

# Merchants DO NOT pay processing fees.

Our company is partnered with a special processor that handles this “**Pass-Thru**” **Processing Program**. Our partner company was established in 1971 and currently handles over 6 million merchant accounts executing 2,300 transactions per second. With over 23,000 agents and serving 118 countries: they are the largest in the industry. Together: we offer a simple solution to age old processing expenses. Built on cutting-edge technology, security, and always putting our customers first.

## How it works:

A new & simple way to process.

A small 0.0375 fee is added to every credit or debit card transaction whether it is swiped or manually entered. For example, a credit card purchase of \$1.00 would come to \$1.03, \$10.00 purchase would be \$10.37, \$100.00 purchase would be \$103.75

A small fee to cover it all.

This small fee will eliminate your credit card processing fees for good. Regardless, if you process \$1000 or \$100,000 you will no longer pay fees. It will also eliminate the need to have a minimum purchase price. With our program you will only pay a small monthly program fee that covers the equipment, proprietary program, paper, customer service & support.

Equipment included.

Your new terminal is PCI, EBT, EMV compliant, works with all POS systems and accepts all cards including Visa, MasterCard, AMEX, and Discover.

## “What will the customers think?”

Most consumers are accustomed to paying small fees and often they go unnoticed as fees this small are routinely nothing more than pocket change. In the rare instance a customer does not want to pay the fee, they always have the **option to pay with cash**. It truly is a simple program that will save you money one swipe at a time. See the results first hand from a few of our current, more than satisfied customers.

# Current Customers:



**ANNUALLY!!!**

**\$422/mo x 12 = \$5064**

***Ausable River Queen***

"I own and operate the Au Sable River Queen in Oscoda, Mi. I opted to use the cash discount credit card program in my place of business. It has worked out great. I have no complaints from customers as I thought I may. Actually, my customers that do comment are in agreement with my decision. I think all merchants should consider this program as a way to keep their prices down."

**- Laurie / Oscoda, MI**



**\$800/mo x 12 = \$9600**  
**Finally! A vacation for me!**

***Coco Cabanas Restaurant***

“When presented this cash discount program I was skeptical, but I was paying on average of \$800 per month in credit card fees. We have switched processors many times. All promising you a better rate. Well, I have finally found what we have been looking for, 0% processing! Saving our business thousands! Bring on the cards, we are ready!”

**- Kirk / West Branch, MI**

***Ki Cuylers***

“After years of paying an excessive amount of money and fees to credit card companies, we were approached with the “no fee” program. At first we were hesitant and worried about customer reactions. We decided to give it a shot, and the program WORKED! Now the family business is saving an average \$750/month! Complaints are almost non-existent, on the contrary many say “all business’s need this.” I highly recommend every business jump on board with this program. Put your money back into your pocket and back in to your business. It prevents raising prices and charging minimums...”

**- Josh / Harrisville, MI**

# Guess who has already started saving on these fees?:

- ✓ **Gas stations** - 10 cents per gallon (The average American consumer spends an extra \$300 per year because they just want to conveniently swipe at the pump).
- ✓ **ATM's** - \$4.35 average cost for consumers to access their own money. (There are over 1 million ATM transactions every day)
- ✓ All major cell phone carriers **Verizon, Sprint, AT&T and T-Mobile** ask for a convenience fee to pay with a credit card over the phone.
- ✓ All utility companies including **DTE, Consumers Energy, Comcast, and DISH**. Average of \$6.50
- ✓ All national, state and local governments including the **DMV, Secretary of State, Post Offices, Schools, Courts, and the IRS**. 2-6%
- ✓ Auto Repair, Auto Dealerships, Towing Companies, Parking Garages, Cleaners, Take-Out/Delivery Restaurants, Pubs/Bars, Bakeries, Boutiques, Doctor & Dentists Offices, Dry Cleaners, Funeral Homes, Law Offices, Pet Grooming, Pizza Delivery, Fine-Dining Restaurants, Smoke Shops, Limousine Companies, Moving Companies, Convenience & Liquor Stores, and many others (any business can do this!). Accepts all forms of Credit and Debit Cards

## ✓ Program Benefits:

- BBB A+ Rated Processing Company
- Customers have the option to pay in cash
- Merchants can save money without raising prices and penalizing cash paying customers
  - No longer need to have a minimum purchase price
- PCI/EMV compliant\*



