



Association Management Software

Vieth Consulting, LLC - The Parent Company

We are a software development and web design company that has been assisting member-based organizations improve productivity since 2000. We are currently partnering with more than 750 organizations in eight countries with over 1.5 million members accessing our software.

MemberLeap - Association Management Software

Our easy-to-use membership management system offers customizable web-based features that can assist your organization in managing your day-to-day administrative needs more efficiently and thereby improving productivity. We offer [several plans that include varying features and their respective benefits](#). After learning more about your organization, I can recommend the best plan to meet your organization's specific needs.

Membership Management

Our software is built around a core database that lets you efficiently manage your members and track your prospects while accepting online dues and non-dues payments.

<u>Copper</u>	<u>Bronze</u>	<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>	<u>Features and Benefits</u>
✓	✓	✓	✓	✓	Member Database
	✓	✓	✓	✓	Member Directory / Search (Find a 'Member')
	✓	✓	✓	✓	Membership Interest Form (Contact Us Form)
	✓	✓	✓	✓	Online Member Portal
		✓	✓	✓	Member Data Conversion
		✓	✓	✓	Customer Relationship Management (CRM)
		✓	✓	✓	Quick Reports and Custom Report
		✓	✓	✓	Membership Billing

✓	✓	✓	Online Payments
	✓	✓	Member Lists
	✓	✓	Property Asset Management
	✓	✓	Waivers
		✓	Member Ratings
		✓	QuickBooks Interface

Website Content Management

Our easy-to-use website tools make it simple to build a mobile friendly, responsive website, so you can promote your association's mission and offer resources while recruiting new prospects.

<u>Copper</u>	<u>Bronze</u>	<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>	<u>Features and Benefits</u>
✓	✓	✓	✓	✓	Website Content Manager
✓	✓	✓	✓	✓	Slideshow Manager
✓	✓	✓	✓	✓	Links Page Editor
	✓	✓	✓	✓	File Archive / Document Management
	✓	✓	✓	✓	Video Manager
	✓	✓	✓	✓	Photo Album Editor
		✓	✓	✓	Forms Builder
		✓	✓	✓	Classified Ads
		✓	✓	✓	Job Board
			✓	✓	Member Press Releases

Web Hosting

Our high-grade web hosting services offer available processing power and bandwidth to reliably display your webpages during bursts of online traffic.

<u>Copper</u>	<u>Bronze</u>	<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>	<u>Features and Benefits</u>
✓	✓	✓	✓	✓	Basic Web Hosting
			✓	✓	Advanced Web Hosting Plans

Communication

Effective communication is key to creating strong membership relationships by informing your members of current industry news as well as encouraging engagement.

<u>Copper</u>	<u>Bronze</u>	<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>	<u>Features and Benefits</u>
✓	✓	✓	✓	✓	Broadcast Email Messages and Newsletters
✓	✓	✓	✓	✓	RSS Feeds / Uploads / System Integration
	✓	✓	✓	✓	News Manager / Blog

✓	✓	✓	Drip Marketing
✓	✓	✓	Message Boards / Discussion Forums
✓	✓	✓	Email List Service Manager
✓	✓	✓	Projects / Committee Management
✓	✓	✓	Elections
	✓	✓	Community Posts
	✓	✓	Social Networking Tool (MultiPost)
	✓	✓	Surveys
	✓	✓	Resource Reservations
	✓	✓	Library
		✓	Digital Membership Card and Membership Certificate
		✓	Legislative Action Center
		✓	Broadcast Text Message

Event Management

Our robust event system can help you successfully plan your in person and virtual events - the real revenue maker of most organizations.

<u>Copper</u>	<u>Bronze</u>	<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>	<u>Features and Benefits</u>
	✓	✓	✓	✓	Calendar of Events
			✓	✓	Event Registration
			✓	✓	Attendance Tracking
			✓	✓	Volunteer Management
			✓	✓	Tours
				✓	Event Task Management
				✓	Virtual Events & Zoom Interface
				✓	Event Attendee Portal
				✓	Exhibit Booth Editor
				✓	Call for Proposals / Abstract Management
				✓	Event Navigation Bar
				✓	Event Features in the Mobile App
				✓	Member Tokens

Fundraising

Additional revenue streams can be secured through auctions, donations, and store purchases.

