

NewtPay™ Mobile

With NewtPay™ Mobile, all you need is a smartphone. Mobile payment solutions are becoming increasingly popular in today's marketplace for their ease, low costs, and advantage over the competition.



Pay-As-You-Go Processing

- ✓ EMV Ready Solution: Clover Go NFC with Bluetooth*
- ✓ As low as \$49.00 for 1st Card Reader
- ✓ FREE Ground Shipping
- ✓ NO Monthly Minimum*
- ✓ NO Cancellation/Early Termination Fee
- ✓ Variable FANF Fee
- ✓ Per transaction rates as low as 1.69%**
- ✓ \$0.24 Swipe Transaction Fee**
- ✓ Combined monthly fees of \$14.60***

The Better Mobile Processing Solution for Real Businesses

	SQUARE	NEWTPAY MOBILE
Receiving Your Money	Funds are held for an undetermined amount of time for large transactions. Quicker deposit times cost 1.00% and are limited to \$2,500.	Robust automated security system helps to eliminate the unnecessary hold of funds.
Pricing	Flat 2.75% for swiped and 3.50% for manually entered transactions.	Flexible tiered pricing structure starting at 1.69%.*
Customer Support	Email-only customer support. Phone number directs all questions to the website.	Toll-free LIVE phone support 24/7/365 and email support.
Card Reader	Need two encrypted card readers that work with Apple and Android products: one for chip and one for swipe.	A single PCI-Validated EMV card reader that works securely and seamlessly with your Apple or Android phone.
Personal Information	Square is able to sell your personal information to 3rd parties according to their terms.	All customer information is kept secure and private.
Benefit of a Merchant Account	With aggregated accounts, support and security are not the focus of the aggregators. No direct relationship.	Personalized merchant account provides extra security, a direct relationship, and control over taking payments.

*If a merchant is inactive for 3 months there will be a \$12.50 monthly minimum charge. Additional card readers and setup are billed at full retail price: \$119.95 for Clover Go NFC with Bluetooth. Additional card readers include free ground shipping. Device Stand sold separately at \$45.99 each.

**Fees are subject to change.

*** Includes PCI Support, IRS Regulatory Fee, MasterCard Changing Fee, and Statement Fee

For Additional Information:

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Horizon
Federal Credit Union

Newtek[®]
Your Business Solutions Company™

Federally Insured by
NCUA
Equal Housing Lender