

VIRTUAL TERMINAL COMPARISON

Feature	Description	NMI aka VMS Connect	CloudPOS by Dejavoo	ePN Online Terminal by eProcessing Network	Cardpointe by CardConnect
ACH -	Check processing. (For Check Guarantee, call VMS for pricing.)	\$7.50/mo, 15¢/item & 15¢/batch & 10bps for checks over \$10k (recommended to add 50bps to all transactions)	\$7.50/mo, 15¢/item & 15¢/batch & 10bps for checks over \$10k (recommended to add 50bps to all transactions)	\$7.50/mo, 15¢/item & 15¢/batch & 10bps for checks over \$10k (recommended to add 50bps to all transactions)	Not available.
API -	Web shopping cart integration	Included	Ask VMS or Dejavoo for assistance. Various products exist.	\$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	\$10/mo	\$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	Not yet available. Possibly Q1 2026	\$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.	Included	\$5/TPN	\$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	5¢/transaction	\$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.	No longer available.	No longer available.	No longer available.	Included

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Level III B2B -	Merchant potentially receive better processing rates if they retrieve more detailed info from customer.	\$99 setup, \$22/mo & 22¢/item	\$10/mo. for 1st terminal.	Available. Contact VMS Support for pricing.	Included
Mobile option -	For use on cell phones, tablets etc.	"iProcess" \$2.75/device/mo. and 7¢/item	"iPosGo!" \$30 setup fee, \$10/mo (or \$5/mo if this the second iPosPays TPN), monthly transaction fees: \$5/mo per 100 trns. Reviewed quarterly.	Available. Contact VMS Support for pricing.	Not available.
Processor	Not all processors support all VT's.	All VMS processors. Note: CardConnect carries \$798 in annual fees.	All VMS processors. Note: CardConnect carries \$798 in annual fees.	All VMS processors. Note: CardConnect carries \$798 in annual fees.	CardConnect only. Note: CardConnect carries \$798 in annual fees.
Recurring -	Recurring monthly pmts can be charged automatically to merchant's customers.	Included	Included	Available. Contact VMS Support for pricing.	Not available.
Reporting -	Access to transaction/batch info.	Included	Included	Available. Contact VMS Support for pricing.	Included
Quickbooks Plugin -	Quickbooks integration	Available. See "Quickbooks Solutions" on Agent Library.	\$10/mo.	Available. Contact VMS Support for pricing.	Not available.
Tap to Pay -	Allows customers to use Tap function on their cards.	"Cloud Commerce" (separate app) \$0/mo & 10¢/item or \$5/mo & 5¢/item	Included in iPosGo mobile app.	Available. Contact VMS Support for pricing.	Not available.
Text to Pay -	Allows customers to pay bill by receiving and clicking text from merchant.	"Auth Via" (separate app) \$5/mo & 18¢/item	Monthly transaction fees: 0-100 trns: \$5, 101-500 trns: \$25, 501-1000 trns: \$50, 1001+ trns: \$75	Available. Contact VMS Support for pricing.	Not available.

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Vault -	Securely stores card info for ease of future purchases.	\$6/mo & 7¢/item	"My Customer Link" Included	Available. Contact VMS Support for pricing.	Not available.
Virtual Terminal Swiper	Merchants potentially receive better processing rates if cards are swiped rather than keyed.	\$2.75/device/mo. + contact VMS Support for equip pricing. USB or Wifi connection	Terminals available, no swipers. Contact VMS Support for pricing.	Available. Contact VMS Support for pricing.	Terminals available, no swipers. Contact VMS Support for pricing.