





Payment Processor Partners

Payment Processor	Rate	Fees	Giveback Opportunity	Payment Receipt Method	Account Setup	Setup Time
 www.altorprocessing.com	Credit card interchange + 0.48%	\$25-30/month \$15/month for Elavon + gateway cost (choose either \$10/month for Converge or \$15/month for authorize.net)	A portion of all profits from payment processing are returned to the nonprofit itself. Sign on merchant accounts who select you as their giveback recipient and receive unrestricted funds.	Daily direct deposits	Yes	2-7 business days after application is completed
 www.getbeyond.com	2.25% + \$0.10 transaction fee	\$25/month Currently waived for all Totem clients	Chip-In is a program in which nonprofits encourage their supporters to shop at Chip-In businesses, which then donate a portion of sales back to the nonprofit.	Direct deposit for every transaction	Yes	1-2 days after application is completed
 www.braintreepayments.com	2.2% + \$0.30 transaction fee	\$0	None	A check for all transactions will be mailed on the 1st of every month	No	Instant
 www.karmapayments.com	Credit card interchange + 0.20% + \$0.25 \$0.29 ACH	\$9.99/month Mobile, Tabletop, and Integrated devices available. Contact for quote.	None	Direct deposit for every transaction ACH capability	Yes	Same day to 5 business days