



**ELIMINATE  
PAYMENT  
PROCESSING FEES  
IN 3 STEPS**

U.S. consumers love spending money on credit cards! They love rewards points, frequent flyer miles, and cash back. They enjoy the freedom of “buy now and pay later.”



**But who IS paying for these consumer benefits? You, as a small business owner, pay for these consumer benefits!**

- U.S. businesses pay almost 2% interchange fees to the big banks.
- U.S. businesses (you again) must also bear the costs of fees from card brands like Visa and MasterCard.
- Then there are per-item and percentage fees from processing companies to pay.
- Many small business owners also pay miscellaneous monthly and annual fees.



## **All these costs add up.**

If you own a business, you already know about the exorbitant cost of card acceptance and how these costs eat into your margins each month.

In this short eBook, I want to explain a simple 3-step process that will allow you to eliminate these fees once and for all. These are not just steps to help you save **some** money on your processing costs.

**>>These steps, if followed, will allow you to eliminate your processing fees completely.**

# Step #1

## Implement a price increase on everything in your store.

Don't turn off the idea yet; relax! Implementing this price increase doesn't involve changing the prices on store shelves or in the menu.

The latest legislation under the Durbin Amendment and the landmark Supreme Court case *Expressions Hair Design vs. Schneiderman* offers valuable information for this situation.

You can craft a compliant sign at the entrance of your store and at your register that implements a small price increase by informing the consumer of your new regular price.



One common question from business owners who are considering this 3-step process is, "What if my customers get upset?" Studies show that 99% of consumers will not notice this small price increase if done correctly.

A few customers who do notice the price increase may ask questions. However, communicating your new pricing correctly will gain customer understanding.

Customers understand the simple concept that as your costs increase over time, you must periodically make small price increases to stay in business.

# Step #2

## Offer a Cash Discount

If some customers want to use their card to get cash back or some other incentive, shouldn't they be the only ones who pay for these benefits? Why should your cash paying customers be charged so that credit card users get extra benefits?

Join tens of thousands of other small business owners and take control of the payment options used in your business. Give your customers the power of choice.



For customers using cash in your store, offer a discount that is in line with what it costs you when a customer uses a credit card. Increase your regular price to generate the needed revenue to cover the cost of processing. Then offer a cash discount to customers who choose not to use a card.

By doing that, you offset the growing costs of payment acceptance while also giving your customers a clear choice.

**The net effect of these two steps is simple.** Your listed prices become your cash price. You will need compliant signage and notices to ensure your customers are aware of this change. The regular price is increased above the “Cash Price” or “Sticker Price” to cover the cost of processing payments.

# Step #3

**Use the extra revenue collected to pay your processing costs.**

This last step is especially difficult to complete on your own. If you are like most business owners, you have no idea the amount of your processing fees on a monthly basis. They tend to fluctuate.

The key is to collect exactly the right amount of money from your card paying customers in order to offset the cost of accepting payments. There are rules and regulations from the card brands, banks, federal and state legislatures, and most likely, from your processor.



**This is where merchant services reps can offer valuable assistance.**

Along with most business owners, you have probably easily grasped these three simple steps and probably want to implement them. The impact of eliminating payment processing fees is obvious!

What you need is a streamlined, compliant program. Our **Zero Fee Program** will allow you to eliminate 100% of your payment processing fees.



## Here is how we do it:

- We provide compliant price increase signage at your business entrance and at your checkout counter, or on your menu, to inform customers of your new regular price.
- We also provide the correct cash discount percentage notification which ensures that you are offering the correct discount to cash paying customers.
- We collect the extra revenue each day and hold that money until the end of the month. Our responsibility is to ensure that we set up your program to collect exactly the right amount of revenue each month.

**We guarantee that the processing statement you receive after your first full month of processing with us will show your total payment processing fees have been eliminated to the penny.** You'll see that is accomplished by using the extra revenue we collected from you throughout the month.