<u>Copper</u>	<u>Bronze</u>	<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>	<u>Features and Benefits</u>
			✓	✓	Online Silent Auction
			✓	✓	Wish List
			✓	✓	Online Store
				✓	Online Donations / Campaign Management
				✓	Gift Membership

Education

Our self-guided educational courses can be completed online by your members at their convenience.

<u>Copper</u>	<u>Bronze</u>	<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>	<u>Features and Benefits</u>
			✓	✓	Online Learning Management System

Artificial Intelligence

Our AI feature can assist you with content and image creation, enhanced searches, membership data analysis, and administrative tasks.

<u>Copper</u>	<u>Bronze</u>	<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>	<u>Features and Benefits</u>
				✓	AI Assistant

Mobile Application

Our powerful and unique mobile app solution offers both membership features and event tools as well as an opportunity for your admins to send push notifications to your members.

<u>Copper</u>	<u>Bronze</u>	<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>	<u>Features and Benefits</u>
				✓	Mobile App and Push Notifications

Online Member Portal

When your members log into your Member Portal, they will have easy access to the modules and information that Admins have chosen for them, including:

- Member Menu - quick links to members, events, communications, engagement tools, resources, and multimedia
- My Membership - your members will have access to their own contact information, photos, billing information, committees, and event information
- Custom Member Menu - customizable dashboard to showcase pertinent information you want your members to see first and foremost when they log in

Training Video Center

To get a general understanding of how your organization can benefit from our software's features and help streamline your administrative process, please start by watching our [MemberLeap Overview video](#). There are also other training videos available that showcase certain modules and their respective features.

[Demonstration Website Account](#)

A great way to determine if our software is a perfect membership solution for you is to explore an actual back-end of our [Admin Portal](#) and [Member Portal](#) via the [Pastry Chefs of America](#), which is our fictional association demonstration account.

Please let me know if you would like login credentials to access our demo account, or if it makes sense to learn more about our software platform by scheduling a live guided demo for me to walk you through the features of our software that will benefit your organization most.

[Monthly Plan Fees](#)

Our system is purchased as a Software as a Service on a month-to-month lease subscription, so therefore, you are not locked into a long term contract. Our monthly lease fees are based on the [plan features](#) you select and the number of total active records, which includes active member records, current active records, records typically requiring usernames and passwords, or active donor records in your database.

- [Non-Profit Plans](#): Several plans available (400 active records maximum)
- First pricing tier accommodates up to 200 records (several pricing tiers available)
- \$80 per month Copper Plan
- \$130 per month Bronze Plan
- \$180 per month Silver Plan
- \$230 per month Gold Plan
- \$280 per month Platinum Plan

You will be responsible for a monthly Development Fee (discount on your monthly fee) when the project officially starts and while the project is in progress. This fee will be in effect until you send out welcome letters to its members, use the system for commerce, or three/four months depending on whether you choose a website or integration, whichever comes first, and then this fee will be replaced by the monthly MemberLeap fee. These fees cover the cost of maintenance of the system, web hosting, server space, database setups, and customer service technical support costs and will be periodically adjusted per an audit of your active records.

Our automatic payment system is preferred for these monthly fees. An [Automatic Payment Enrollment Form](#) will be provided for you to complete, sign, and return. We can either charge these monthly fees to your credit card (Visa, MasterCard, Discover, and American Express) or deduct these expenses from your bank or credit union account (US clients only).

Initial Setup Costs and Configuration Options

Whether you choose to have us build a new mobile-friendly website or just integrate our Admin and Member Portals with your existing website, we offer several packages that include various features to best meet your organization's needs. After learning more about your organization, I can recommend the best option to meet your specific needs.

[New Mobile-Friendly Website](#)

Our creative design team can craft a new professional website for your organization that includes a seamless transition between your new website and the Admin and Member Portals by maintaining a consistent domain, header, and footer on all webpages, thus maximizing a positive member experience.

