
Merchant Services Exposed

ZERO-FEE FAQ'S

- **I am worried I will lose customers if I institute a cash discount program. Is this true.** After three years of selling this program we have found the benefits far outweigh the disadvantages. The elimination of fees far outweighs the chance of losing a customer. Customers understand that paying with a credit card has a cost. They now have the opportunity to pay with cash. Over 98% of people still choose to pay with credit
- **If I start this program do I have to sign a long-term Contract?** There is never a contract with our company. All our agreements are always month to month and the merchant can cancel anytime.
- **If I don't like this program can I switch back to traditional processing?** We would be happy to switch you back to traditional processing free of charge as well as, lower your rates compared to your current provider. However, this does not happen often. We offer this security for all merchants.
- **Surcharging is not allowed in my state. What can I do?** This program is not a surcharge program. It is a cash discount program and is allowed in all 50 States.
- **Is the new terminal easy to set up once I receive it?** The terminal comes programmed and ready to accept payments. It also comes with instructions on how to use the terminal. You may call our customer support line, if you need help or want to run a test transaction.
- **How fast can I get my money once the transaction is processed?** Next day funding is available if the terminal is batched out by 11PM EST. 95% of merchants are approved for next day funding.
- **Do I have to batch my terminal, or does it do it automatically?** We can set the terminal to auto-batch at your requested time for all non-tipped transactions. We can set up businesses that require a tip line by special request.

- **Is the percentage added to the sale set at 4% or can it be adjusted?** The standard cash discount program is 4%. Agents can choose to go as low as three percent at a customer request. If the agent needs to go below 3% percent it will require management approval.
- **Can a flat fee instead of 4% percent be charged on each sale?** Yes, a flat fee model is usually used for merchants with lower average tickets. Please refer to the pricing chart for flat fee pricing.
- **Is there any per transaction fees?** No transaction fees Will ever be incurred.
- **For the Cash Discount Program, is there a limit to the size of the transaction (dollar amount)?** No limit to the dollar amount of the transaction.
- **Does the 4% Service fee apply to all card types?** This covers all cards Except EBT Cards. EBT Cards Do not incur the fee but incur a per item charge if the rep would like to charge one.
- **What does the credit card receipt read that is seen by the customer at time of purchase?** The receipt reads, “Non Cash adjustment” on the line that adds the service fee.
- **Am I provided a Point of Sale sign to communicate that there is a 4 percent customer service fee?** All required signage is provided. It is required that a sign be posted at every entrance to the business and at every check out. If the customer requires a fee that is not 4% then the signage will come blank for the customer to fill in the correct %.
- **Will the purchase on my customer’s credit card statement appear as it does currently? Will it list my business name?** Yes, it will.
- **Why can’t I just add 4% to each transaction and stay with my current processor?** Adding a surcharge is against the card brand policies unless the account is set up to accept them properly. Our proprietary cash discount program is approved by all card brands. We also provide all the required signage for an approved Cash discount program.
- **My company does large volume, can the Cash discount program be tailored to my business?** The cash discount of 4% can be adjusted for large volume merchants.

- **Do I have any monthly fees in processing credit cards with your service?** There are no monthly fees. You will never pay for processing cards. Exceptions to this rule included chargebacks and Tips. We do not include the 4% service fee on tips.
- **Can I tie your service into my POS cash register system or do I have to use your terminal?** You must use the terminal, but we have thousands of customers that still use their current POS system with our terminal solution. We also have a POS solution that is fully integrated.
- **If I have a current credit card processing terminal, can it be programmed to work with your service?** Terminal reprogramming is not currently available. The proprietary cash discount program requires the use of one of our terminals.
- **How much does it cost the merchant per terminal?** There are a few options. They have the option to rent a terminal at \$24.95 or \$29.95 a month, buy a terminal, or you may give a terminal away free, at your expense.
- **What kind of warranty comes with the credit card processing terminal?** The terminal comes with a one-year manufacturer's warranty.
- **Are credit card disputes handled any differently than with my current processor?** Disputes are handled just the same. You will still incur chargeback fees if you lose your dispute.
- **Is there any minimum transaction volume required to use your service?** Yes, a minimum average of \$3k per month or \$100,000 per year, if it is a seasonal business.
- **I am a new business. Can I accept credit cards with your zero-fee program?** Yes, you may qualify for the zero-fee cash discount program. A \$25.00 monthly minimum will apply.
- **How long does it take to get started?** 4 to 5 business days once we receive the required paperwork.
- **If I am currently in a contract, can I still use your service?** Yes however, You may have to pay a contract cancellation fee to your current company, but the savings from zero-fee far outweigh any cancellation cost.