PROCESSOR COMPARISON

	CardConnect / Fiserv	PCS for Fuel	Shift 4 / Skytab POS	TSYS / Global	Square
Account on file fee	$15/mo	$10/mo.	$0 first year, then $29.99 per device per month.	$9.25	0
Annual Fee	$299/yr - Aug - PCI Compliance $599/yr - Dec - Security Bundle	none	$99/ terminal- Annual Program Fee - if on Cash Discount. $250/ terminal - Annual Program Fee - if NOT on Cash Discount. $189/terminal- Annual Reg. Assurance	none	0
Additional fees to consider	$250/yr Unsupported TID fee	none	$75/terminal - POS Terminal Inactivity $25/mo - Monthly Minimum $20/term - Handheld Device Support $10-$36/terminal - Tier fee Also see portal costs below. **$599 Installation fee**	$15 Bank change fee.	0
Batch Cutoff for Next Day Funding	7pm PST, 8pm MST, 9pm CST,10pm EST	6:30pm PST, 7:30pm MST, 8:30pm CST, 9:30pm EST	8pm PST, 9pm MST, 10pm CST, 11pm EST	5pm PST, 6pm MST, 7pm CST, 8pm EST	5pm PST, 6pm MST, 7pm CST, 8pm EST OR Instant Funding with a Square Checking Account OR Instant Funding with non-Square account for addn'l 1.95%.
Cash Discount	Yes with Dejavoo "Z" and "P" terminals only.	Yes with Dejavoo terminals, but not if they accept WEX/Voyager.	Yes	Yes, with Dejavoo terminals	Yes
Contract Terms / ETF	3 year term - can be waived. $395 Early Termination Fee, but you can waive. Write "waive ETF" and initial anywhere on the app.	3 year term - can be waived. $395 Early Termination Fee, but you can waive. Write "waive ETF" and initial anywhere on the app.	36 or 50 month term. Cannot be waived. If closed prior to 30 months, merchant will be charged monthly fees X # of months remaining plus assumed profit.	3 year term - can be waived. $395 Early Termination Fee, but you can waive. Just let us know via email.	No contract
Credit Pull	Soft pull	Soft pull	Hard pull	Soft Pull, Transunion.	Soft pull
Daily Discount	Yes	Yes, but one day delayed.	Yes	Yes	Yes, standard.

Docusign allowed?	Yes, with receipt.	Yes, with receipt.	No	No	No
Equipment Exceptions	No Dejavoo QD terminals.	Contact support for approved terminals.	ONLY Skytab equipment can be used.	Contact support for approved terminals.	Only Square equipment can be used.
Processor offers proprietary eSigning capabilities	Yes	Yes	Yes	Yes	Yes. Required
Government Entities				Contact info of applicant/signer required.	Soft pull. signer required to provide their ssn, dob and home address.
Non-PCI Compliance Fees	$49.99/mo or $99.99/mo if non compliant 6+ months		PCI Compliance not enforced. Leaves merchant at risk.	$29.95 quarterly	Square handles compliance. No fees.
Non Profit requirements	Soft pull. signer required to provide their ssn, dob and home address.			SSN, DOB, home address required, but no credit will be pulled.	Soft pull. signer required to provide their ssn, dob and home address.
Non US Citizens	ITIN required.	ITIN required.	ITIN required.	Required: IRS EIN confirmation letter (SS4), proof of business, and copy of their passport.	ITIN required.
Ownership/Sigs required	Majority owner info required and signature.	All owners info and signatures until 75% ownership is reached.		All owners at 25% or more must provide personal info. Need >50% ownership signatures.	25% owner may sign, if "Business owner and executive manager" is selected.
Portal - Merchant	Cardpointe - free	Clientline - free	Lighthouse - $20/mo.	Translink - free	Square dashboard
Statements/ Billing			Workforce - $35/mo. unless cancelled by merchant through Lighthouse.	Online stmt free. Paper stmt mailed on the 2nd for $10/mo, Fees come out on the 9th.	Online only.