We offer several website packages with varying features. Our entry level packages start at:

- \$1,000 [Non-Profit Templates](#) (less than 400 active records with Silver and Gold Plans)
- \$2,100 [Template Website](#)
- \$3,250 [Custom Websites](#)

[Portal Integration with Existing Website](#)

If you want to keep your current website and just link to our Admin and Member Portals, we can create a webpage on our server domain to house these portals and design it to conform with your website branding. You can incorporate various links throughout your website back to our features.

We offer several integration packages with varying features. Our entry level package starts at:

- \$1,000 [Non-Profit Integration](#) (less than 400 active records with Silver and Gold Plans)
- \$3,500 [Standard Integration](#)

Fifty percent (50%) of your total initial setup costs is due at signing and the remaining 50% will be invoiced 90 days thereafter. Our [Automatic Payment Enrollment Form](#) can also be used for payment of these costs.

[Development Process](#)

You will be assigned a Project Manager who will guide you through this process. In order to maintain the timeline, it is helpful when communication is held to a 24 hour or less turnaround time. Also, good communication and feedback always make this process go faster. It is extremely beneficial when all communications go through our [ticket system](#), so it is documented and accessible by both you and various staff working on your project.

[Planning Meeting](#)

Our Project Manager will schedule a meeting with all primary parties that need to be involved during your project to make sure everyone knows their role with regard to the development process and what is expected of them, and a general plan will be determined.

[Mobile Friendly Website Design](#)

If you decide to let us build a new website for you, you can either start with a professional looking template or our design team can custom build one that meets your specific needs. You can view samples of our other [current clients' websites](#) online.

Utilizing our grid editor content manager, there is flexibility in switching grid sections with other sections (switch the events section with the news section), replace a section with different content, or add more sections (text/HTML, embed script, calendar, news feed, login form, slideshow, contact form, and RSS feed).

- [Template Website](#)
After you select a website from our [gallery of templates](#) that best represents your organization, we will add your logo and tagline to your header and your contact information to your footer, and we will brand it to match your logo and colors.

- **Custom Website**

Our design experts will work one-on-one with you to develop a professional website that is tailor-made to fit your specific needs. You will be asked to complete an online Website Design Questionnaire ([PDF version of the questions](#)), which will allow us to learn more about your goals, website content needs, features required, and aesthetic style requested.

From the information gathered in both the questionnaire and the Planning Meeting, our designer will usually create three different designs of your new home page. Of these options, you will decide which direction is the strongest, and revisions will be made to this design to ensure it is exactly what you are looking for. Your header (area at the top of a webpage that usually includes a logo and navigation menu) and footer (area at the bottom of a page containing contact and copyright information) of this design will be used to frame the content of all your other internal webpages.

We ask that you designate one person who acts as your intermediary between our designer and any of your interested parties. All designs will be sent to your Design Contact to gather feedback and to reach consensus internally. Revisions and suggestions can be automatically entered into our [ticket system](#) by simply replying to design ticket emails.

Framework

If you choose a template website, we will bypass the design process and move right into framework, which is the actual building of your home page layout (header, footer, navigation bar, etc.). If you choose a custom website, we will move into framework after a final design has been approved by you. If we are just integrating our portals with your existing website, framework will include building the webpage to house these portals.

Initial Loading of Content

We will work with you to get your content added to your new website by creating an outline to determine which content will be migrated over from your existing website as well as new content needed for additional webpages. The total number of pages is determined by the package selected. We will train you on how to populate any additional webpages beyond those included in your package. **It is very common for clients to experience delays in adding these additional webpages**, so you can also choose to have us populate all of your webpages, and we can provide you with a quote.

- Non-Profit Template Website Packages: Number of webpages varies by package
- Template Website Package: Up to 10 webpages
- Standard Custom Website Package: Up to 20 webpages
- Deluxe Custom Website Package: Up to 40 webpages
- Premium Custom Website Package: Up to 60 webpages
- Personalized Custom Website Package: Dependent on client's needs

Web Hosting

We will configure your hosting plan as determined by the package selected. If you choose to let us build a new website for you, we will set up your domain-based email accounts (name@domain.org) with web-based access or email forwarding.

- Basic - It accommodates most organization's needs - 8 GB of storage and 20 email accounts.
- Enhanced - It is recommended if you need to store a large number of video and audio files - 16 GB of storage and 40 email accounts.
- Enterprise - It provides even more storage - 32 GB of storage and 80 email accounts.

