

Where is your business currently at?
Declining Profits?
Minimal Growth?
Positive Growth Cycle?

HOW WE CAN HELP



SAVE MONEY

- ✓ Lower Card Processing Fees
- ✓ Low Interest on Consolidated Loans
- ✓ Forensic Accounting



BUSINESS ASSET PROTECTION

- ✓ Employee Compliance Training
- ✓ Health/Life Insurance
- ✓ Property/Casualty Insurance.



INCREASE PROFITS:

- ✓ Lower Media Costs
- ✓ Marketing Campaigns
- ✓ Small Business Loans
- ✓ Web Design and Social Media Management
- ✓ Search Engine Optimization
- ✓ Local Patron Traffic Generation, and Franchising Programs.



STEP 1. SAVE MONEY

Merchants pay up to 2.99% plus additional fees based on card type used and the level of risk associated with where/how card was used to make the purchases, plus higher percentages for Air miles and Cash-Back Rewards cards.

- ✓ How Much do you pay in fees each month?
- ✓ How much do you process each month?

HOW TO STOP THE LOSS

We work with the largest processors in the world. We set our own rates!



PROCESSING STATEMENT ANALYSIS:

With a Copy of Recent Processing Statement, our Underwriting Department will review and present a "Recommended Price Adjustment" based on where you can structurally save money!



CASH DISCOUNTING:

\$45/mt for Unlimited Processing, No Additional Card Processing Fees or % to pay.

WHAT IS CASH DISCOUNTING?

In 2012 Durbin Amendment passed allowing Surcharging, adding a fee for payment processing, and Cash Discounting, giving a discount to shoppers for paying with cash instead of a card.

HOW IT WORKS:

You simply display a sign that states that all of your listed prices are the Cash Discounted Price. The New Regular Price is 3.95% higher. In order to take advantage of the listed price, customers will need to pay Cash, or use their cards and pay the Regular Price.

Your Terminal will either be Reprogrammed or you can order a new one from us, that will add the 3.95% automatically, and state on the receipt the COMPLIANT verbiage to be used.

If the Item is \$100, your receipt will say \$100 if its cash. If it's credit, it will add a Non-Discounted Price amount of \$3.95% and total the Regular Price for your Customer. With Cash Discounting, for every \$1 dollar spent with you, you will receive that \$1, whether they pay with Cash or Card!



BIG OIL DOES CASH DISCOUNTING

- ✓ Customers are on-board!
- ✓ Once Customers understood it was helping the businesses, they paid the Regular price or paid with Cash, business as usual without changing their spending habits!
- ✓ Customers shop locally for the Customer Experience and the Quality of Products or Services provided!



CASH DISCOUNTING BENEFITS

- ✓ Eliminates Fees!
- ✓ Encourages Customers to pay Cash!
- ✓ Terminals do all the work!
- ✓ Cash discounting isn't regulated by the state or federal government and is 100% legal!
- ✓ Best kept secret it card processing! save your money while you can!



CASH DISCOUNTING TERMINALS

- ✓ Clover POS: \$149/mt leasing + \$39/mt Clover Support.
- ✓ Clover Mini/Flex Terminals: \$99/mt leasing + \$39/mt Clover Support.
- ✓ PAX, Dejavo: \$24.95/mt or \$599/purchase.
- ✓ Clovers require you to choose to charge at Discounted/Regular price each transaction, as they track inventory, employee clocking, and much more!

WHICH MONEY-SAVING STRATEGY WORKS BEST FOR YOU? PROCESSING STATEMENT ANALYSIS OR CASH DISCOUNTING



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WOULD YOU BE INTERESTED IN A COMPLIMENTARY BUSINESS GROWTH ANALYSIS?

I'd love to come back at a later time, see WHERE we can continue to Save you Money, and show you how you can Protect your Assets and Increase Revenue! When would be a good time for a returned visit?



ARE YOU READY TO STOP PAYING SO MUCH IN FEES AND SAVE MONEY?

- 1) Talk to Agent about applying for the Program
- 2) Decided if your Terminal will be reprogrammed or if its time to upgrade your terminal/POS
- 3) Do you know any other business owners that could benefit from our programs?

CALL US NOW (877) 826-2599

Agent Name: _____

Phone: _____

