

PROCESSOR COMPARISON

	CardConnect / Fiserv	PCS for Fuel	Shift 4 / Skytab POS	TSYS / Global
Account on file fee	\$15/mo	\$10/mo.	\$0 first year, then \$29.99 per device per month.	\$9.25
Annual Fee	\$299/yr - Aug - PCI Compliance \$499/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
Additional fees to consider	\$250/yr Unsupported TID fee	none	\$75/terminal - POS Terminal Inactivity \$25/mo - Monthly Minimum \$20/terminal - Handheld Device Support \$10-\$36/terminal - Tier fee Also see portal costs below. \$599 Installation fee if merchant does not start processing within 60 days after Go-Live	none
Batch Cutoff for Next Day Funding	10:00pm EST	9:30pm EST	11:00pm EST	8:00pm EST
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
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.	30 month term. Cannot be waived. If closed prior to 30 months, merchant will be charged monthly fees X # of months remaining.	3 year term - can be waived. \$395 Early Termination Fee, but you can waive. Just let us know via email.
Credit Pull	Soft pull	Soft pull	Hard pull	Hard Pull, Transunion. Can be waived if 2 yrs financials are provided.
Daily Discount	Yes	Yes, but one day delayed.	Yes	Yes
Docusign allowed?	Yes, with receipt.	Yes, with receipt.	No	No
Equipment Exceptions	No Dejavoo QD terminals.		ONLY Skytab equipment can be used.	
Processor offers proprietary eSigning capabilities	Yes	Yes	Yes	Yes
Government Entities				Contact info of applicant/signer required.
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.
Non US Citizens				Required: IRS EIN confirmation letter (SS4), proof of business, and copy of their passport.
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.
Portal - Merchant	Cardpointe - free	Clientline - free	Lighthouse - \$20/mo.	Translink - free
Statements/ Billing			Workforce - \$35/mo. unless cancelled by merchant through Lighthouse.	Stmt -2nd, Fees - 9th