Advanced Setup Configuration

Above and beyond the default settings within your account, we offer advanced configuration services to setup the modules included in your package and configure your account to meet your specific needs (set up membership plans, add dynamic custom data fields, create welcome letter, geocode members, set up membership billing, create initial invoice and payment records, etc.).

Member Data Conversion

Our packages are based on the number of total active records, which includes active member records, current active records, records typically requiring usernames and passwords, or active donor records in your database. Your current data - **limited to ONE FILE (CSV, XLS, or TXT) with ONE TAB with up to 50 fields / columns** - will be converted and loaded into your database.

- Non-Profit Template Packages: Up to 250 or 400 maximum active records
- Template Website Package: Up to 200 active records
- Standard Custom Website Package: Up to 1,000 active records
- Deluxe Custom Website Package: Up to 2,500 active records
- Premium Custom Website Package: Up to 5,000 active records
- Personalized Custom Website Package: Up to 7,500 active records
- Cost TBD: Convert your additional records that are not included in the package (if applicable)
- Cost TBD: Convert your non-member records (if applicable)
- Cost TBD: Convert additional fields over 50 (if applicable)

After verifying your data conversion is accurate and complete, there will be a short period of time where your old and new systems will both have to be maintained simultaneously until your new system is tested and approved. If we have to convert your data again, there will be additional charges.

Custom Programming

If you opt for any customizations to your software, our programmers will need to gather additional information regarding your requirements.

Online Training Sessions

To onboard your staff, we will schedule live trainings using online Zoom to educate you about the tools available to manage your new website and use of various modules. Sessions can be unified among various topics: general overview, website content manager, member billing, event registration, help desk, etc. These personalized training sessions will be recorded and stored in your File Archive to reference later and for new Admins to review. If you need additional training later, our customer service team is available to schedule sessions per your request. We also offer free New Admin Training for anyone who becomes a full Admin after your initial training.

- Non-Profit Budget Template Packages: 2 sessions
- Template Website Package: 2 sessions
- Standard Custom Website Package: 3 sessions
- Custom Website Package: 4 sessions

- Premium Custom Website Package: 5 sessions
- Personalized Custom Website Package: 6 sessions

[Online Payment Integration](#)

In order to collect online payments for your new member dues, renewal dues, event registration fees, donations, and store purchases, you will need to have a credit card merchant account or PayPal account. We support numerous payment processing companies that are included in our packages; however, the only supported gateway that offers an automatic payment option is Authorize.net. For our United States clients, we partner with [Celero](#), which is an Authorize.net reseller who offers great discounts to our clients. If you want us to integrate with a non-supported gateway, we will need to review their developer notes and provide you with a quote.

Final Testing

Your new website as well as your Admin and Member Portals will go through a final testing where we verify that it is cross-browser compatible, is mobile device compatible, meets security standards, and is easy to use and read.

Release

Once testing is complete, we are ready to release your new website or integration and send out welcome letters to your members. We usually release them Monday through Wednesday to allow us to address any problems that might arise on Thursday and Friday (before the weekend).

Google Analytics and Search Engine Optimization

Once you go live with a new website, we need to make sure that potential members can easily find it. Since SEO is a complex topic, an effective long-term optimization strategy can be time-intensive. We can tailor this strategy to your organization's unique needs.

- Google Analytics - We will set up your new website with analytics as well as your initial search engine registration.
- Basic SEO Service - This includes a simple click and click-through report as well as keywords and search phrases being used on each of your webpages.
- Advanced SEO Analysis - We will provide a detailed monthly report of your search engine rankings with recommended strategies to improve your results.

[QuickBooks Interface](#)

We will be set up as your primary point of entry for all online and offline transactions (new member registration fees, member dues renewals, event registration fees, store purchases, donations, etc.). With our interface, you can simply sync these transactions with your QuickBooks account with a simple click of a button - completely eliminating any data entry. You can export your invoices and payments (or sales receipts) by creating parallel transactions of equal amounts and dates in your QuickBooks account.

- \$900 initial setup cost is not included in the package, and it can be added at any time.
- \$40 per month customer support fee is included in the [Platinum Plan](#); otherwise, it needs to be added to the Silver or Gold Plans.

