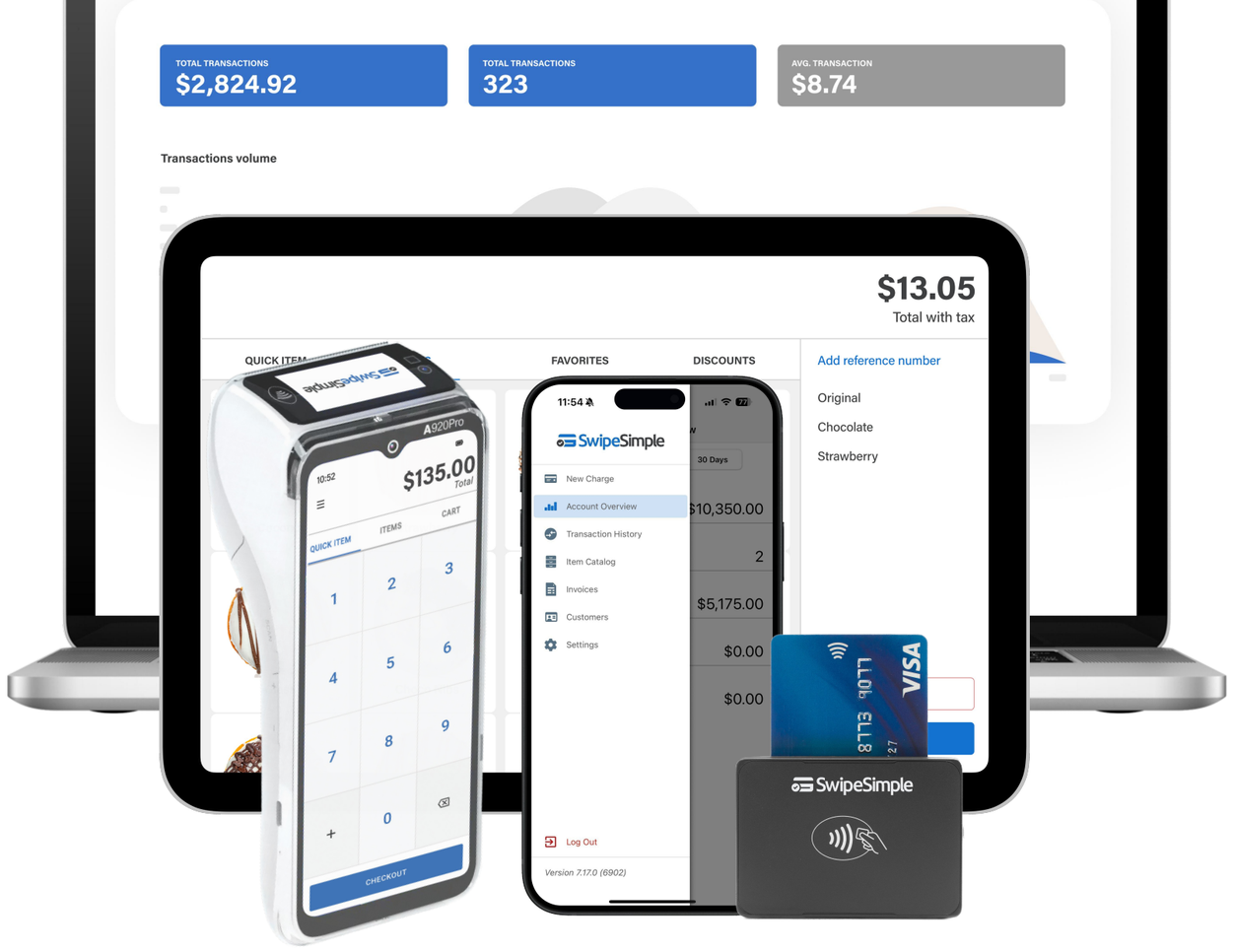
SwipeSimple

Three new pricing plans.

One clear pitch to sell SwipeSimple.

Introducing three new feature-based plans that simplify the sale, eliminate variable fees, and open a wider range of merchants to sell to. Available beginning October 1, 2026.



WHAT'S NEW:

SwipeSimple is introducing three simple software plans for new merchants. Starter, Standard, and Premium give you a simpler, cleaner cost structure going forward.

WHY:

SwipeSimple's new plans deliver a true entry point for more types of merchants: a transparent Starter plan for basic payment acceptance, a Standard plan for the types of merchants SwipeSimple serves best, and a new higher-tier plan that bundles App Marketplace offerings into a small business management software suite.

How will the new pricing help close more deals?

A simpler and cleaner cost structure

* Three clearly differentiated plans with one price to quote for each makes it easier to qualify merchants and quote with confidence.
* Less line-item charges to calculate = less confusion and time spent explaining.

New plans eliminate variable charges that could slow down a pitch.

