POS COMPARISON

	ACME	Biller Genie	Clover	DejaPayPro	eProcessing Network	Field Pulse	Ovation	Retail Time	Skytab
Best use	Specialty Retail or Product in hand (Liquor stores, grocery stores, etc)	Merchants paying Intuit for Quickbooks	Any merchant needing virtual terminal, invoicing, Quickbooks plugin, recurring, inventory, mobile.	Any merchant needing virtual terminal, invoicing, Quickbooks plugin, recurring, inventory, mobile.	Any merchant needing virtual terminal, invoicing, Quickbooks plugin, recurring, inventory, mobile.	Field service industry	Any merchant needing virtual terminal, inventory, reporting.	Any merchant needing virtual terminal, invoicing, Quickbooks plugin, recurring, inventory, mobile.	Any merchant needing virtual terminal, inventory, reporting.
Cash Discount available	Included	Included	$30/mo Cash Discount App available. Dual pricing, No.	Included	Available	Cash Discount Yes. Dual pricing No.	Surcharge only	Included	Included
Contact for more info:	Bob Brink, 952-447-6624, ext 101 (talk and text), brink@totalbusinessware.com	Biller Genie team, 877-245-5374, opt 1, partners@billergenie.com	Clover team, 800-788-9516	DejaPayPro team, dppsupport@ipospr.com, 833-865-5777	Melanie Cabello, mcabello@paradisepay.net, 520-858-2749,	Troy Greene, 214-730-6320, troy.greene@fieldpulse.com, Dallas TX	Ovation team, 800-224-9730	Anna Lala, 212-230-3003, alala@ehopper.com	Sktab team, 888-276-2108
Features	Can utilize existing equip such as tablets, cash drawer, receipt printers, scanners, etc.	Best integrated Quickbooks plugin on the market. Desktop or curbside invoicing.	Email/SMS receipts, reporting, inventory and more.	Cash Discount, QuickbooksOnline plugin, vt, reporting, inventory and more.	Quickbooks plugin, invoicing, level II/III, and more.	Customer scheduling, job management timesheets, estimates and invoicing, etc.	Email/SMS receipts, reporting, inventory and more.	QuickbooksOnline plugin, reporting, online order integration (GrubHub, UberEats, etc)	Cash discount, reporting, inventory and more.
Hardware	Available if desired	No additional hardware needed.	Starting at $750 for terminal POS.	Starting at $827, terminal, cust facing screen and cash drawer.	Available if desired	None	Starting at $1100	Starting at $1199	Free
Limitations	5000 Sku's max			Cannot use QD terminals with Card Connect. Online ordering is coming.	1st 250 transaction included, addn'l cost beyond 250	No swiping. Hand keyed only.	No EBT.	No VT included	Early termination fee if cancelled in under 36 months.
Platform	POS Station	Quickbooks Plugin	POS Station	POS Station	POS Terminal	POS Station	POS Station	POS Station	POS Station
Pricing	$79/mobile pkg $119/mo retail	$24.95/mo. plus NMI $7 and 6¢, plus NMI Vault $5 and 5¢. No contract	$5 for payments only, $34.95 for POS system features.	$29.95/mo Retail $39.95/mo Restaurant	$10 and 5¢ for eComm or $5 and 5¢ for Virtual Terminal, choose from addn'l features for addn'l cost. $36 annual fee	$99/user/mo.	$70 one time fee $20/mo	$20/mo Retail $25/mo Restaurant $30/mo eCommerce	1st yr free on Cash Discount prog, then $29.99/mo/POS device. *See also Processor Fees below.
Processor	All VMS processors	All VMS processors	CardConnect Only	All VMS processors	All VMS processors	CardConnect/Fiserv only	TSYS only	All VMS Processors	Shift 4 only
Processor fees to consider	CardConnect-add $798 annual fees	CardConnect-add $798 annual fees	CardConnect-add $798 annual fees	CardConnect-add $798 annual fees	CardConnect-add $798 annual fees	CardConnect-add $798 annual fees	none	CardConnect-add $798 annual fees	$99/terminal annual prog fee if on cash discount. $250/terminal annual prog fee if NOT on cash discount. $250 annual Reg Assurance Fee, $75/terminal, $25/mo admin fee, $20/terminal - Handheld Device Support, $10-$36/terminal tier fee, $20/mo Lighthouse Portal required, $35/mo Workforce, optional.