

# Mobileauthorize versus Square

CATEGORY	MOBILEAUTHORIZE	SQUARE
<b>ACCOUNT TYPE</b>	Mobileauthorize sets up True Merchant Accounts, we are not a money mover.	Money movers - more like PayPal.
<b>ACCESS TO FUNDS</b>	With Mobileauthorize, funds are deposited within 24-36 hours.	All keyed sales beyond \$2,002 per week are held for a period of 30 days.
<b>UNDERWRITING</b>	Capital Bankcard and Merchant Focus underwrites our own accounts with an in-house Underwriting team.	Accounts are not underwritten when they are signed up and can be terminated for "no reason".
<b>DISCOUNT RATE / TRANSACTION FEES</b>	<b>US Merchants:</b> Swipe Rate 1.69% plus \$0.20 cents, Keyed Rate 2.19% plus \$0.25 cents, \$7.95 Monthly Statement Fee   <b>Canadian Merchants:</b> Rate 1.49% plus \$0.30 cents, \$20 Monthly Fee	Rates + fees ultimately make processing more expensive (2.75% [swiped] 3.50% + \$0.15 [keyed] or flat \$275 pricing option*) despite no monthly fees, no contract, no batch fees, and no transaction fees on swiped transactions.
<b>DURBIN AMENDMENT</b>	Durbin pricing is available whether keying or swiping cards. \$50 offline debit transaction, 0.39% and \$0.25 (\$.44) is much less!	No Durbin pricing. \$50 transaction @ 3.50% and \$0.15 is \$1.90! If swiped @ 2.75% that's \$1.38!
<b>PERSONALIZED CUSTOMER SERVICE</b>	Award winning 365/24/7 customer service via phone, email & livechat, including local agent for personalized service.	Customer service only available via email, twitter, voicemail or website.
<b>CARD READER</b>	Low cost, high quality encrypted card readers.	Their free card reader is now encrypted, but older card readers are not.
<b>E-COMMERCE</b>	Process E-Commerce, Retail and Mobile transactions with a single Planetauthorize account.	Mobile transactions only.
<b>RECURRING PAYMENTS</b>	Merchants have the ability to assign a payment to a recurring billing plan.	Service not available.
<b>QUICKBOOKS INTEGRATION</b>	Planetauthorize's SyncPay plugin integrates all customer payments with QuickBooks.	Service not available.
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