



## Your Local Processor That Offers the #1 Cash Discount Platform In the Nation

### Top 10 Reasons to Use Cash Discounting

1

#### 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.

2

#### 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. Rates go up April 2019.

3

#### Raising your prices costs customers

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

4

#### 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.

5

#### Customers receive all the benefits from rewards cards

Cards like Chase Sapphire, Capital One Venture, Citibank Double Cash, & Capital One Savor continue to offer more rewards, costing merchants over 3.5%

6

### **To avoid annual fees and all other junk fees**

Annual fees are just one example of a junk fee charged by your traditional credit card processor.

7

### **Removing Minimum Credit or Debit Card Signs**

Cash Discounting removes the need to implement a minimum debit or credit card sales signs.

8

### **Stop sending customers to the ATM never to return**

ATM fees are always higher than the 4% Non-Cash Charge. They can go up to \$4 for withdrawal plus other penalties charged by their bank.

9

### **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.

10

### **Customers appreciate having choices**

Customers prefer to have choices, giving the customer the choice to pay in cash and save money is preferred to them having to pay higher prices.

Currently more than 99% of businesses accepting credit cards are on traditional programs. These businesses pay a variety of different daily, monthly, and annual Fees. In addition, they pay a percentage of all sales for the privilege of accepting credit and debit cards as a form of payment. When you add up all the fees and percentages that business owners are forced to pay, it comes out to anywhere from 3% – 4%+ of their gross credit / debit card sales.

**Switch to Swipe4Free today and eliminate your entire credit card processing bill!**