



Beanstream Payment Processing

Who is Beanstream?

Beanstream has been helping merchants across North America achieve their maximum e-commerce potential for over a decade. We facilitate electronic transactions by providing the online payment technology to securely link customers, merchants and financial institutions. Beanstream has offices in Victoria, British Columbia, Vancouver, British Columbia and Wichita, Kansas. Our [client list](#) that includes some of North America's largest enterprises.

How secure is our system?

Beanstream is a PCI Level 1 certified service provider. We are held to the highest industry standards for data protection and network security. As part of the PCI program we must complete rigorous on-site security audits to meet [card association requirements](#). As a wholly-owned subsidiary of publicly traded LML Payment Systems Corp., Beanstream must also meet strict Sarbanes Oxley or SOX standards for financial services providers.

What are our support hours?

Beanstream has live customer support representatives ready to answer your questions between 5am and 9 pm Pacific Standard Time Monday to Friday. Staff are also available from 8 am to 5 pm on Saturday and from 7 am to 3 pm on Sunday. In the event of an after-hours emergency, the technical support department may be reached through our after-hours call centre.

What kind of downtime can I expect?

Beanstream recognizes that any kind of downtime can be a major blow to an e-commerce merchant. We run on multiple datacentres with cascading fault tolerances to maintain an average historical "up time" of over 99.9%. Clients are notified a week in advance of any scheduled maintenance - we'll limit these periods to between 10 and 15 minutes during the lowest volume processing hours, typically after midnight Eastern Time.

Cost Comparison:

Services	Beanstream	Paypal	Moneris
Setup	\$49.00	\$0.00	\$75.00
Monthly	\$15.00	\$5.00	\$75.00
Per Tranx	\$0.15	\$0.30	\$0.25
MDR	2.75%	2.90%	2.84%
Non-Qualified Fees	\$0.00	\$0.00	0.65% - 1.15%
Statement Fee	\$0.00	\$0.00	\$2.00
Features			
Mobile	Included	Included (RFID)	Not Included
Mobile Keyed	2.75% + \$0.015	2.7% + \$0.015	2.95% + \$0.015
Mobile Swipe	2.75% + \$0.015	3.5% + \$0.015	2.95% + \$0.015
Recurring Billing	Included	Included	\$5.00
Virtual Terminal			
Setup	Included	\$0.00	\$150.00/\$250.00
Monthly	Included	\$35.00	\$42.00
Per Tranx	Included	\$0.30	\$0.15
MDR	Included	3.10%	3.04%
Fraud Mgmt Tools	Included	\$19.95 + \$0.05 per Tranx	Not Available

Example Transactions:

Example of cost of \$20 transaction

Beanstream	Paypal	Moneris
MDR 2.75% = \$0.55	MDR 2.90% = \$0.58	MDR 2.84% = \$.57
Per transaction fee = \$0.15	Per transaction fee = \$0.30	Per transaction fee = \$0.25
Fraud Management tools= \$0.00	Fraud Management tools= \$0.05	Not Available
Total = \$0.70	Total = \$0.93	Total = \$0.82

Example of cost of \$100 transaction

Beanstream	Paypal	Moneris
MDR 2.75% = \$2.75	MDR 2.90% = \$2.90	MDR 2.84% = \$2.84
Per transaction fee = \$0.15	Per transaction fee = \$0.30	Per transaction fee = \$0.25
Fraud Management tools= \$0.00	Fraud Management tools= \$0.05	Not Available
Total = \$2.95	Total = \$3.25	Total= \$3.09