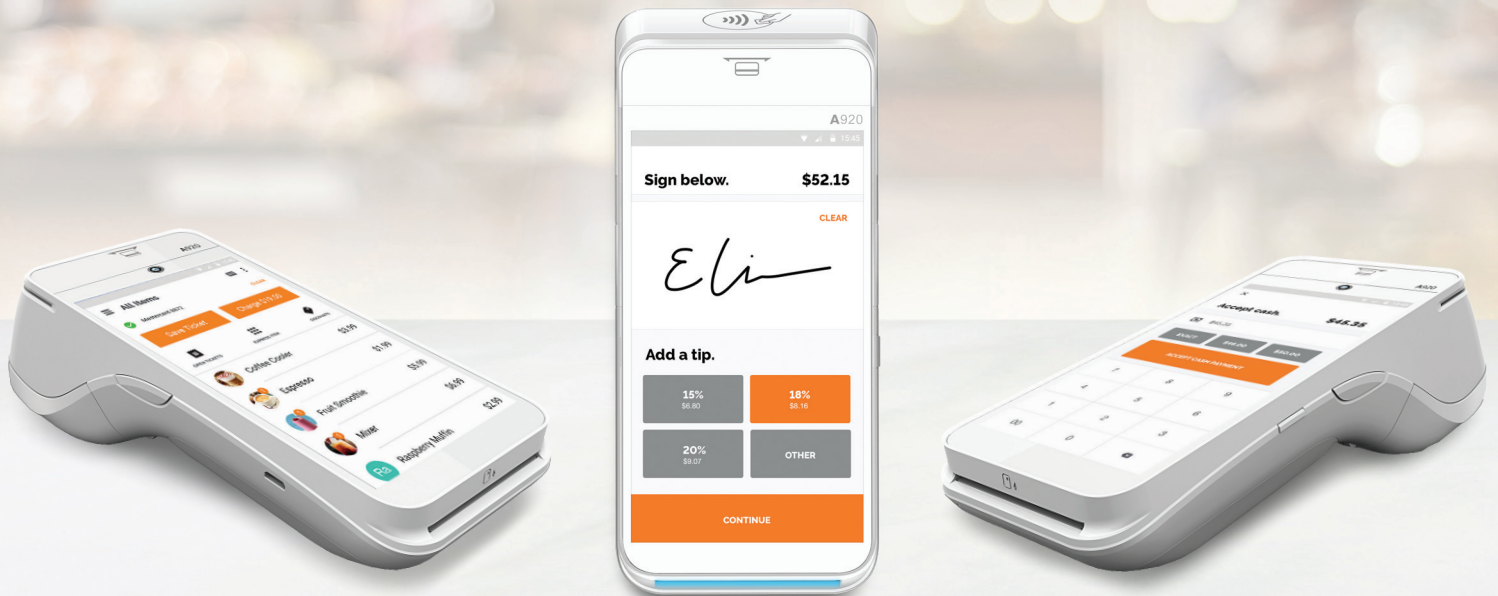


# PayAnywhere runs circles around Square.



## 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

\$37/month/device

Purchase price \$399.00

## PayAnywhere Pros

- One-on-one consultative call with no volume requirements.
- Next day funding with cut times as late as 10pm ET.
- PIN Debit capability.
- Free time clock, employee management, and hiring capabilities through a Homebase integration.
- 4G connectivity via T-Mobile SIM card (not included).
- Free merchant portal with dispute management, virtual terminal, and invoicing.

## 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 (\$29/month + \$5/employee).
- 4G connectivity is not available.

**PROGRAM**

Batch Time	10 pm ET	8 pm ET
Custom Batch Time	No	Yes — delays deposits by 2 days
Deposit Schedule	Next Day	1 – 2 days or Instant for extra cost
Merchant Portal	Free	Free
Phone, Email, Chat, Knowledge Base	Yes	Yes

**SOFTWARE**

Android	Yes	Yes
Desktop	Yes — PayAnywhere Inside	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
<b>Standard Fees</b>		
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	Per employee: \$5/month

**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