

Merchant Services Possibilities

Services Shopped:						
Affiniscape, James Goldsworth	www.affiniscape.com,	800.644.9060, x. 7110				
Auctionpay.com, Tim Larson	www.auctionpay.com	800.276.5992, x.363				
Boone County National Bank, Paula Williams		573.874.8485				
Cvent, Jay Sullivan	www.cvent.com	703.226.3575				
Paymentech.com, Drew Flarrety	www.paymentech.com	214.849.3527				
PayPal	www.paypal.com					
Services:	Contract Fees:	Transaction Process:	Transaction Fees:	Equipment:	Equipment Fees:	Est. Ann. Cost:

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<p>Affinscape: This web-based service is first and foremost a web site host and can be used to send individual invitations/reminders, event and membership registration (including renewal reminder message), online fee collection (through in-house merchant services), a dynamic member directory, follow-up communications (receipts and the like), calendar, newsletters,</p>	<p>\$1,000 one-time set-up fee plus \$2,745 annual cost for the Members24/7 web management system including the dues module.</p>	<p>Our current freenet web presence would be migrated to an Affinscape hosted web page. All interactions would be done directly by web users/customers and MLA administrators. Our member records would be loaded on the Affinscape site from which members could renew or enter new data. All registrations/transactions would be reviewed and accepted by an MLA administrator. Customers may pay via credit card, online check, or off-line using conventional cash and check methods. The directory is quite maleable and provides useful list information to those with access. Members-only access is a common feature of Affinscape hosted sites. This service also includes the ability to send targeted e-mail, and provides a useful and maleable calendar module.</p>	<p>Affinscape's charge rate is 2.19% plus a \$0.25 transaction fee. Their 2005 estimated total cost would have been \$1855.65. Additional merchant services fees include a one-time payment gateway charge of \$125, a monthly security charge of \$10, and an \$8 monthly charge for online banking. Total first year annual fee is estimated at \$2,196.01.</p>	<p>No equipment is needed for this web based service.</p>	<p>na</p>	<p>\$5,941.65 in year one and \$4,846.65 in subsequent years.</p>

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<p>Auctionpay.com: This web-based business was created to serve non-profits with donation development and has grown into a service whose primary purpose is to provide secure payment web pages. They provide merchant services for online payment and host up to four linked web pages for various sales activities. They also host a web based virtual terminal for the administrative processing of non-electronic sales. Finally, Auctionpay,</p>	<p>\$395 one-time set-up fee, \$200/year hosting fee with a five-year contract for up to four secure payment pages. Additional stand-alone pages are \$100 per page, and enhanced pages are \$200 per page. Two pages may be updated each year at no cost, if additional pages must be updated there is an hourly rate for services with a \$100 maximum.</p>	<p>Our current freenet web presence would remain as is and members would link to our Auctionpay transaction pages from our current site. These transaction pages would be designed to our specifications by Auctionpay staff. Members/customers would click on these links and complete online forms to join the association, register for a conference or workshop, purchase a tradeshow booth, donate to the Bohley scholarship fund, and purchase Building Block Picture Book and MLA branded merchandise.</p>	<p>The charge rate is 3.3% per transactions plus a \$0.35 transaction fee. Their 2005 estimated total cost would have been \$2,713.91.</p>	<p>No equipment is needed for this web-based service.</p>	<p>na</p>	<p>\$3,508.91 is estimated to be the first year cost for Auctionpay's online service with \$3,113.91 in annual costs in subsequent years.</p>

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<p>Boone County National Bank: This most basic business-based service can be used with limited modifications to existing membership applications, event registrations, and merchandise order forms.</p>	<p>Set-up fee: \$60; minimum monthly processing fee: \$12 (\$144/yr); chargeback fee: \$20 per transaction</p>	<p>Members/customers include credit details on forms and MLA administrative staff enters transactions on a web-based virtual terminal. Except during the busiest of times, this would be done weekly in the same way that bank deposits are currently done weekly. Credit card authorizations are handled by YourPay.com.</p>	<p>BCNC's charge fee is 2.60% plus a bank fee of \$.10 per transaction plus a varying interchange fee (specific to card type: individual, corporate, procurement, etc.). The bank is unable to provide specific 2005 interchange rate data or future rates so no conclusive price estimate can be offered. BCNC charges a \$60 set-up fee and a \$12 monthly fee (\$144/yr). YourPay.com, the virtual terminal provider charges a \$75 set-up fee and a \$25 monthly fee (\$300/yr).</p>	<p>No equipment is needed for this web based service.</p>	<p>na</p>	<p>The concrete figures provided give us the incomplete first year cost of \$2,627.73: \$2,048.73 in charge and transaction costs plus BCNB's \$60 set-up fee and \$144 in monthly charges plus YourPay's \$75 set-up fee and \$300 in monthly charges. *** Note that interchange rates have not been quoted so this estimate is wholly incomplete.</p>

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<p>Cvent: This web-based service can be used to send individual invitations/reminders, event and membership registration, online fee collection (through Verisign), follow-up communication (receipts and the like), attendee surveys, and reporting. Cvent allows 24/7 access. Cvent software allows for the creation and distribution of agendas, event confirmations, and surveys. This product is compatible with</p>	<p>Annual Maintenance Fee: Online Training, Phone/E-Mail Support, Server Storage, and Security \$1,000; additional modules are available at a la carte rates for services such as registration by contact type (\$1,00), survey upgrades (\$1,000 for 10-75 questions), custom fields (\$500 per additional 5 fields), address book contact storage(\$500 per 5,000 contacts), general ledger codes (\$1,000), and event level custom headers (\$1,000)</p>	<p>MLA would import member data and use point and click templates to set event details, modify registration forms, create agendas with tracks and session, design custom surveys, and create e-mail messaging. We'd have access to a wide range of standard reports and custom reports. All actual transactions are done by members/customers at their convenience. Information on new member/customers is downloadable and compatible with current MLA software. Administrative staff would input all data received via phone, fax, or mail. The goal would be 100% electronic processing.</p>	<p>With a four-year agreement we would spend \$5 per registrant. In 2005, we had approximate 1000 registrations (sales) totaling \$5,000.</p>	<p>No equipment is needed for this web based service.</p>	<p>na</p>	<p>Annual cost on a four-year agreement would be \$7,000: \$1,000 Annual Maintenance Fee, \$1,000 Registration by Contact Type, and \$5,000 for 1000 registrants.</p>
<p>Paymentech Solutions:</p>		<p>I shared a detailed phone call with Paymentech sales representative, but, following three follow-up calls, have yet to be provided with any cost information. I recommend that MLA not do business with Paymentech.</p>				

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PayPal:		<p>I was unable to speak with a Paypal sales representative; rather, I completed a web-based membership inquiry form and shortly thereafter received a message confirming MLA customer enrollment. Within 20 days of my inquiry, I received an received a message from PayPal informing me that I'd added a new e-mail address to my account. I filed a web-based complaint form and received back an e-mail appologizing for this "incident of spam." I have not been contacted by a PayPal sales representative as requested. I recommend that MLA not do business with Paypal.</p>				