[Mobile Application and Push Notifications](#)

We can design an app that runs on smartphones, tablets, and other mobile devices. After logging in, it allows your members easy access to various modules and information, such as member directory, calendar, event registration, conference information, event check-in, event attendee schedule, reports,

digital membership card, web links, push notifications, and other features. Our Push Notification feature allows you to send messages directly to your members' mobile devices as message alerts, badge updates, or sound alerts; great for sharing information with attendees at your events too. Our apps are available on both [iOS through iTunes](#) and [Android through Google Play](#). You can see how our test mobile app functions by using the login credentials above at mobile.pastrychefsofamerica.org or by downloading the app on [Android](#) or [Apple](#).

- \$1,800 initial setup cost is not included in the package.
- \$20 per month customer support, maintenance, and basic upgrade fee is included in the [Platinum Plan](#); otherwise, it needs to be added to the Silver and Gold Plans.
- Someone in your organization with an Apple ID will be required to enroll your organization in [Apple's Developer Membership Program](#). There is a \$99 per year membership fee for this program; however, if your organization is a non-profit, accredited educational institution, or government entity, you might qualify for their [fee waiver program](#).

[Chapter Management](#)

If you are a national, state, or regional organization with local chapters who require their own payment gateways to accept new member dues, dues renewals, event registration fees, donations, store purchases, etc., we can set up each chapter with their own MemberLeap account and offer our Chapter Management option to sync select chapter's data up to your national organization's account allowing National Admins an opportunity to view select data across all chapters and broadcast email communications to all members across all chapters.

Privacy and Compliance Tools

- [MemberLeap/Vieth Consulting Privacy Policy](#)
Your privacy is important to us. We understand that you are aware of and care about your own privacy interests, and we take that seriously. Our privacy policy explains our online information practices and the choices you can make about the way personal data is collected and used. Your personal data is kept private and is never shared for a commercial reason with third parties.
- [General Data Protection Regulation \(GDPR\) Privacy Compliance Tool](#)
GDPR is a law intended to strengthen the right to data protection of individuals in the European Union (EU). If you intend to store EU citizen data in your database, we can provide you with access to the privacy tools that are built into our software for a monthly GDPR surcharge fee.
- [California Consumer Privacy Act \(CCPA\) Privacy Compliance Tool](#)
CCPA provides a variety of privacy obligations to businesses regulated by the CCPA and rights to California consumers relating to the access to, deletion of, and sharing of personal information. We can provide you with access to the privacy tools that are built into our software for a monthly CCPA surcharge fee.

[Security Policy](#)

Your data is protected with us. Security is of great concern to us and to our clients. We work very hard to ensure that your data is protected. Our online security policy entails how the system is accessed, how sensitive information is handled, our server infrastructure, and how your data is backed up.

Additional Billable Hours

Once your website or integration is released, any additional work (other than bug fixes) would be considered billable hours as follows:

- Programming at \$185 per hour
- Graphic Design at \$130 per hour
- Customer Service Support at \$105 per hour
- You will always be asked to approve the quote before our programmers proceed.

Trusted Vieth Consulting Team

Chris Vieth, owner of Vieth Consulting, appreciates how everyone on our experienced team truly values our partnerships with our clients, and we look forward to working with your organization too!

Exceptional Customer Service

As experienced professionals, we also pride ourselves on the high-quality support we provide each and every one of our valued clients. We are here to carefully listen and quickly respond to our clients' unique needs. We offer a 24/7 [email-based online ticket system](#) (which gets triaged on a regular basis by our customer service team), a comprehensive online Help Desk feature built into every system, [training videos](#) on various modules, and phone support during regular business hours (8:00 AM - 5:00 PM Eastern time Monday through Friday).

Technological Specifications

All of our websites are created using the latest Bootstrap, HTML, CSS, and JavaScript framework, and they are built to modern HTML and CSS coding standards and fully compliant with current W3C usability standards.

Client Testimonials and Reviews

Our partnerships with our clients are very important to us! You can take a look at what some of them have to say about our platform on our [Client Testimonials and Reviews](#) webpage or on the following prestigious software review websites: [Capterra](#), [Software Advice](#), and [GetApp](#).