Say goodbye to:

- × One-time setup fees
- × Additional user fees
- × Dual pricing fees
- × Surcharging fees

A broader market, top to bottom

* Micro-merchants with basic payment needs → Starter.
* A traditional business in need of multiple ways to accept payments → Standard.
* Sophisticated or multi-location business → Premium.

The New Plans

Starter

Basic acceptance for occasional card-takers

- Mobile app (swipe, dip, tap, keyed)
- Smart terminal support (PAX)
- Tap to Pay on iPhone
- Virtual terminal (basic keyed)
- Automatic adjustment (surcharging, dual pricing)
- Offline mode | Tipping | Sales report
- Key limitations:
  - No inventory tracking/management
  - No CNP payments (only basic VT)
  - No invoicing / text-to-pay
  - Basic reporting

GOOD FIT FOR

Micro-merchants, side hustles, mobile services, farmers-market vendors, occasional acceptors.

LEAD WITH WHEN

Low volume, fee-sensitive, or need a straightforward way to accept cards.

DEFAULT * FLAGSHIP

Standard

Default for most businesses — recommended

- EVERYTHING IN STARTER, PLUS:
- Card on file, recurring & installment payments
- Invoicing with text-to-pay
- Hosted payment pages & payment links
- Build-a-sale, item catalog, inventory
- Barcode scanning for iOS
- Full reporting dashboard
- ACH on invoices/payment links (additional cost)

GOOD FIT FOR

Contractors, professional services, salons, auto shops or towing, QSRs, and any business needing POS or invoicing.

LEAD WITH WHEN

The business runs on more than card acceptance — think invoicing, recurring billing, inventory, or POS.

Premium

For sophisticated, multi-location operators

- EVERYTHING IN STANDARD, PLUS:
- Unlimited terminals & merchant accounts
- App Marketplace bundles:
  - QuickBooks Online Sync
  - Appointments
  - Text Loyalty & Reviews
- ACH on invoices/payment links (included)

GOOD FIT FOR

Multi-location businesses, med spas, fitness studios, merchants needing QBO Sync or booking.

LEAD WITH WHEN

Multiple locations, needs scheduling/SMS/QBO Sync, or would buy multiple App Marketplace apps.

DEC 2026

Software Plans
Full Feature Comparison

Notes and clarifications: Each additional merchant account can be an additional TID, MID, or terminal device ID.

	Starter	Standard DEFAULT * FLAGSHIP	Premium
PLAN CAPACITY & ALLOWANCES			
Additional Merchant Accounts (1st one included)	Available (Additional Cost)	Available (Additional Cost)	**Unlimited**
Additional Terminals (1st one included)	Available (Additional Cost)	Available (Additional Cost)	**Unlimited**
Mobile Card Readers	**Unlimited**	**Unlimited**	**Unlimited**
ACH Add-on	–	Available (Additional Cost)	**Included**
Additional Users	3 Users Max	**Unlimited**	**Unlimited**
PAYMENT ACCEPTANCE			
Mobile app (swipe, dip, tap, keyed)	✓	✓	✓
Virtual Terminal — basic keyed transactions on mobile and web	✓	✓	✓
Tap to Pay on iPhone	✓	✓	✓
Tap to Pay on Android	Roadmap	Roadmap	Roadmap
Level II	✓	✓	✓
Level III on Virtual Terminal	–	✓	✓
Card on file payments	–	✓	✓
Recurring/subscription payments	–	✓	✓
Installment payments	–	✓	✓
Invoicing with text-to-pay	–	✓	✓
Hosted payment pages and payment links	–	✓	✓
Offline mode (store and forward)	✓	✓	✓
Automatic Adjustment: dual pricing/cash discount/ surcharging	✓	✓	✓
ACH on invoices/payment links	–	Additional Cost	Included
POINT OF SALE FUNCTIONALITY			
Smart terminal support (PAX)	✓	✓	✓
Build a sale from items	–	✓	✓
Inventory tracking and management	–	✓	✓
Item modifiers	–	✓	✓
Basic sales taxes	✓	✓	✓
Item-level sales taxes	–	✓	✓
Barcode scanning	–	✓ iOS	✓ iOS
Record cash transactions	✓	✓	✓
Cash drawer and receipt printer support	✓	✓	✓
BUSINESS OPERATIONS			
Item Catalog	–	✓	✓
Branding/customization of receipts	✓	✓	✓
Branding/customization of invoices and payment links	–	✓	✓
SMS / e-receipts	✓	✓	✓
Tipping	✓	✓	✓
Discounts	-	✓	✓
REPORTING DASHBOARD			
Sales Report	✓	✓	✓
Customer Report	–	✓	✓
User Report	–	✓	✓
Item Report	–	✓	✓
Taxes Report	✓	✓	✓
Expiring Cards Report	–	✓	✓
APP MARKETPLACE **If Reseller is Opted-In**			
Appointments	Add-On	Add-On	✓
Text Loyalty & Reviews	Add-On	Add-On	✓
QuickBooks Online Sync	Not available	Add-On	✓

All SwipeSimple plans are subject to a monthly Security Fee effective October 1, 2026.