



# STL Funding

Cash Discount Merchant Processing

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*Eliminate Over 95% Of Processing Fees!*

### **What is cash discount?**

Cash discount allows you to offset your credit card processing fees by providing an incentive for your customers to pay with cash. Your posted prices are your cash discount prices. Customer who opt to pay with a credit card will get a small additional fee (typically 4%) on top of their balance, which bundles the card processing fees, such as interchange, authorizations, AVS, batch fees and more, into a flat, simple 4% rate. Customers still have the convenience of paying with card and you don't have to change any of your prices!

### **Is it legal?**

This is **NOT a surcharge** as you are providing a discount incentive. Our Cash Discount program is legal and compliant in all 50 states thanks to our proprietary, compliant technology. The terminal is pre-programmed to pass through the 4% fee as a service charge on credit card sales.



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### **Will I lose customers?**

We have noticed a less than 1% decline in customers while over a 3% increase in top line revenue from merchant feedback\*. As cash discount has become more popular, it is more of a norm and a lot of cardholders are seeing it more often. Because the processing fees are passed to the cardholder, merchants see a substantial increase in profit with a insignificant decrease in customer loyalty.

### **What am I effectively charged?**

The 4% charge for card sales is netted from the batch to effectively wash out by the time the merchant receives the deposit. The merchant is only responsible for a \$30 monthly fee, which is debited once per month. The 4% includes interchange, authorization and transaction per item fees, AVS fees, batch fees, and more, which is passed to the cardholder. Regardless of the card type, whether rewards, corporate or cashback, and volume, only \$30 is charged to the merchant.

\*Based on merchant feedback and not a guaranteed statistic.



# Dashboard

## Online Reporting Included

Our Dashboard gives merchants everything they need to manage their daily payment processing:

- Authorization & Batch Reporting
- View & Download Statements
- Complete Chargeback Management - including email notifications when new chargebacks are posted
- Bizlitix - proprietary analytics platform
- Fraud Analysis - statistical and historical data to mitigate and prevent fraud based on different trends
- Support Ticketing - open a ticket with any questions or make changes to your account
- Insights - view all important communications and industry updates





# Bizlitix - Proprietary Business Analytics



Bizlitix gives merchants powerful data to learn more about their customers, competitors and own business to make better business decisions:

- Market Intelligence\*\* - view customer demographics, spending habits, competitor data sets, customer loyalty & more
- Transactional - various sales trends over different time periods, peak hours, customer types & decline reasons
- Website Analytics - website traffic sources, visitor demographics & more
- Reputation Management - track & manage your online reputation all in one place
- Page Speed Insights - learn how to make your website faster & rank higher in search engines
- Keyword Research - find the best keywords to target for ads
- Competitor Insights - analyze & research your competitors' most profitable keywords & gain powerful marketing knowledge for your business
- Heatmap - discover how users interact with your website and pages

\*\*Not available for all industries. Some restrictions may apply.



# Merchant Benefits

Our program provides numerous added-value benefits for merchants:



- 11pm EST Cutoff for Next-day Funding\*\*\*
- 24/7/365 Support
- Full-service Provider - all operations handled in-house
- Sophisticated Dashboard & Technology
- \$100k PCI Breach Coverage
- Nearly 20 Years of Experience
- Family Owned & Operated

\*\*\*Merchants must qualify and receive separate next-day funding approval.



Contact Us Today

**STL**  
**FUNDING**  
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