docs.oracle.com). The control chain has five links:

1. **Transaction.** Authorizations and captures are recorded on the invoice, cash sale or payment. Card and debit approvals are real time, whereas ACH payments take 3 to 5 business days (docs.oracle.com).
2. **Batch.** Versapay assigns a batch token, and the AR team records batch totals and counts.
3. **Deposit.** Oracle's settlement reconciliation is used only for recording and reporting (docs.oracle.com).
4. **Bank match.** NetSuite's matching workflow runs reconciliation rules to match imported bank lines (docs.oracle.com). Because fees sit outside native bank reconciliation, fee lines rely on NetSuite Pay's own Settlement and Fee Reconciliation feature, which Oracle states automatically reconciles transaction fees and associates them with the proper bank accounts (docs.oracle.com).
5. **Ledger and period close.** A period can be closed with unreconciled items, so the close checklist must name any open settlement explicitly.

Versapay's separate SuitePayments bundle documents a comparable idea, creating bank deposit records that move settled payments out of Undeposited Funds (updates.versapay.com), but that release note concerns another product and should not be assumed to describe NetSuite Pay.

Table 3 is a hypothetical rollforward for one CAD batch. All figures are invented for illustration, are not Versapay rates, and the fee percentage was chosen arbitrarily.

(Hypothetical Example)

Line	Amount (CAD)	Owner	Evidence
Gross card collections in batch	$50,000.00	AR manager	Batch token total
Less refunds in batch	($1,500.00)	AR manager	Referenced refund records
Net sales settled	$48,500.00	Controller	Subtotal
Less processor fees (assumed 3.0% of net)	($1,455.00)	Controller	Fee records by category
Less chargeback debited	($250.00)	Dispute owner	Chargeback exception
Less reserve withheld	$0.00	Treasury	Reserve statement

Line	Amount (CAD)	Owner	Evidence
Expected bank deposit	**$46,795.00**	Treasury	Bank statement line
Actual bank deposit	$46,795.00	Treasury	Bank feed
Unreconciled difference	**$0.00**	Controller	Open Settlement Report

The table works as a tie-out template: expected deposit equals gross collections minus refunds, fees, chargebacks and any reserve, and the unreconciled difference should be zero or carried as a named open item. The Open Settlement Report is the documented place where mismatched transactions appear, so it needs a named daily reviewer. Where a batch closes on a Friday, the expected deposit date is generally Tuesday, as noted above, and the accrual note should reflect that.

Refunds, Chargebacks and Exceptions

Oracle states that unreferenced refunds are not supported (docs.oracle.com). Chargebacks are managed in a Versapay portal, can take up to 120 days to resolve, and require proof of invoice and proof of delivery or services (docs.oracle.com). They appear as an exception in NetSuite.

The card networks describe the dispute lifecycle in similar terms. Mastercard calls chargebacks a two-cycle process (www.mastercard.us) in which the issuer may escalate a second presentment to arbitration (www.mastercard.us). Visa defines a dispute as a reversal of value to the acquirer (www.visa.ca) and states that each step has a strict deadline (usa.visa.com) and groups dispute reasons into four categories (usa.visa.com). The control implication is a named dispute owner, a document pack ready from invoice and delivery records, and a calendar. For multi-currency groups, currency-specific sub-accounts for disputes should be set up beforehand, and the AR team should compare expected ACH receipts with bank activity because failure notices may not reach NetSuite.

Card Data Security Responsibilities

Versapay's payments page claims that a merchant remains out of Payment Card Industry Data Security Standard (PCI DSS) scope (www.versapay.com), which is a vendor statement about its own platform. The Payment Card Industry Security Standards Council states that version 4.0.1 adds or deletes no requirements (blog.pcisecuritystandards.org) and that using a third-party service provider does not relieve the entity of ultimate responsibility for its own PCI DSS compliance (listings.pcisecuritystandards.org). The council states that a token must have no value to an attacker (listings.pcisecuritystandards.org) and lists several Self-Assessment Questionnaires for different environments (www.pcisecuritystandards.org), and whether a small merchant must validate compliance is determined by the payment brands (www.pcisecuritystandards.org); Mastercard notes it does not accept validation documents sent by a merchant (www.mastercard.com). Questionnaire A applies to card-not-present merchants that do not store, process or transmit account data electronically (listings.pcisecuritystandards.org). Finance should obtain the shared-responsibility matrix and confirm which questionnaire applies to each channel.

