



**SWIPE4FREE**

NO PROCESSING FEES



# Eliminate Your Entire Credit Card Processing Bill!

**Eliminate Your Fees Today!**

**VISA**



**DISCOVER**  
FINANCIAL SERVICES

**EMV  
CHIP**

**Apple Pay**



[WWW.SWIPE4FREE.COM](http://WWW.SWIPE4FREE.COM) | 1-855-345-0040

# SWIPE4FREE BENEFITS

## WHY SWIPE4FREE?

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.

With rising credit card processing costs and overall increases in business expenses, like minimum wages, business owners are finding it harder and harder to cover their expenses. A solution was needed to offset these expenses and maintain a reasonable profit margin.

Thanks to years of legal battles such as, “The Payment Card Interchange Fee & Merchant Discount Antitrust Litigation,” and the passing of laws such as, “The Dodd Frank Wall Street Reform and Consumer Protection Act,” and “The Durbin Amendment,” Swipe4Free’s no fee processing solution is now available through our authorized representatives.

## THE #1 CASH DISCOUNT PLATFORM!

Now, through Swipe4Free, a small non-cash charge (4%) is automatically calculated for allowing the customer to use an alternate form of payment. This charge is waived as a discount if the customer elects to pay with cash or in-store gift card (if gift cards are accepted). Swipe4Free is a proven solution that allows businesses to increase profits by eliminating their credit card processing fees.

# CASH DISCOUNT VS SURCHARGE

## WHAT IS A CASH DISCOUNT PLATFORM?

This program allows the merchant to give a discount to customers who decide to pay by cash instead of any credit/debit method. How this works is very simple. The price for every item or service offered by the merchant is already discounted for sale by cash at the location, so the "discounted price" is posted. Should the customer elect to pay for the purchase with a credit or debit card, the discount is removed at the time of the transaction and the subsequent fee showing on the receipt is called a "non-cash charge".

This program is thoroughly vetted by our underwriting bank as well as the card brands, and we are audited quarterly on all of our accounts on this program, with absolutely no issues, violations or adjustments required to the program in any way.

Specific signage worded EXACTLY as directed by the card brands is required to be posted at the entry point to the business as well as at the checkout areas to fully inform the merchant.

## WHAT IS A SURCHARGE?

This program is very different from the Cash Discount program. In this program, which came about because of the 2012 settlement of the lawsuit with the card brands on excessive fees, as well as the Durbin amendment to the Dodd-Frank Wall Street Reform and Consumer protection Act of 2010, the card brands allowed merchants to surcharge a consumer should they present a credit card for payment at the time of sale. This is strictly regulated by the card brand compliance rules that were published at the time and require several things to happen when the account is initially set up.

The account **MUST** be boarded as a surcharge merchant.

The account **MUST** be registered with each card brand as well as the processing platform as a surcharge account.

Surcharge specific signage **MUST** be visible at the point of entry and every area where payments are accepted and worded EXACTLY as directed by the card brands.

The legal cap on the amount of the surcharge allowed to be charged to the consumer is set at 4% by the card brands to allow the merchant to fully recover any costs associated with the acceptance of credit cards.

The fee **CANNOT BE APPLIED TO DEBIT CARDS, ONLY CREDIT CARDS.**

The last item is the biggest difference between the two programs besides the registration requirement. Debit cards are exempted from any fees being applied in a surcharge situation. The lowering of the Interchange amount on debit cards to .05% and the item fee to \$.22 as part of the Durbin Act, regulated now by the federal government, was done to assure the consumer is able to use a debit card for purchase in lieu of cash and not impact the merchant on fees. For this reason, debit cards are not allowed to be surcharged.

Presently, surcharge is allowed in 43 states including New York, California, Florida and Texas, and also New Jersey, the location of your business. In fact, New Jersey has the largest acceptance rate of merchants using this program of any state in the union presently, and more are added daily.

# SWIPE4FREE LEGALITY

As stated in the Durbin Amendment 2, the 2010 Dodd-Frank law prohibits a payment card network from inhibiting the ability of anyone to provide a discount for payment by cash, debit cards, or credit cards as long as they abide by Federal and State Law.

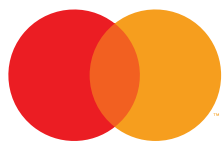
```
``(2) Limitation on restrictions on offering discounts for
use of a form of payment.--
``(A) In general.--A payment card network shall not,
directly or through any agent, processor, or licensed
member of the network, by contract, requirement,
condition, penalty, or otherwise, inhibit the ability of
any person to provide a discount or in-kind incentive
for payment by the use of cash, checks, debit cards, or
credit cards to the extent that--
``(i) in the case of a discount or in-kind
incentive for payment by the use of debit cards,
the discount or in-kind incentive does not
differentiate on the basis of the issuer or the
payment card network;
``(ii) in the case of a discount or in-kind
incentive for payment by the use of credit cards,
the discount or in-kind incentive does not
differentiate on the basis of the issuer or the
payment card network; and
``(iii) to the extent required by Federal law
and applicable State law, such discount or in-kind
incentive is offered to all prospective buyers and
disclosed clearly and conspicuously.
``(B) Lawful discounts.--For purposes of this
paragraph, the network may not penalize any person for
the providing of a discount that is in compliance with
Federal law and applicable State law.
```

