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**PREFERRED ASSOCIATION PRICING PROGRAMS**

	Quantus 1.00% Program	Quantus Interchange Plus	Competition Pricing	Important Comparison Notes
<b>MC/V/Disc/AMEX:</b>				
Qual Rate	1.00%	I + A + 0.10%	1.65%	Quantus 1.00% vs Competitive 1.65%
Mid Qual	0.99%	I + A + 0.10%	1.50%	Quantus 1.99% vs Competitive 3.15%
Non Qual	1.48%	I + A + 0.10%	2.50%	Quantus 2.48% vs Competitive 4.15%
Per item	\$0.10	\$0.10	\$0.25	Quantus saves \$0.15 per transaction
Monthly Minimum rate	\$20.00	\$20.00	\$30.00	Quantus Savings of \$10/month
ChargeBack Fee	\$0.00	\$0.00	\$25.00	Quantus is the only processor set at \$0.00 for this fee
Retrieval Fee	\$0.00	\$0.00	\$15.00	Quantus is the only processor set at \$0.00 for this fee
ACH Reject Fee	\$0.00	\$0.00	\$25.00	Quantus is the only processor set at \$0.00 for this fee
Daily/ Gross Discounting	Gross	Gross		Daily Gross takes fees out at end of month. Better for bookkeeper.
Batch Fee	\$0.00	\$0.00	\$0.35	Quantus does not charge for end of day settlements (batches)
Monthly Statement Fee	\$10.00	\$10.00	\$10.00	Standard monthly fee
PCI Compliance	\$18.80/qtrly	\$18.80/qtrly	\$9.95/month	Competitor's PCI and NON PCI fees can be very high
Admin Fee	\$29.95/annual	\$29.95/annual	\$0.00	This is a cost we pass along to keep our program lean
Annual Fee	None	None	\$75-100	Quantus has eliminated annual fees.
Per item - Pin Based Debit	\$0.10	\$0.10	\$0.25	Quantus saves \$0.15 on average.
Terminal or Swiper	Free	Free	\$250-500	This is a huge benefit to your Association members
AMEX	Same as above	Same as above	Varies	AMEX now leaves it up to the processor to set the AMEX rates
Per item - AMEX	\$0.10	\$0.10	\$0.25	Quantus saves \$0.15 on average

**Equipment Choices>>**      Desktop Terminal      Desktop Terminal      Mobile Device solution is available as well upon request  
 Virtual Terminal w swiper      Virtual Terminal w swiper

Equipment is FREE while on Quantus Program