



## Cash Discount Program Details

Our Cash Discount Program eliminates virtually all of your merchant processing fees by offering your customers a discount when paying with cash. We cover the details in the pages that follow.

**PayNoMerchantFees**

# How It Works.

Free Equipment. Risk Free. Cancel At Any Time.

## WHAT IS CASH DISCOUNT?

- With Cash Discount, your advertised and in store prices are "cash prices."
- Signage is included to explain to customers that there will be a small service fee added to all credit and debit transactions and to pay with cash in order to maximize their savings.
- The terminal automatically calculates the service fee and prints it on the customer's receipt
- If a customer still chooses to pay with a credit or debit card, the service fee they pay can then be used to cover the merchant processing fees.
- We include a FREE Verifone Vx520 Terminal
- Risk Free. Month to Month. No Cancellation or Early Termination Fees.

### FREE TERMINAL



A FREE Cash Discount Ready  
Verifone Vx520 Terminal.

### SIGNAGE

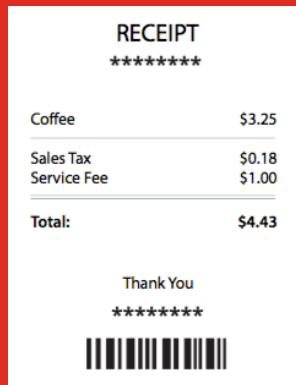
#### CUSTOMER NOTICE

PRICES LISTED & ADVERTISED  
REFLECT CASH PAYMENT

**PAY WITH CASH & SAVE!**

2 STICKERS (front door and register)  
stating that your displayed prices are  
cash prices and a service fee will be  
assessed for electronic payments.

### CUSTOMER RECEIPT



The service fee added to receipt.

### RISK FREE



Month To Month  
No Cancellation or ETF Fees  
No Set Up Fees.

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# Features and Benefits.

Free Equipment. Risk Free. Cancel At Any Time.

## BENEFITS TO YOU:

- 1 Eliminate virtually all merchant processing fees.**
- 2 Increased sales volume offsets up to 100% of processing fees.**
- 3 Risk free. Cancel at any time and \$0 out of pocket expenses.**

## Additional Benefits

- Collect 100% of each sale
- Eliminate processing fees
- Incentivize cash payments
- Minimal customer resistance
- Next day funding
- Online reporting
- Simplified boarding
- 24/7 merchant support
- No set up fees
- Accept all card types

## Key Features of Cash Discount:

Our Cash Discount Program enables you to process credit and debit cards at little to no cost, eliminating virtually all your merchant fees by implementing a service fee to all customers who pay with credit or debit cards. Customers who wish to avoid this service fee can do so by paying the cash price.

As an incentive for customers to pay with cash, they are offered a discount when doing so. Your prices are now "cash prices" and any time someone pays with a card, they are charged a 4% service fee which covers virtually all processing costs. Our terminal placement program means you get a free terminal, it is pre-programmed to pass the service fee onto the customer.

## Why Switch to Cash Discount:

The Cash Discount Program can make the difference between a business that is profitable and one that is just getting by.

For those businesses most impacted by high processing costs, Cash Discount provides a way for you to offset some or all of your merchant service fees without increasing your overall rates. Those customers who pay with cash avoid the services fee and all others will see a line item added to their receipt.

Our proprietary technology automatically calculates the service fee, adhering to Visa, Mastercard, and AMEX processor guidelines.

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# Cash Discount Savings.

How The Program Increases Your Bottom Line.

## TRADITIONAL CREDIT CARD

\$100 Charge

3.50% Processing Fees  
 $\$100 \times 3.50\% = \$3.50$

Deposit Into Your Account  
\$96.50

# CHARGE

# FEES

# DEPOSIT

## CASH DISCOUNT CREDIT CARD

\$100 Charge

4% Customer Service Fee  
 $\$100 \times 4\% = \$104$  TOTAL  
added to customer receipt

Deposit Into Your Account  
\$100.36  
 $\$104 \times 3.5\% = \$3.64$  Fees  
 $\$104 - \$3.64$  Fees = \$100.36

### Traditional Processing

Monthly Processing Volume  
\$24,000

Monthly Processing Fees  
\$840

Net Deposited To Merchant  
\$23,160

Total Cost of Processing  
\$10,080 per Year  
\$50,400 over 5 years

### Cash Discount Program

Monthly Processing Volume  
\$24,000

Monthly Processing Fees  
\$35 (save \$805 per month)

Net Deposited To Merchant  
\$23,965 (\$805 more per month)

Total Cost of Processing  
\$420 per Year (\$9,660 Savings)  
\$2,100 over 5 years (\$48,300 Savings)

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# FAQ

## **Q: WHAT IS CASH DISCOUNT?**

A: Cash Discount is a way for merchants to offset electronic payment processing expenses by encouraging customers to pay in cash and receive a discount. If the customer chooses to pay with a credit or debit card there is a service fee added to the transaction that is collected on behalf of the merchant.

The merchant can use these funds to help offset their merchant card processing fees.

## **Q: IS THIS A NEW PROGRAM?**

A: No, in fact it's been around for decades in Europe and is used across the US in gas stations where a cash discount is offered at the pump. Gas stations have been using this program in the US for over 15 years. Many national, state and local governments including the DMV, Secretary of State, Post Offices, Schools, Courts, and the IRS implement a Service Fee.

## **Q: HOW DO I IMPLEMENT IT?**

A: In order to correctly implement a Cash Discount program, you don't need to change any of your prices - you simply post signage (that we provide) that your posted prices are your cash prices. Consumers who pay with a method other than cash will see a 4% cash service fee listed on their receipt. The additional 4% service charge is programmed into your terminal and added automatically.

## **Q: WON'T THIS UPSET CUSTOMERS?**

A: While nobody wants to pay additional fees, more and more consumers are starting to realize just how expensive it's been for merchants to accept credit cards. By charging a 4% fee on a sales transaction, that's a small price for customers to pay for the quality goods and services you provide. And (if paying that fee or Implementing the Cash Discount Program) allows you to stay in business and keep your overall costs lower, it's a small price to pay.

In fact, surveys have shown that over 90% of respondents stated they wouldn't think twice about paying that amount (only \$1.00 on a \$25.00 transaction) for the convenience of using their credit card rather than carrying cash. And we all know that fewer and fewer of us are carrying cash these days...and everyone loves the rewards associated with their credit cards.

## **Q: IT'S MOST SUITABLE FOR WHOM?**

A: In-person retail sales such as: auto repair, bagel stores, coffee bars, bakeries, car washes, deli's, daycare centers, drycleaners, hair salons, nail salons and event venues are best suited for a cash discount program. Professionals such as accountants and attorneys can now offer a card acceptance option to for unpaid invoices at zero cost and no risk to their practice.

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# **PayNoMerchantFees**

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