

NOTE: Visa/Mastercard are beginning to require merchants to be PCI Compliant - expect more fees!

Credit Card Merchant Account Provider Comparison (for online processing)							
Updated March 2011 - Copyright MyVRZone.com							
Merchant Provider:	eCom (MyVRZone Preferred)	Costco / Elavon (Executive Members)	PayPal Virtual Terminal	HomeAway/PPI		ProPay	
Fees/Rates				Plan B	Plan C	Premium +	Platinum
Setup/One-off	-	0	-	0	0	-	-
Monthly Fixed	16	16.33	30	24.95	33.95	11.66	25
Monthly Transaction minimum fee	0	20	-	-	-	-	-
Lowest rate	2.29%	1.99%	2.20%	2.67%	2.37%	2.99%	2.69%
Highest rate	3.79%	3.51%	2.90%	4.17%	3.87%	3.49%	3.19%
Fixed Transaction	0.20	0.27	0.30	0.25	0.25	0.30	0.25
Transaction Processing Limit			-			1,000	1,000
Monthly Processing Limit			-			5,000	15,000
Annual Processing Limit				5,000 - 36,000	36,000 +		
Integrated with MyVRZone	Yes	Yes	Yes	No		No	

Examples for various monthly transactions (Lowest cost shown in green/bold, based upon the lowest rate)							
Monthly Cost (ignores up-front fees, assumes 4 transactions)							
TransXn Total per month	eCom (MyVRZone Preferred)	Costco (Executive Members)	PayPal Virtual Terminal	HomeAway/PPI		ProPay	
				Plan B	Plan C	Premium +	Platinum
\$400	25.96	36.33	40.00	36.63	44.43	24.82	36.76
\$500	28.25	36.33	42.20	39.30	46.80	27.81	39.45
\$750	33.98	36.33	47.70	45.98	52.73	35.29	46.18
\$1,000	39.70	37.31	53.20	52.65	58.65	42.76	52.90
\$1,250	45.43	42.29	58.70	59.33	64.58	50.24	59.63
\$1,500	51.15	47.26	64.20	66.00	70.50	57.71	66.35
\$1,750	56.88	52.24	69.70	72.68	76.43	65.19	73.08
\$2,000	62.60	57.21	75.20	79.35	82.35	72.66	79.80
\$3,000	85.50	77.11	97.20	106.05	106.05	102.56	106.70
\$5,000	131.30	116.91	141.20	159.45	153.45	-	160.50

Cost over 1 year (includes all up-front fees)							
TransXn Total per month	eCom (MyVRZone Preferred)	Costco (Executive Members)	PayPal Virtual Terminal	HomeAway/PPI		ProPay	
				Plan B	Plan C	Premium +	Platinum
\$400	311.52	436.00	480.00	439.56	533.16	297.84	441.12
\$500	339.00	436.00	506.40	471.60	561.60	333.72	473.40
\$750	407.70	436.00	572.40	551.70	632.70	423.42	554.10
\$1,000	476.40	447.76	638.40	631.80	703.80	513.12	634.80
\$1,250	545.10	507.46	704.40	711.90	774.90	602.82	715.50
\$1,500	613.80	567.16	770.40	792.00	846.00	692.52	796.20
\$1,750	682.50	626.86	836.40	872.10	917.10	782.22	876.90
\$2,000	751.20	686.56	902.40	952.20	988.20	871.92	957.60
\$3,000	1,026.00	925.36	1,166.40	1,272.60	1,272.60	1,230.72	1,280.40
\$5,000	1,575.60	1,402.96	1,694.40	1,913.40	1,841.40	-	1,926.00

Over 3 years...

Cost over 3 years (includes all up-front fees)

TransXn Total per month	eCom (MyVRZone Preferred)	Costco (Executive Members)	PayPal Virtual Terminal	HomeAway/PPI		ProPay	
				Plan B	Plan C	Premium +	Platinum
\$400	934.56	1,308.00	1,440.00	1,318.68	1,599.48	893.52	1,323.36
\$500	1,017.00	1,308.00	1,519.20	1,414.80	1,684.80	1,001.16	1,420.20
\$750	1,223.10	1,308.00	1,717.20	1,655.10	1,898.10	1,270.26	1,662.30
\$1,000	1,429.20	1,343.28	1,915.20	1,895.40	2,111.40	1,539.36	1,904.40
\$1,250	1,635.30	1,522.38	2,113.20	2,135.70	2,324.70	1,808.46	2,146.50
\$1,500	1,841.40	1,701.48	2,311.20	2,376.00	2,538.00	2,077.56	2,388.60
\$1,750	2,047.50	1,880.58	2,509.20	2,616.30	2,751.30	2,346.66	2,630.70
\$2,000	2,253.60	2,059.68	2,707.20	2,856.60	2,964.60	2,615.76	2,872.80
\$3,000	3,078.00	2,776.08	3,499.20	3,817.80	3,817.80	3,692.16	3,841.20
\$5,000	4,726.80	4,208.88	5,083.20	5,740.20	5,524.20	-	5,778.00

www.MyVRZone.com