*Process credit card and ACH payments
more reasonably and within an integrated workflow.*

SwyftSwipe ™

fully-integrated functionality
at a greater value

ACH PROCESSING

*powered by Payrix/Worldpay LLC
available in Canada soon*

What Does It Cost?

Common Fees (with comparison and contrast as of 2022)

	SwyftSwipe	Vanco	ClearCare (WorldPay)	Intuit (QBO)	Square	PayPal
SwyftOps Integration?	Yes	Yes	No	No	No	No
Monthly Subscription includes ACH, Credit Cards and PCI (Pay Card Industry Certification)	$16.00	$24.95	$54.95			

ACH (EFT/Direct Pay)

	SwyftSwipe	Vanco	ClearCare (WorldPay)	Intuit (QBO)	Square	PayPal
New Client Fee		50¢				
Volume Fee	0.026%			1.00%	1.00%	3.49%
Transaction Fee	60¢	25¢ to 50¢	75¢			49¢
Example Fee per Transaction ($500 Payment per Transaction 50 Transactions per Month)	78¢	50¢ to $1.00	75¢	$5.00	$5.00	$17.94

Credit Cards (Discover/Mastercard/Visa/American Express)

	SwyftSwipe	Vanco	ClearCare (WorldPay)	Intuit (QBO)	Square	PayPal
New Client Fee		50¢				
Volume Fee (Amex)	3.06%	3.50%	3.10%	3.40%	3.50%	3.50%
Volume Fee (Other CCs)	2.60%	2.83%	3.10%	3.40%	3.50%	3.50%
Transaction Fee	60¢	45¢		25¢	15¢	15¢
Example Fee per Transaction ($1000 Payment per Transaction 50 Transactions per Month)	$26.60 to $31.20	$28.75 to $35.95	$31.00	$34.25	$35.15	$35.15

Extraordinary Fees

Description	Fee	Frequency
Set-Up Fee (grants access to both credit cards and ACH)	$26.00	One Time
Accelerated Funding (1-day versus 2-day upon approval)	$ 16.00	per Month (optional) (unlimited transactions)
ACH Refund	$ 0.60	per Transaction
ACH Return	$ 16.00	per Occurrence
ACH Failure	$ 6.00	per Occurrence
ACH Retrieval	$26.00	per Occurrence
Credit Card Reversal	$ 0.06	per Transaction
Credit Card Chargeback	$26.00	per Occurrence
Credit Card Retrieval	$26.00	per Occurrence
Credit Card Arbitration (very rare)	$ 16.00	per Occurrence
SwyftSwipe Updater *	$ 16.00 $ 0.60	per Month (optional) per Update

* Avoid Many Extraordinary Fees with Our Optional SwyftSwipe Updater

Visa, Mastercard, and Discover chargebacks and other events that trigger exceptional fees are an expected part of payment processing. SwyftSwipe Updater is a service that may abate these fees.

For a monthly subscription of $16 (less than the cost of a single chargeback) SwyftSwipe Updater alerts you of credit card info that is invalid or expired. If available, obsolete data will be automatically replaced. (Each discrepancy results in an additional 60¢ fee.)

Terms & Conditions

Your use of, and access to, payment transaction services sold under the name "SwyftSwipe" (herein "Services") is conditioned upon your compliance with and acceptance of all SwyftSwipe fees and terms referenced or disclosed herein, which includes your agreement to arbitrate claims. Please review the fees and terms thoroughly before using or accessing the Services. Fees will be collected by and at the discretion of Payrix/WorldPay LLC either by deducting them from payment funding or by ACH from your bank account. The Services are not available to persons who are not legally eligible to be bound by these terms. Rights to use the Services are void where prohibited.

The Services are performed directly by the unaffiliated third-party provider Payrix/WorldPay LLC. Your use of the Services is at your own risk. You are responsible to perform your own assessment of the Services. Liability relating to use of the Services is wholly between you and Payrix/WorldPay LLC.

Privacy
Please review our privacy policy here https://swyftops.com/privacy-policy/.

Security
When you enter payment information, including all credit card and bank account numbers, it is transmitted through the internet using secure sockets layer (SSL) technology. SSL technology causes browsers to encrypt information before it is transmitted to our secure servers. SSL technology, an industry standard, is designed to prevent someone, other than operators of our websites, from capturing and viewing payment information.

Transaction Currency
SwyftSwipe is currently available only in the US, with Canadian availability soon. Currently, all transactions are processed in US dollars (USD) unless otherwise specified.

Returns/Refunds
Returns and refunds are accepted at the discretion of SwyftOps.

Customer Service
The Services are supported during normal business hours. You may contact us by phone at 855-55-Swyft (855-557-9938) or via email at swyftswipe@swyftops.com.

System Requirement Responsibilities
Use of the Services requires a system of device(s) and internet access (high-speed internet access is recommended). Because the Services involves hardware, software, and internet access, your ability to access and use the Services may be affected by the performance of these elements. You acknowledge and agree that such requirements, which may be changed from time to time, are your responsibility.

Use of Services Responsibilities
You may only use the Services pursuant to these terms. You are solely responsible for your and your end users' use of the Services, all of whom shall abide by, and ensure compliance with, all laws in connection with use of the Services including but not limited to laws related to recording, intellectual property, privacy, and export control.

End User Responsibilities
You are responsible for the activities of all end users who access or use the services through your account, and you agree to ensure that any such end user will comply with these terms and any related policies from SwyftOps. SwyftOps assumes no responsibility or liability for violations.

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