New York 2nd Circuit Court of Appeals Definition of Sec. 518 (Sept. 29, 2015)  
“In practice...lets stores offer “discounts” to cash customers”

```
...“Charges to Cardholders A Merchant must not directly or
indirectly require any Cardholder to pay a surcharge or any
part of any Merchant discount or any contemporaneous finance
charge in connection with a Transaction. A Merchant may
provide a discount to its customers for cash payments. “...
```

As of January 27, 2013 several card industry changes went into effect with regards to the credit card company’s federal class action litigation settlement. The settlement required VISA and Mastercard to change some rules for merchants who accept their cards, including allowing merchants to offer discounts to customers who pay with payment forms less expensive than bank debit cards.

REFERENCE: <https://www.congress.gov/bill/111th-congress/house-bill/4173/text>



## mastercard.

In accordance with the Mastercard Rules dated 12.21.207 section 5.11.2 titled, **Charges to Card Holders**, it states that, *"A merchant must not directly or indirectly require any cardholder to pay a surcharge or any part of any merchant discount of any contemporaneous finance charge in connection with a transaction. A merchant may provide a discount to its customers for cash Payments."* – MasterCard.

### 5.11.2 Charges to Cardholders

A Merchant must not directly or indirectly require any Cardholder to pay a surcharge or any part of any Merchant discount or any contemporaneous finance charge in connection with a Transaction. A Merchant may provide a discount to its customers for cash payments. A Merchant is permitted to charge a fee (such as a bona fide commission, postage, expedited service or convenience fees, and the like) if the fee is imposed on all like transactions regardless of the form of payment used, or as the Corporation has expressly permitted in writing.

For purposes of this Rule:

1. A surcharge is any fee charged in connection with a Transaction that is not charged if another payment method is used.
2. The Merchant discount fee is any fee a Merchant pays to an Acquirer so that the Acquirer will acquire the Transactions of the Merchant.

**NOTE: Modifications to this Rule appear in the "Asia/Pacific Region," "Canada Region" and "Additional U.S. Region and U.S. Territory Rules" chapters.**

# VISA

VISA operating rules stated that, *"A merchant is permitted to offer discounts for paying in cash, however, the discount must be given as a reduction from the standard price."* – VISA.

**5.2.C.1.b** Each Merchant that allows Cardholders to initiate Cash Back Transactions may establish minimum and maximum cash back amounts, as specified in Section 5.3.A.

### 5.2.C.2 Surcharges

**5.2.C.2.a** All Merchant Agreements must clearly state that the Merchant must not impose a surcharge on any Transaction.

**5.2.C.2.b** A Merchant may offer a "discount for cash," provided it is clearly disclosed to consumers as such, and the cash price is presented as a discount from the standard price available for all other means of payment.

**5.2.C.2.c** A Merchant that was operational in the Interlink Network **as of 23 September 1993** and was levying a surcharge as of that date may surcharge at its locations operated under the Merchant's Trade Name that are located in the original five-state Interlink Network market area of Arizona, California, Nevada, Oregon and Washington.

**5.2.C.2.d** A Merchant that was operational in the Interlink Network **as of 23 September 1993** and was not levying a surcharge as of that date must not thereafter levy a surcharge.

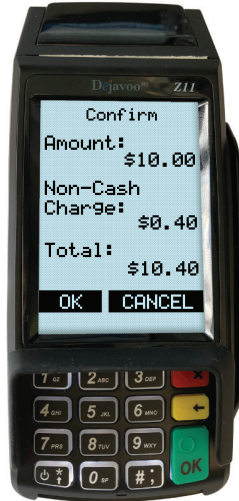
While state law may vary for surcharge programs, there is no restrictions on prohibiting a merchant implementing a cash discount program as long as consumer are notified prior to purchase.

