

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
	<b>SMB Partners - Pay As You Go</b>	<b>2.2% + 25¢</b>	<b>2.9% + 25¢</b>	<b>3.1% + 25¢</b>	<b>1% \$10 cap</b>
	<b>SMB Partners Monthly (\$16/Month)</b>	<b>1.5% + 25¢</b>	<b>2.75% + 25¢</b>	<b>2.9 + 25¢</b>	<b>1% \$10 cap</b>
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
	<b>SMB Partners - Pay As You Go</b>	<b>2.2% + 25¢</b>	<b>3.1% + 25¢</b>	<b>3.1% + 25¢</b>	<b>\$3.00</b>
	<b>SMB Partners Monthly (\$16/Month)</b>	<b>1.5% + 25¢</b>	<b>2.9% + 25¢</b>	<b>2.9 + 25¢</b>	<b>\$3.00</b>
QuickBooks Enterprise	Standard Intuit Payments	1.5% + 25¢	-	2.9% + .25¢	\$3.00
	<b>SMB Partners - Pay As You Go</b>	<b>1.5% + 25¢</b>	-	<b>2.9% + 25¢</b>	<b>\$3.00</b>
QuickBooks POS	<b>SMB Partners - Pay As You Go</b>	<b>Credit: 2.7%</b> <b>Debit: 1%</b>	-	<b>3.2% + .25¢</b>	<b>Free</b>
	<b>SMB Partners Monthly (\$19.95/Month)</b>	<b>Credit: 2.3% + 25¢</b> <b>Debit: 1% + 25¢</b>	-	<b>3.2% + 25¢</b>	<b>\$1.00</b>

\*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.