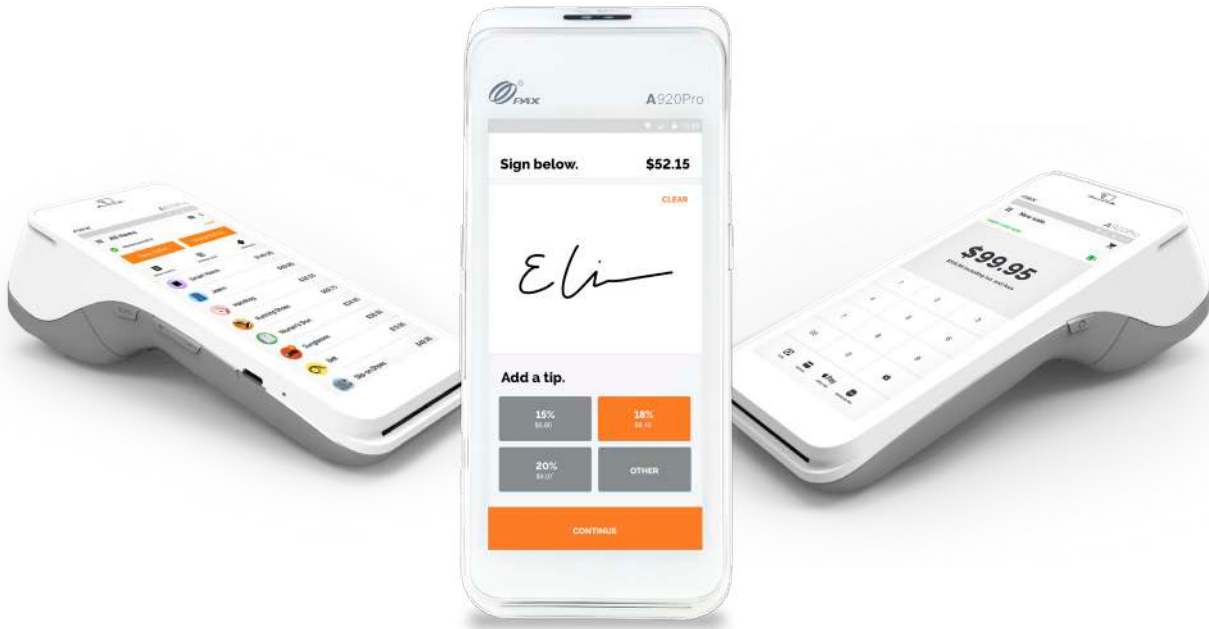


Payanywhere runs circles around Square.



Payanywhere Smart Terminal Pricing

Cost plus or EDGE

\$14.95/month/device software fee

Purchase price \$349.95

Square Terminal Pricing

Swiped, Chip, NFC: 2.6% + \$0.10 and Keyed: 3.5% + \$0.15

Purchase price \$299.00

Payanywhere Pros

- One-on-one consultative call with no volume requirements.
- Next day funding with cut times as late as 12am ET and same day funding available.
- PIN Debit capability.
- Free time clock, employee management, and hiring capabilities through our partnership with Homebase.
- 4G connectivity via AT&T SIM card (included).
- Free and paid merchant portal plans that include virtual terminal, invoicing, as well as inventory, chargeback, and reputation management.

Square Cons

- To speak to a sales rep you must be processing more than \$250,000 annually.
- Next day funding cut time of 8pm ET.
- No PIN Debit.
- Employee management can get pricey (\$35/month/location + \$5 per employee).
- 4G connectivity is not available.

PROGRAM

Batch Time	12am ET	8pm ET
Custom Batch Time	Yes	Yes — delays deposits by 2 days
Deposit Schedule	Next day (same day also available)	1 - 2 days or instant for extra cost
Merchant Portal	Free, Premium (\$14.95/mo), or Premium Plus (\$29.95/mo)	Free
Phone, Email, Chat, Knowledge Base	Yes	Yes

SOFTWARE

Android	Yes	Yes
Desktop	Yes — Payments Hub	Yes — Square Dashboard
Automatic Updates	Yes	Yes

HARDWARE

Card Reader (Built-In)	Yes — Chip, Contactless, Swipe	Yes — Chip, Contactless, Swipe
Camera (Built-In)	Yes	No
Barcode Scanner (Built-In)	Yes	No

ACCESSORIES

Cash Drawer	No	Yes
Kitchen/Impact Printer	Yes	Yes
Cash Drawer & Printer	Yes	No

PRICING - PROCESSING & SERVICES

Merchant Service Provider	EPX	Square
Standard Fees		
Chargeback	\$25	Covered up to \$250/month
Retrieval	\$15	n/a
Invoices	Keyed	2.9% + \$0.30
Virtual Terminal	Keyed	3.5% + \$0.15
Employees	Free	Free

TRANSACTION TYPES

Cash Sale	Yes	Yes
Pre-Auth	Yes	No
Split Tender	Yes	Yes
Partial Auth/Split Payment	Yes	Yes
Free/Comp Items	Yes	Yes
Open/Close Order	Yes	Yes
Open/Close Tab	Yes	No
Offline Processing	Yes	Yes