

Let's compare Apples to Apples

You've been told you can get the processing for less than 3.99% and you want to do right by your customer's, right?

1) If it's less than 3.99% it's a surcharge program, not a Cash Discount program. We work directly with the Patent holder for Cash Discount and we only sell at 3.99%. Bottom line is Surcharge cannot legally process American Express, Discover, Debit or MOTO transactions. Why take on the program if you can't process most card types? Why take on a program that is not legal and risk fines and violations?

2) What do your customers really think? The difference between a 3% rate and a 3.99% rate is less than \$.20 cents on the average transaction. Do you think your customers are more concerned that you are charging them \$.20 cents more, or are they concerned by the fact that you are charging them at all? No one is going to care about an additional .20 cents! Why is it a factor in your decision-making process?

3) We have a 3.99% price guarantee for five years. That means if costs go up, your customers will not pay more than 3.99% (nor will you need to make up the difference). The latest Capitol One 4% Cash Back card costs the merchant 5.5% to process. Someone has to pay for those fees, and you can guarantee your merchant service provider is not willing to subsidize your business.

4) If you accept a card that is higher than your 3% program, you have to pay the difference. Example; if you have a card like the Capitol One mentioned above and it costs 5.5%, you the merchant have to pay the 2.5% difference. So, what's the point in signing up for a "Fee Free" program if it still costs you money?

5) Monthly fees - Look at the big picture. Our industry is known for playing the shell game. I can offer you \$8 a month and charge you a \$145 equipment fee and a \$400 annual fee that I didn't tell you about or I can charge you \$45 a month and be up front. The \$45 is less money overall and includes your annual fee and equipment! With Zero Fee there are no surprises or hidden fees.

Before you sign a contract do your homework. Call Visa, go to Visa.com and verify what a sales person is telling you with a third party. If you want third party verification on any of the attached information call us today at 1-888-527-5455