

# VIRTUAL TERMINAL COMPARISON

| Feature                           | Description  | NMI<br>aka VMS Connect   | CloudPOS<br>by Dejavoo   | ePN Online Terminal<br>by eProcessing Network   | Cardpointe<br>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<br>\$10/mo<br>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.<br>\$5 and 5¢ for Virtual Terminal.<br>\$36 annual fee applies.<br>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<br>\$7.50/mo<br>40¢/item  | Not available.                            |
| Cash Discount available           | "Cash Discount" can mean Cash Discount, Dual Pricing, Surcharge and more. Ask for assistance.        | Included   | Included   | Available.<br>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<br>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<br>\$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.<br>Contact VMS Support for pricing.                         | Included   |
| Mobile option -     | For use on cell phones, tablets etc.  | "iProcess"<br>\$2.75/device/mo. and 7¢/item                              | "iPosGo!"<br>\$30 setup fee, \$10/mo (or \$5/mo if this the second iPosPays TPN), monthly transaction fees: \$5/mo per 100 trxns. Reviewed quarterly. | Available.<br>Contact VMS Support for pricing.                         | Not available.   |
| Processor           | Not all processors support all VT's.  | All VMS processors.<br>Note: CardConnect carries \$798 in annual fees.   | All VMS processors.<br>Note: CardConnect carries \$798 in annual fees.  | All VMS processors.<br>Note: CardConnect carries \$798 in annual fees. | CardConnect only.<br>Note: CardConnect carries \$798 in annual fees. |
| Recurring -         | Recurring monthly pmts can be charged automatically to merchant's customers.                            | Included   | Included  | Available.<br>Contact VMS Support for pricing.                         | Not available.   |
| Reporting -         | Access to transaction/batch info.   | Included   | Included  | Available.<br>Contact VMS Support for pricing.                         | Included   |
| Quickbooks Plugin - | Quickbooks integration  | Available. See "Quickbooks Solutions" on Agent Library.                  | \$10/mo.  | Available.<br>Contact VMS Support for pricing.                         | Not available.   |
| Tap to Pay -        | Allows customers to use Tap function on their cards.  | "Cloud Commerce" (separate app)<br>\$0/mo & 10¢/item or \$5/mo & 5¢/item | Included in iPosGo mobile app.  | Available.<br>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)<br>\$5/mo & 18¢/item                           | Monthly transaction fees:<br>0-100 trxns: \$5,<br>101-500 trxns: \$25,<br>501-1000 trxns: \$50,<br>1001+ trxns: \$75                                  | Available.<br>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.<br>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.<br>Contact VMS Support for pricing. | Available.<br>Contact VMS Support for pricing. | Terminals available, no swipers.<br>Contact VMS Support for pricing. |