

Choose the right point of sale software to fit your business

Solution	Basic Payment Solution	Mobile Point of Sale Solution ¹	Essentials Light Solution ²	Essentials Solution ²	Restaurant Solution ²	Retail Solution ²	Virtual Terminal Solution	E-commerce Solution ³
Device Compatibility	Countertop A80 Portable A920 ⁵	Mobile Card Reader D135	Smart Terminal E700 ⁴ Smart Register E800 ⁴ Portable A920 ⁵ Portable A60 ⁶	Smart Terminal E700 ⁴ Smart Register E800 ⁴ Portable A920 ⁵ Portable A60 ⁶	Smart Terminal E700 ⁴ Smart Register E800 ⁴ Portable A920 ⁵ Portable A60 ⁶	Smart Terminal E700 ⁴ Smart Register E800 ⁴ Portable A920 ⁵ Portable A60 ⁶	Business Advantage 360 Access (Online Banking)	Bank of America Gateway (Online)
Card Payment Acceptance type (swipe, dip, and tap rate)	Credit Signature Debit PIN (Debit & EBT)	Credit Signature Debit	Credit Signature Debit	Credit Signature Debit	Credit Signature Debit	Credit Signature Debit	Hand-key Payments ⁷	E-commerce rate
Easily manage disputes through an integrated platform	•	•	•	•	•	•	•	•
Option to provide printed, emailed and text receipts	Print	Text Email	Print Email	Print Email	Print Email	Print Email	Email	Email
Online reporting plus sales, settlement and funding	•	•	•	•	•	•	•	•
Optional Recurring Billing, Account Updater and Customer and Billing Tokens ^{8,9,10}	•	•	•	•	•	•	•	•
Cloud-based reporting, including sales transactions and tax data		•	•	•	•	•		
Additional reporting details for items, modifiers, customers and profitability			Item reporting only	•	•	•		
Provide a customer loyalty program, discounts and email marketing			Standard default discounts only	•	•	•		
Leverage customer profile management and purchase history tracking				•	•	•		
Update inventory/menu and prices across multiple devices and locations				•	•	•		
Manage item modifiers and variations plus add items at point of sale			Variations only	•	Manage in Back Office website only	•		
Split payments by equal amounts, accept tips, take orders by seat, set gratuity rate, add ticket notes and send order directly to external printer			In-line tipping only	•	•	•		
Manage employee pin login, pre-set user roles and time clock			Pin login & pre-set user roles only	•	•	•		
Integrate with optional Online Ordering ¹¹				•	•	•		
Table management with custom mapping; transfer tickets between stations					•			
Design and update menus easily					•			
Order routing options, including the Kitchen Display Solution ¹² or specialized kitchen printers					•			
In-depth reporting across segments — dine-in, takeout, delivery, drive thru and catering					•			
Utilize automatic special event pricing for occasions like happy hour					•			
Manage extensive inventory with up to six subcategories per category						•		
Bundle inventory items to create a kit to sell at one price point						•		
Sales management tools, including safe drop, sales restrictions, sales commission setup and reporting						•		
Use Stock Keeping Unit (SKU) and Price Look-Up (PLU) codes						•		

You'll enjoy these additional benefits from Bank of America:



Straightforward rates — Clear and transparent Simplified Pricing ensures you always know how much you will pay for each transaction.



Improved cash flow — Access funds as soon as the same business day.¹³



One seamless relationship — Effortlessly view and manage your Business Advantage and Merchant Services accounts in one place.



Security — Cutting-edge encryption and tokenization help protect you and your customers at no extra cost.¹⁴



Service and support — Get peace of mind knowing you have help whenever you need it with 24/7 U.S.-based technical support. Plus, we have experienced Merchant Consultants at your service.

A Bank of America business checking account is required to apply for a Merchant Services account. You must be enrolled in Business Advantage 360, our small business online banking platform, to have a Merchant Services account from Bank of America. Merchant Services processing funds must be settled into a Bank of America business checking account.

¹ The Bank of America Mobile Point of Sale Solution requires the Mobile Card Reader D135, a compatible Android or iOS mobile device with a wireless internet or cellular connection and the free BofA Point of Sale Mobile app to download to your mobile device. Message and data rates may apply. PIN Debit, EBT and closed loop gift cards transactions are not supported. Contactless payments are not supported for China UnionPay® and JCB. To download the app, search for BofA Point of Sale Mobile app in the Apple App Store or the Google Play App Store.