Questions for Oracle and Versapay and a Go/No-Go Checklist

Questions to Send Before Signing

- **Quebec route:** What is the documented process and typical elapsed time for the account-manager signing path?
- **Language:** Are the Order Form, merchant agreement and payment-page experience available in French, and in what order are versions delivered (www.legisquebec.gouv.qc.ca)?
- **Per-entity contracting:** Will a Quebec subsidiary have its own merchant application?
- **Canadian pricing:** What is the Canadian rate card, in CAD, and does the $200 monthly fee apply per merchant account?
- **Reserves:** What reserve percentage, duration and release conditions apply?
- **Cutoffs and holidays:** What is the batch close time, and which bank-holiday calendar governs funding?
- **Canadian rails:** Are Canadian EFT or pre-authorized debits accepted, and how do they settle (www.payments.ca)?
- **Tokens:** Can existing card tokens or card data be migrated?
- **Surcharging:** Is surcharging available through NetSuite Pay (www.versapay.com)?
- **Disputes:** Who is notified of a chargeback, and what are the portal deadlines?
- **Data location:** Where is cardholder personal information processed, to support a privacy impact assessment where needed (www.cai.gouv.qc.ca)?

Go/No-Go Checklist

- **Go condition 1:** the entity can move to a Versapay merchant account.
- **Go condition 2:** a written Canadian quote covers rates, monthly fees, reserve and notice rights.
- **Go condition 3:** a documented funding calendar includes bank holidays.
- **Go condition 4:** exception owners exist for the Open Settlement Report, chargebacks and failed refunds.
- **Go condition 5:** sandbox cases TC1 to TC8 passed.
- **Go condition 6:** counsel has approved the Quebec contract, privacy and receipt approach.
- **No-go signal:** the entity must keep an existing merchant account or processor, or needs a payment rail the quote does not cover.

Data Analysis and Evidence

Canadian Payments Context

Payments Canada reports that the Automated Clearing Settlement System (ACSS) cleared 10,606,975,666 payment items in 2025 (www.payments.ca), including 7,237,919,973 point-of-sale items (www.payments.ca) and 1,178,636,330 automated funds transfer debits (www.payments.ca). Total ACSS value was 10,009,139,582 thousand dollars, about $10.0 trillion (www.payments.ca), of which AFT debits were

1,611,498,509 thousand dollars (www.payments.ca). The retail batch system carries 99 per cent of the daily transaction volume and 13 percent of the daily value cleared by all Payments Canada systems (www.payments.ca).

The 2025 edition of Payments Canada's methods and trends report puts 2024 activity at 22.5 billion transactions valued at $12.2 trillion (www.payments.ca). Debit cards accounted for 6.7 billion transactions worth $302 billion (www.payments.ca), an average of about $45 per transaction. Credit card volume rose six per cent to 7.5 billion transactions (www.payments.ca), electronic funds transfers rose one per cent to 3.2 billion transactions (www.payments.ca) at $7.6 trillion (www.payments.ca), contactless payments were worth $567 billion (www.payments.ca), and cash accounted for 2.5 billion transactions worth $67.9 billion (www.payments.ca). The Bank of Canada reports cash declined to about 18% of point-of-sale volume and 10% of value in 2025 (www.bankofcanada.ca), and that contactless card payments account for more than 60% of transactions by volume and value (www.bankofcanada.ca).

For a B2B seller, the reading is that card volume is large but ticket sizes are small, whereas EFT carries most value ($7.6 trillion across 3.2 billion transactions, roughly $2,400 each by simple division). Because NetSuite Pay's documented methods are cards and ACH, a seller whose receivables are mostly large EFT payments may find the product covers only part of its collection flow.

Timing and Calendar Evidence

Oracle documents T+1 funding, with Friday batches not deposited during the weekend. Payments Canada states that its systems operate Monday to Friday except statutory holidays, and its 2026 schedule lists Wednesday, November 11, Friday, December 25 and Monday, December 28 as closure days (www.payments.ca). ACSS settlement of the previous day's net balances occurs during the morning of each business day (www.payments.ca), direct clearers hold settlement accounts at the Bank of Canada (www.payments.ca), and the regulations define a business day as any day other than an ACSS holiday (laws-lois.justice.gc.ca).

Whether Versapay's funding calendar follows this schedule is not documented in the pages reviewed. A cautious pilot calendar might assume the following **(Hypothetical Example)**: a batch closed on Thursday, December 24 would not fund on Friday, December 25, and the next business day in the Payments Canada calendar after the weekend and the December 28 closure would be Tuesday, December 29. This is an inference from public calendars, not a commitment by Oracle or Versapay.

