

## !!!\$0 UPFRONT COST OPTIONS!!!

<b>Standard Merchant Account Pricing</b>	<b>Merchant Volume (V/MC/DISC)</b>		
	Up to \$50k	Over \$50k	SML TCKT<\$10
Basis Point (100th of 1%)	25	15	25
Per transaction	\$0.10	\$0.10	\$.08D/0.05IP
Monthly Account fee	\$9.95	\$9.95	\$9.95
Monthly PinPad Debit Access fee	\$5	\$5	\$5
Pin Based Debit Per Transaction	\$0.21	\$0.21	\$0.21
Monthly Minimum Billing fee	\$25	\$25	\$25
Standard Interchange Pricing applies	<a href="#">See "Interchange" Document</a>		
<i>Rates locked in for 36 months</i>	Yes	Yes	Yes
<i>Early termination fee</i>	\$295	\$295	\$295
<i>Equipment</i>	Free	Free	Free



### **Wireless Units**

Standard Merchant Account Pricing <i>Plus</i>	
Monthly Access fee	\$20
Additional Per Transaction fee	\$0.10
Equipment (Vx670)	Free



### **PhoneSwipe Accounts**

	<b>Option A</b>	<b>Option B</b>
	<u>Low Rate</u>	<u>Low Fixed Cost</u>
Monthly fee	24.95	\$0
Contract term?	no	no
Percentage	IC + .25%	2.69%
Per Transaction	\$0.20	\$0.29
Swiper for Smartphone	Free	Free



### **Electronic Check Service**

Percentage	1.59%
Per Transaction	\$0.25
Monthly Account fee	\$10.00
Monthly Minimum Billing Fee	\$25.00
Equipment (Cr1000i)	Free



**Gift Card Starter pack**

Percentage	0%
Per Transaction	\$0.20
Monthly	\$24.99
30 Gift cards w/ merchant name on them	Free
<a href="http://www.giftcardstudio.com">see www.giftcardstudio.com</a> for card examples	

**Cash Advance Product**

*Merchant must apply using App "CFM" in SF*

**E-Commerce Website Shopping Cart**

Standard Merchant Account Pricing <i>Plus</i>	
Monthly Access Fee	\$29.95
Per Transaction	\$0.15

**Dial Pay**

	<b><u>Option A</u></b>	<b><u>Option B</u></b>
	<b><u>Low Rate</u></b>	<b><u>Low Fixed Cost</u></b>
Monthly Fee	\$9.95	\$6
Percentage	IC + .25%	2.90%
Per transaction fee	\$0.75	\$1.00
Monthly Minimum Billing	\$0.00	\$0.00

**Tele-Debit Checks by Phone**

Monthly Fee	\$10.00
Percentage	3.00%
Per transaction fee	\$0.20
Monthly Minimum Billing	\$12.50
Add Guarantee	1%



**Important: The Following Products Have Initial Costs to Set-up.**

**Virtual Terminal**

Standard Merchant Account Pricing <i>Plus</i>	
Monthly Access fee	\$20
Additional Per Transaction fee	\$0.10
Terminal Set-up fee	\$25
Add JPOS ICON Set-up fee	\$25
USB Card Reader	\$74.95



Toll Free: 877-510-2265



[www.vmspayers.com](http://www.vmspayers.com)

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