



**GROCERY**

**RETAIL**

**RESTAURANTS**



## Join The Nation's #1 Cash Discount and Surcharge Platform Today!



### Keep 100% of Your Sales

Swipe4Free lets you keep all of your profits by eliminating your credit card processing fees through our cash discount platform. The cash amount is discounted from the credit amount. Should a customer choose to pay in credit, there will be no discount applied. We also offer surcharge services. This service applies a surcharge fee (maximum 4%) on all credit card sales of goods/services which is shown as an additional separate line item to the cost of the item/service.



### Accept Card Payments Anywhere

As a Swipe4Free merchant you have access to a suite of the newest POS systems and terminals that will allow you to take payments anywhere on-the-go, making your job and your customer's life much easier. Being able to accept payments at any given time opens your business up to a new world of opportunities and profitability.



### Rewarding Cash Paying Customers

Swipe4Free does not only eliminate your business's card fees with our Non-Cash Charge, but it also encourages your customers to pay with cash helping you further avoid card fees and putting cash straight into your pocket. Swipe4free gives your business the unique ability to reward cash paying customers by giving them a lower price.

[www.Swipe4Free.com](http://www.Swipe4Free.com) • 1-855-345-0040 • [Sales@Swipe4Free.com](mailto:Sales@Swipe4Free.com)



## Why Join Swipe4Free?

- **Keep 100% of Your Sales**

Pass your credit card fees onto your customers with a minimal Non-Cash Charge.

- **Cash Discounting is Fully Compliant with Federal and State Laws**

The Durbin Amendment does not allow any payment card network to inhibit a merchant's ability to implement a cash discount.

- **The U.S. Has the Highest Interchange Rates**

U.S. interchange rates are unregulated, allowing payment card networks (Visa, MasterCard, etc.) to charge what they want at any time. Interchange fees will continue to increase to the merchant.

- **Raising Your Prices Loses Customers**

It has been proven that raising prices costs far more customers than implementing a cash discount program.

- **Offset the Rising Minimum Wage Rate**

States across the U.S. are raising minimum wage rates, especially in the Tri-State area with New York at \$15/hour with New Jersey soon to follow.

- **Avoid Junk Fees and Fee Increases**

Your traditional processor has multiple junk fees and will continue to increase your pricing.

- **Removing Minimum Credit Card Signs**

Cash Discounting removes the need to display a minimum credit card sales signs.



- **Reward Your Cash Paying Customers**

Customers usually prefer to pay with credit cards because they get rewards. Now with Swipe4Free there is an incentive to pay with cash, because the customer pays a lower price.

- **Offset Other Constantly Growing Costs of Doing Business**

From rising rent to inventory costs, the cost of doing business grows every year for merchants with no relief.

# Contact Swipe4Free Today!

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