## Example Disclosure Signage on your Front Door and at the Cash Register:

**CUSTOMER PRICING NOTICE**  
A 3.75% customer service charge is applied to all store sales

**CASH DISCOUNT**  
As an incentive for customers, we now provide a discount to pay with cash or an in-store gift card by giving a 3.75% immediate discount on the service charge.  
**Pay by Cash and Save!**

### Do-It-Yourself Additional Fees on All Products & Services plus Cash Discounting?

#### Not a Good Idea:

If you're thinking of doing this process on your own, you might want to think again. It's not quite as simple as that. You could step on a couple landmines if you're not careful. Several of the rules require changes to point of sale terminals and the processing platforms that run credit card transactions on. Some examples:

- 1 Sales receipts.** There are credit card company rules plus legislation in some states that require for discounted transactions to show on the sales receipt the cash discounted amount as a separate line item. Most processors don't offer point of sale terminals that have this functionality.
- 2 Processing fields.** Here it gets a little more technical. Some states have rules that also require that for discounted transactions, the discounted amount be transmitted in distinct authorization and clearance fields. This is something your processor has to handle.

So while it's tempting to start cash discounting on a do-it-yourself approach, it's better to use a proven system instead of relying on manual processes. The margin for error here creates too much risk for your business.

Luckily, we are ahead of the curve on this. We have sophisticated pricing solutions for assessing cash discounts. Our services also help you meet the necessary disclosure requirements. We send you signage you can put in your store to let customers know about your pricings policy. And, as mentioned, we will provide a point-of-sale terminal that makes sure your sales receipts clearly reflect those charges & discounts.

We are your pricing & cash discount-friendly merchant processor, who is also tasked with staying up on the latest changes in state laws and regulations around these issues. And that is no task you would want to take on yourself. It requires continuous monitoring, and making changes where necessary to signage, sales receipts and hardware. Partner with us, be compliant, and save money on credit card processing as never before and you'll never have to switch processors again ( since: who can do better than near-zero rates ? ) !

## **OUR NEW PRICING POLICY – QUESTIONS & ANSWERS:**

### ***Why are you imposing a customer service charge on all your products and services?***

A: Credit Card companies charge us up to an effective rate of 5% on each and every credit & debit card transaction, after adding in all the interchange fees, taxes, regulatory fees, assessments, statement fees, batch fees, gateway fees, authorization fees, and other miscellaneous fees. These merchant fees make it difficult for us to run our business profitably. In order to remain profitable, we now have to add a customer service charge on all our products & services, in order to offset the high cost of accepting credit cards. This, of course, isn't fair to customers who choose to pay with cash, so we also offer a cash discount equal to the added customer service charge we have added to all products & services.

### ***Are you making money off of the additional customer service charge added to the price of all your products & services?***

A: No. The additional customer service charge added to the price of all our products & services is not more than the effective fees we pay to the credit card processing company.

### ***But you never added a customer service charge to the price of all your products & services before, why now?***

A: Merchant fees on all credit & debit cards keep increasing and many more of our customers are using credit & debit cards. If we didn't add the additional expenses to the price of all our products & services, we would be forced to cut payroll or other expenses which would decrease our customer service abilities. The result would be our customers experiencing unacceptable levels of satisfaction, which in turn would make us dissatisfied and possibly lose customers. We may no longer be able to serve our small community with the same high level of satisfaction our customers have come to know and enjoy over the years.

### ***Is adding an additional customer service charge added to the price of all your products & services and then offering an equal discount to cash paying consumers, fair?***

A: Yes it is. In fact: it's fairer – now our pricing is more transparent. The cash discount allows us to set our retail prices based on our actual costs. Consider this: every business out there prices their goods & services based on the competitive marketplace and the profitability level that makes sense. All businesses price their goods & services to absorb variable & fixed costs such as rent, wages, gas, electricity, taxes, credit card fees, and more, correct? So: businesses already calculate in their pricing the cost of credit card fees, correct? This means that cash paying customers pay higher prices to help subsidize those customers who choose to pay with credit cards, correct? Our policy of a cash discount, "evens the playing field", and rewards customers who pay with cash, because cash doesn't add such an extra expense to our cost of doing business as credit & debit card transactions do.

### ***Is adding an additional customer service charge to the price of all your products & services and then offering an equal discount to cash paying consumers, legal?***

A: Yes it is. An additional service charge to all our products and services is legal with our business type. We are choosing to add a customer service charge to all our products & services, which are equal to or less than our costs for accepting credit & debit cards, to be more transparent to our customers by disclosing it with signage & and on the credit & debit card transaction receipts.

Cash discounts are legal in every state and allowed by the credit card companies.