

VIRTUAL TERMINAL COMPARISON

Feature	Description	NMI aka VMS Connect	CloudPOS by Dejavoo	ePN Online Terminal by eProcessing Network (ePN)	Cardpointe by CardConnect
ACH -	Check processing	\$25 setup, \$15/mo & 20¢/item (recommended to add 50bps)	Available. Contact VMS Support for pricing.	Available. Contact VMS Support for pricing.	Not available.
API -	Web shopping cart integration	Included	Available. Contact VMS Support for pricing.	\$19 setup fee \$10/mo 0¢/item for 1st 250 items, then add 5¢/item	Not available.
Base Rates for Virtual Terminal -	Virtual terminal only	\$8/mo and 7¢/item	\$9.95/mo & 5¢	\$10 and 5¢ for eComm. \$5 and 5¢ for Virtual Terminal. \$36 annual fee applies. 1st 250 transactions included, addn'l costs beyond 250.	Free with CardConnect processing account.
Card Updater -	Automatically updates recurring card info such as exp dates etc.	\$5.50/mo & 22¢/item	Available. Contact VMS Support for pricing.	\$19.95 setup fee \$7.50/mo 40¢/item	Not available.
Cash Discount available	"Cash Discount" can mean Cash Discount, Dual Pricing, Surcharge and more. Ask for assistance.	Included	Included	Available. Contact VMS Support for pricing.	Not available.
Inventory -	POS capable of housing inventory or menu items.		Available. Contact VMS Support for pricing.	\$5/mo: 1st 3500 sku's Contact VMS Support for pricing above 3500 sku's	Not available.
Invoicing -	Merchants generate invoices from VT.	\$5/mo and 5¢/item	Available. Contact VMS Support for pricing.	\$19.95 setup fee \$5.00/mo	Not available.
Level II B2B -	Merchant potentially receive better processing rates if they retrieve some basic info from customer.	Included	9.95 for 1st terminal.	Available. Contact VMS Support for pricing.	Included
Level III B2B -	Merchant potentially receive better processing rates if they retrieve more detailed info from customer.	\$99 setup, \$22/mo & 22¢/item	9.95 for 1st terminal.	Available. Contact VMS Support for pricing.	Included
Mobile option -	For use on cell phones, tablets etc.	"iProcess" \$2.50/device/mo. and 7¢/item	Available. Contact VMS Support for pricing.	Available. Contact VMS Support for pricing.	Not available.

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Mobile swiper available -	Equipment is available to swipe cards while using Mobile option.	Yes, contact VMS Support for equip prices.	Available. Contact VMS Support for pricing.	Available. Contact VMS Support for pricing.	Not available.
Processor	Not all processors support all VT's.	All VMS processors. Note: CardConnect carries \$698 in annual fees.	All VMS processors. Note: CardConnect carries \$698 in annual fees.	All VMS processors. Note: CardConnect carries \$698 in annual fees.	CardConnect only. Note: CardConnect carries \$698 in annual fees.
Recurring -	Recurring monthly pmts can be charged automatically to merchant's customers.	Included	Available. Contact VMS Support for pricing.	Available. Contact VMS Support for pricing.	Not available.
Reporting -	Access to transaction/batch info.	Included	Available. Contact VMS Support for pricing.	Available. Contact VMS Support for pricing.	Included
Quickbooks Plugin -	Quickbooks integration	Available, but does not readily integrate w/ Quickbooks Online version. Can add Biller Genie to integrate. Contact VMS	Available. Contact VMS Support for pricing.	Available. Contact VMS Support for pricing.	Not available.
Tap to Pay -	Allows customers to use Tap function on their cards.	\$0/mo & 10¢/item or \$5/mo & 5¢/item	Available. Contact VMS Support for pricing.	Available. Contact VMS Support for pricing.	Not available.
Text to Pay -	Allows customers to pay bill by receiving and clicking text from merchant.	\$5/mo & 18¢/item	Available. Contact VMS Support for pricing.	Available. Contact VMS Support for pricing.	Not available.
Vault -	Securely stores card info for ease of future purchases.	\$6/mo & 6¢/item	Available. Contact VMS Support for pricing.	Available. Contact VMS Support for pricing.	Not available.
Virtual Terminal Swiper (USB connection) -	Merchants potentially receive better processing rates if cards are swiped rather than keyed.	\$2.75/device/mo. + contact VMS Support for equip pricing.	Available. Contact VMS Support for pricing.	Available. Contact VMS Support for pricing.	Not available.