

Merchant Rates: SMB Partners vs. the Competition

		Swipe	eInvoice	Keyed	ACH/EFT
Competitors*	Stripe	2.9% + 30¢	2.9% + 30¢	2.9% + 30¢	0.8% with \$5 cap
	Square	2.75%	2.9% + 30¢	3.5% + 15¢	-
	PayPal	2.7%	2.9% + 30¢	3.15% + 15¢	3.15% + 15¢ or 2.9% + 30¢
	Shopify	2.2 – 2.7%	-	3.0% + 30¢	-
	Clover	1.89-2.5% + 20¢ (BOA) 1.39 (First Data)		Bank Dependent	
QuickBooks Online	Standard Intuit Payments	2.4% + 25¢	2.9% + 25¢	3.4% + 25¢	Free
	SMB Partners - Pay As You Go	2.2% + 25¢	2.9% + 25¢	3.1% + 25¢	1%; \$10 cap
	SMB Partners Monthly (\$16/Month)	1.5% + 25¢	2.75% + 25¢	2.9 + 25¢	1%; \$10 cap
QuickBooks Desktop	Standard Intuit Payments (PAYG or \$20/Mo)	1.6-2.4% + 30¢	3.3-3.5% + 30¢	3.3-3.5% + 30¢	\$1.00
	SMB Partners - Pay As You Go	2.2% + 25¢	3.1% + 25¢	3.1% + 25¢	\$3.00
	SMB Partners Monthly (\$16/Month)	1.5% + 25¢	2.9% + 25¢	2.9 + 25¢	\$3.00
QuickBooks Enterprise	Standard Intuit Payments	1.5% + 25¢	-	2.9% + .25¢	\$3.00
	SMB Partners - Pay As You Go	1.5% + 25¢	-	2.9% + 25¢	\$3.00
QuickBooks POS	SMB Partners - Pay As You Go (v18 only)	Credit: 2.7% Debit: 1%	-	3.5%	Free
	SMB Partners Monthly (\$19.95/Month)	Credit: 2.3% + 25¢ Debit: 1% + 25¢	-	3.2% + 25¢	\$1.00

*Non-Intuit Payment Solutions are not integrated into Intuit software. They require additional manual reconciliation and data entry into QuickBooks. They may also require minimum monthly fees.