Fee Arithmetic on Versapay's Published Schedule

The arithmetic below uses Versapay's public schedule cited above and is illustrative only, because the page states no currency and does not mention Canada **(Hypothetical Example)**:

- **Card:** a $1,000.00 payment costs 2.9% ($29.00) plus $0.30, or $29.30.
- **ACH:** a $10,000.00 payment computes to $35.30 at 0.35% + 30¢, but the page shows a maximum of $8 per transaction, so the charge would be $8.00.
- **Fixed fee:** $200 per month equals $2,400 per year per merchant account, or $7,200 for three subsidiaries if each needs its own account, which the per-subsidiary application rule suggests.

These figures show why a mixed card and bank-transfer receivable book can have very different effective rates, and why the number of merchant accounts belongs in the business case.

Implications and Future Directions

Three implications follow. First, finance leaders should treat the Quebec signing route as a project-plan item and not a blocker. Oracle gives a route for Quebec customers, and the sensible response is to start the account-manager conversation early, in parallel with sandbox work.

Second, the managed nature of the SuiteApp means documentation and menus can shift. Version 2026.4.4 already relocated settlement setup items. Controllers should record the version and screenshots at go-live and re-check Oracle's release notes each quarter.

Third, the Quebec context is evolving. The language office states that new requirements for adhesion contracts are in force (www.oqlf.gouv.qc.ca), and the privacy authority describes obligations that have phased in since 2022 (www.cai.gouv.qc.ca). Counsel review can be sequenced ahead of the account-manager call, which is why this report recommends involving counsel before the call and not after.

Open questions that public sources do not answer include Canadian pricing, the reserve schedule, supported Canadian rails and token migration paths. Searchers using "netsuite pay quebec" should expect thin public coverage, so primary documentation and written vendor responses are the evidence base for the decision.

Frequently Asked Questions (FAQs)

Is NetSuite Pay available in Canada, and what about Quebec?

Oracle describes NetSuite Pay as available for subsidiaries in the United States and Canada, and customers in Quebec, Canada must contact their account manager to complete the signing process (netsuitechangelog.com).

What are the NetSuite Pay onboarding requirements?

Oracle documents a signing step by a user who is both primary contact and administrator, and a merchant application per subsidiary. Underwriting responds within 48 hours of a complete application according to Oracle's setup guide.

How long does settlement take?

Funding follows T+1 after batch close, and Friday batches generally arrive on Tuesday. ACH payments take 3 to 5 business days to process. Payments Canada also closes on listed statutory holidays (www.payments.ca).

Can NetSuite Pay settle Canadian dollar payments?

Settlement can be in USD or CAD depending on the subsidiary location. Per-subsidiary currency mapping is not detailed in the pages reviewed, and USD items in the Canadian retail batch system settle through correspondent banks in New York (www.payments.ca).

What are the NetSuite Pay fees in Canada?

Oracle publishes no rates in the pages reviewed. Versapay's public schedule lists a card rate and a monthly fee but does not mention Canada, so a Canadian quote is required (www.versapay.com).

How does NetSuite Pay compare with Stripe in Canada?

The structural difference is the contract: NetSuite Pay supports only Versapay-provided merchant accounts, whereas Stripe documents its own payout schedule (support.stripe.com) and a NetSuite connector that eliminates manual reconciliation work (docs.stripe.com). Stripe's connector cannot use one Stripe account across multiple NetSuite subsidiaries (docs.stripe.com). Compare timing, entity structure and reconciliation effort, not only headline rates.

Does NetSuite Pay cover payment processing in Canada across channels?

Oracle describes online, phone, point-of-sale and digital payments, and a documentation summary lists e-commerce, point of sale and accounts receivable channels (netsuitechangelog.com).

Conclusion

For Canadian businesses, NetSuite Pay's story in late 2026 is one of conditional availability. Version 2026.4.4 made the SuiteApp public, with DocuSign signing for eligible customers and an account-manager route for Quebec. The documents reviewed describe that as a signing difference, not an exclusion.

A pilot is reasonable when the entity can adopt a Versapay merchant account, when a written Canadian quote is available, and when finance can assign owners to the settlement, refund and chargeback exceptions that Oracle's reconciliation tooling surfaces for review, noting that unmatched settlement items can be reconciled manually from the Open Settlement Report through the Resolve Settlement screen (docs.oracle.com). A pilot is a poor fit when an existing processor or merchant account must be retained, since Oracle documents no such option for NetSuite Pay.

The next step for Canadian finance leaders is to send the question list above, run the sandbox test cases, and decide on live go-ahead using the checklist. Decisions on contract language, privacy and tax should be reviewed by qualified counsel and advisers, because this report summarizes public documentation and does not provide legal or tax advice.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

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