Referral Rewards

We offer a referral program to thank our clients who refer us to other member-based organizations. For each organization that a client refers to MemberLeap, who then signs an Online Service Agreement with us, we will give a \$100 credit towards the referring client's monthly fee. These credits will be applied 90 days after the referred organization's website (or member portal, if integration only) goes live. These credits are not eligible for financial reimbursement and can only be used as a credit towards MemberLeap monthly fees. They can not be used to pay for monthly QuickBooks fees, domain registration, or billable hours.

Additional Information and Questions

If it makes sense to explore MemberLeap as a new membership platform for your organization, let's connect!

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Senior Membership Software Consultant
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Initial Setup Costs and Monthly Fees

Initial Setup Costs

	CHOOSE ONE WEBSITE OR INTEGRATION WITH EXISTING WEBSITE PACKAGE:
	<u>NON-PROFIT Template Website Packages</u>
\$1,000	● Startup (maximum 250 active records)
\$1,500	● Donations (maximum active 400 records)
\$1,800	● Events (maximum active 400 records)
\$2,000	● Standard (maximum active 400 records)
	<u>Template and Custom Website Packages</u>
\$2,100	● Template Website
\$3,250	● Standard Custom Website
\$4,750	● Deluxe Custom Website
\$6,500	● Premium Custom Website
\$8,000+	● Personalized Custom Website
	<u>NON-PROFIT Portal Integration with Existing Website Packages</u>
\$1,000	● Startup (maximum 250 active records)
\$1,500	● Donations (maximum 400 active records)
\$1,800	● Events (maximum 400 active records)
\$2,000	● Standard (maximum 400 active records)
	<u>Portal Integration with Existing Website Packages</u>
\$3,500	● Standard Integration
\$5,000	● Deluxe Integration
\$6,750	● Premium Integration
\$7,600+	● Personalized Custom Integration
\$900	<u>QuickBooks Interface</u>
\$1,800	<u>Mobile App</u>
TBD	Convert additional member records not included in the package (if applicable)
TBD	Convert non-member records (if applicable)
TBD	Convert additional fields over 50 (if applicable)
	TOTAL
	● 50% due upon signing; 50% balance will be invoiced in 90 days

Monthly Fees

50% Discount on Plan Below	<p>Interim Monthly Development Fee</p> <ul style="list-style-type: none"> Payable upon signing and until your website or portal integration goes live, system is used for ecommerce, or three/four months (dependent on package), whichever occurs first
<p>\$150</p> <p>\$150</p> <p>\$210</p> <p>\$210</p> <p>\$80</p> <p>\$130</p> <p>\$180</p> <p>\$230</p> <p>\$280</p>	<p>CHOOSE ONE MONTHLY MEMBERLEAP PLAN: Each plan includes varying features and their respective benefits</p> <p><u>NON-PROFIT Plans</u> Available when purchasing NON-PROFIT Template or Integration Package with 250 or 400 maximum active records</p> <ul style="list-style-type: none"> Startup/Economy Plan (\$120 per month for the first six months) Donations Plan Events Plan Standard Plan <p>Available when purchasing Template or Custom Website Package or Portal Integration with Existing Website Package</p> <ul style="list-style-type: none"> First pricing tier below accommodates up to 200 active records (several pricing tiers available) Activated after the Development Fee above lapses Copper Plan* Bronze Plan* Silver Plan Gold Plan Platinum Plan <p>*Doesn't include an online payment feature</p>
<p>\$35</p> <p>\$40</p> <p>\$0</p>	<p><u>QuickBooks Interface</u></p> <ul style="list-style-type: none"> Non-Profit Plans Silver and Gold Plans Platinum Plan (included)
<p>\$15</p> <p>\$20</p> <p>\$0</p>	<p><u>Mobile App</u></p> <ul style="list-style-type: none"> Non-Profit Plans Copper, Bronze, Silver, and Gold Plans Platinum Plan (included)
<p>\$20</p>	<p><u>Broadcast Text Messages</u></p> <ul style="list-style-type: none"> Monthly minimum includes first 1,000 texts, then \$0.02 cents per text

*All prices contained within this proposal are in US dollars and subject to change
 Any payment processing costs and fees are between you and your gateway*