² POS Software solutions require a monthly service plan provided by Bank of America. The applicable fee will be presented to you prior to account opening in the fee schedule. The monthly fee for the software plan you select plus applicable sales tax will be deducted from your business checking account by Bank of America at the end of each monthly billing cycle. Restaurant Solution requires the purchase of at least one E-series device per location.

³ In order to accept online payments through your existing website, you must integrate your website to the Bank of America Gateway, which allows you to successfully process payment transactions.

⁴ The Smart Terminal E700 and Smart Register E800 require the purchase of a POS Software solution to operate the device.

⁵ The Portable A920 can connect via integrated Wi-Fi®. A separate communications base can be purchased to enable the Portable A920 to also connect via wired Ethernet. The Portable A920 comes with a cellular SIM card. Cellular Service is required to enable the Portable A920's cellular communication functionality. Cellular Service is an optional value-added service which requires a per device monthly fee. If applicable, the fee will be presented to you prior to account opening in the fee schedule. The per device fees will be aggregated by Bank of America, posted to your merchant services account, and debited from your settlement account according to your selected billing cycle. If you cancel Cellular Service prior to the end of the month, a pro-rated fee is not available, and you will be charged for the full month. The Portable A920 can be used without a POS Software plan to accept payments; however, to use the non-payments business management features, it requires purchase of a POS Software plan.

⁶ The Portable A60 requires the purchase of a POS Software solution to operate the device. The Portable A60 can connect via integrated Wi-Fi®. A separate auto-cut printer with charging base is available for purchase and can connect via Bluetooth.

⁷ Virtual Terminal transactions will be processed using your Card Not Present transaction rate.

⁸ Recurring Billing is an optional value-added service which requires a per transaction fee, plus applicable sales tax. If applicable, the fee will be presented to you prior to account opening in the fee schedule. The per transaction fees will be aggregated by Bank of America, posted to your merchant services account, and debited from your settlement account according to your selected billing cycle. Healthcare merchants are not eligible for Recurring Billing at this time.

⁹ Account Updater Services are accurate only to the extent: (a) Issuers participate in the Updater Programs; (b) Issuers provide accurate Card Info to the Updater Programs; (c) the Card Info we receive from the Updater Programs is accurate; and (d) the Card Info that you provide to us for processing is accurate. We are not liable for any losses arising from the accuracy of Card Info provided through the Account Updater Services. Account Updater Services is an optional value-added service which requires a per match fee, plus applicable sales tax. If applicable, the fee will be presented to you prior to account opening in the fee schedule. The per match fees, plus applicable sales tax, will be aggregated by Bank of America, posted to your merchant services account, and debited from your settlement account according to your selected billing cycle.

¹⁰ Customer Token and Billing Token are optional value-added services available through the Tokenization Management Services. Customer Token and Billing Token require a per token creation fee plus applicable sales tax. If applicable, the fee will be presented to you prior to account opening in the fee schedule. The per token creation fees plus applicable sales tax will be aggregated by Bank of America, posted to your merchant services account, and debited from your settlement account according to your selected billing cycle.

¹¹ Online Ordering is an optional value-added service which requires a per location monthly fee. If applicable, the fee will be presented to you prior to account opening in the fee schedule. The per location fees will be aggregated by Bank of America, posted to your merchant services account, and debited from your settlement account according to your selected billing cycle. Purchase of a POS Solution software is required to use Online Ordering.

¹² The Kitchen Display Solution is an optional value-added service which requires a per location monthly fee and purchase of compatible hardware. If applicable, the fee will be presented to you prior to account opening in the fee schedule. The per location fees will be aggregated by Bank of America, posted to your merchant services account, and debited from your settlement account according to your selected billing cycle. Purchase of the Restaurant Solution POS software is required to use the Kitchen Display Solution. Kitchen Display Solution Table Stand and Wall Mount require separate purchase and user installation.

¹³ Same day access to funding is subject to credit approval. If your merchant account is approved for same day funding, you will have the option to select one funding window to initiate a payout of proceeds to your designated Bank of America business checking account used for settlement. Valid only on Visa®, Mastercard®, Discover® and American Express OptBlue® transactions and PIN debit transactions including EBT. Exceptions may apply.

¹⁴ Use of security solutions is not a guarantee that your systems will not be breached or guarantee that you will be compliant with the Payment Card Industry Data Security Standard or Payment Network Rules. May require eligible equipment.

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MAP7633502 | 00-39-0014NSB | FL-02-25-0211.A | 03/2025