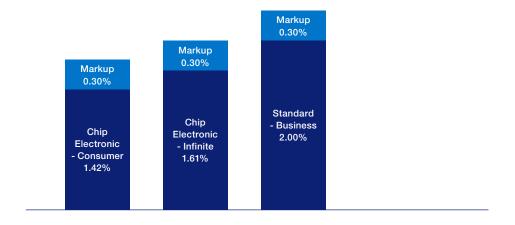


General Information	Elavon	Square
Business type	Acquirer	Payment facilitator
Description	An acquiring bank is a financial institution that accepts and processes credit and debit card transactions on behalf of merchants.	A payment facilitator (PayFac) is a third-party merchant services business that sets up electronic payment and processing services for business owners through an acquirer.
Funding	Same day or next day funding	Square's standard funding period is 1-2 days at no charge. Other fee-based options include instant and automated same-day transfers.
Security	Up to \$250,000 in data breach assistance. We take data security seriously. We provide a variety of fraud mitigation tools within our eCommerce platforms to help reduce risk and help prevent fraud.	Square doesn't offer breach protection to their customers. If breached, the customer potentially loses control during the initial forensic investigations and the account could be shut down without warning.
Support	24/7/365 LIVE customer and technical support with Local Payments Professional Representation in most areas	Square offers a support call center that is open from 6 AM to 6 PM PDT Monday through Friday. Square doesn't offer "Local" representation because it's an online service only.

Payment acceptance rates

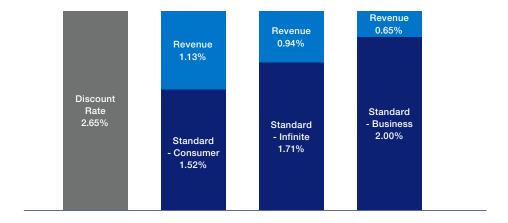
Elavon

Elavon has an Interchange Plus model where the cost of the card is the interchange rate plus a pre-determined markup. As such, markups will be the same on all card types.



Square

Square has a fixed model where the customer is charged one rate, regardless of the transaction cost or interchange rate. Revenue for the payment processing company will fluctuate on each sale depending on the interchange rate of the card.*





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Handheld devices

Micro or small business Quick service restaurants On-the-go retail





	Newland 910	Square Terminal
Wifi	Yes	Yes
Ethernet	4G	Requires Hub at \$39
4G	Yes	No
Bluetooth	Yes	No
Weight	440 g	417 g
Power mode	Wired and wireless	Wired and wireless
Display	5" LCD touchscreen with embedded camera	5.5"
Accepts	Magnetic stripe and chip cards	Magnetic strip and chip cards
Contactless	Yes	Yes
Cost	Starts at \$37 CAD/month	\$399 CAD/year
Processing fees	Interchange plus .3%	2.65% for swiped payments 2.9% + \$0.30 per paid Square Invoice and Square Online 3.4% + \$0.15 for manually-entered payments



Full Point of Sale

Accounting and Legal Full-service restaurants Medium to large business Retail





	Elavon's talech Register	Square Register Kit
Base terminal	talech elo iSeries 4.0 Slim	Square Register with customer display
Payment device	Lane/3000	Built in
Packages	Retail and Restaurant	-
Screen size	16"	16"
Cash drawer	Yes	Yes
Receipt printer	Yes	Yes
Barcode scanner	Yes	No
Kitchen Printer*	Yes	No
Cost	Retail Package - \$50/month Restaurant Package - \$62/month	\$1,499 + tax
Operating System	Android	Android
Invoices	Yes	No
Online Ordering	Yes	Yes
24/7 Support	Yes	No
Funding timing	Next day	Few days
Software subscriptions	talech Starter - \$25 talech Standard - \$60 talech Premium - \$87	Square POS – (included) Square for Retail - \$0-\$60/month Supported Square apps - \$0-\$69/month
Cost	Interchange plus 0.3%	2.65% for face-to-face transactions 2.9% + \$0.30 for online transactions

