Merchant Services Quote Comparison

Use the same assumptions. Mark unknown items rather than treating them as $0.

Business / town / comparison date

Monthly card volume / transaction count / average ticket

Card-present / keyed / online mix and typical refund activity

Comparison item	Proposal A	Proposal B
Provider / proposal date		
Pricing model / pass-through costs		
Percentage + per-transaction charges		
Account / gateway / monthly minimum		
Software plan + required apps		
Annual / applicable PCI charges		
Hardware model / ownership / lease		
Setup / menu / training / installation		
Funding, reserve or hold conditions		

Resolve the Differences

Write down exclusions, terms and the person who owns support

Contract and exit

Record term, automatic renewal, notice, cancellation charges and separate equipment agreements for each proposal.

Scope and exclusions

List what is not included. Confirm integration eligibility, required subscriptions, internet/network work and responsibility for installation.

Support

Name the provider for account/funding issues, the POS installer, the network company and third-party app support.

Comparable totals

Separate recurring monthly costs, annual fees and one-time costs. Do not compare an interchange-plus markup with an all-in flat rate as if they mean the same thing.

Written confirmation

Ask each provider to resolve unknown charges or features in writing. Proposed savings are not guaranteed results.

Missing information / question for Proposal A

Missing information / question for Proposal B

Next action / responsible person / date