# TERMINAL EXAMPLE

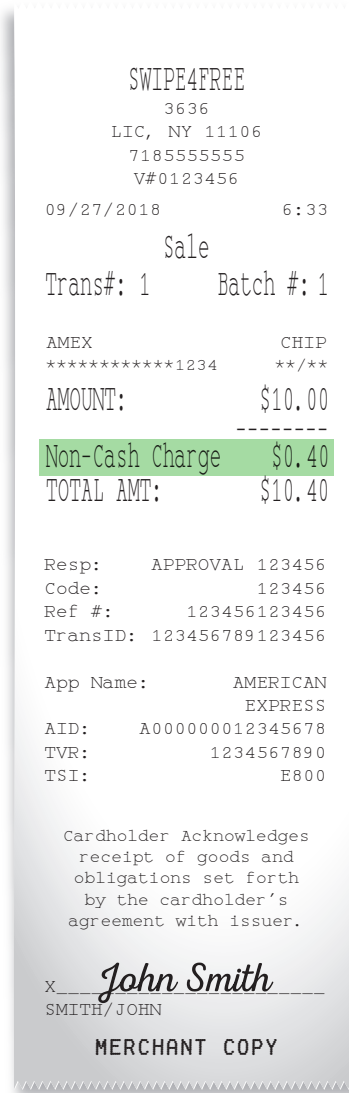
1



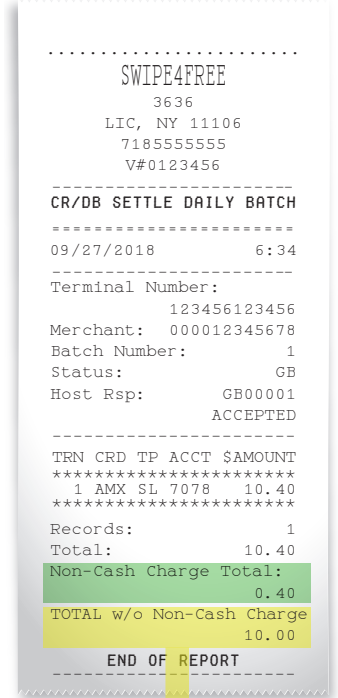
2



3



4



This is the batch amount the merchant will receive

## EXPLANATION

- 1 Merchant enters Sales Amount
- 2 Terminal automatically calculates the 4% Non-Cash Charge
- 3 Receipt clearly breaks down Sale Amount and Non-Cash Charge
- 4 Batch clearly breaks down the total Sales for the day, total Non-Cash Charge collected, and total without Non-Cash Charge which merchant receives as a deposit in the bank.

## DISTRIBUTION OF FUNDS



### SALE PRICE

Full Sale amount goes directly to the business  
No processing fees are deducted



### NON-CASH CHARGE

Swipe4Free uses 4% Non-Cash Charge to cover:

- Interchange Cost
- Authorization Cost
- Transaction Cost
- Support

# MENU EXAMPLE

## SAMPLE MENU

### BEVERAGES

CAPPUCCINO	\$5.00
TEA	\$2.25
COFFEE	\$2.25
HOT CHOCOLATE	\$2.50
ESPRESSO	SINGLE \$3.00 / DOUBLE \$5.00

### SODA

SUPER SODA	\$2.50	PELLEGRINO	\$3.50
1/2 PITCHER	\$3.75	HANK'S ROOT BEER	\$2.50
FULL PITCHER	\$6.50	OUNCE WATER (bottled)	20 oz. \$2.50 / 40 oz. \$5.00
FROSTED GLASS	\$2.00		

### BOTTLED BEER

BUD / BUD LIGHT	\$5.00	MILLER LITE	\$5.00
MICHELOB ULTRA	\$5.00	ANGRY ORCHARD HARD CIDER GLUTEN FREE	\$5.25
COORS LIGHT	\$5.00		

#### IMPORT

CORONA / CORONA LIGHT	\$6.00
BECK'S / BECK'S ALCOHOL FREE	\$6.00
AMSTEL LIGHT	\$6.00
HEINEKEN / HEINEKEN LIGHT	\$6.00
GUINNESS (CAN)	\$6.50

#### DRAFT

Bud / Bud Light / Coors Light

FULL PITCHER	\$16.00
1/2 PITCHER	\$9.00
PINT	\$4.50
10 OZ. PILSNER	\$3.25

#### IMPORT & CRAFT

Killian's / Stella Artois / Blue Moon / Sam Adams Seasonal  
Bitburger / Victory Pale Ale (Staten Island Brewery)

FULL PITCHER	\$20.00	PINT	\$5.50
1/2 PITCHER	\$11.00	10 oz PILSNER	\$4.25

#### SANGRIA

white or red

FULL PITCHER	\$22.00
1/2 PITCHER	\$12.00

### WINE

by the carafe

BURGUNDY OR CHABLIS	1/2 Liter \$10.00 / Liter \$18.00
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by the glass

ROSE, PINOT GRIGIO, CHARDONNAY, CHIANTI, MERLOT, CABERNET, PINOT NOIR, SAUVIGNON BLANC	\$6.75
BURGUNDY OR CHABLIS	\$5.75

by the bottle

RUFFINO CHIANTI, CABERNET, MERLOT, PINOT GRIGIO, ROSE, SAUVIGNON BLANC, PINOT NOIR	\$26.00
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Prices subject to change without notice. No substitutions

Parties of 9 or More 18% Gratuity. Priced subject to change without notice. No Substitutions.  
All prices are cash discount prices. Credit or Debit has a 4% Non-Cash Charge added

# RECEIPT EXAMPLES

## MERCHANT COPY

```

SWIPE4FREE
3636
LIC, NY 11106
(347) 555-5555
V#0123456
09/27/2018      6:33

SALE
TRANS#: 1      BATCH #: 3

AMEX          CHIP
*****1234    **/**

BASE AMT:      $8.00
CITY TAX:      $0.36
STATE TAX:     $0.35
SUB TOTAL:     $8.71

NON-CASH CHARGE $0.32

SUB TOTAL      $9.03

TIP AMT:       $ 1.80
TOTAL AMT:     $10.83

TIP SUGGESTIONS

Percent Tip    Total
15%           $1.35    10.38
18%           $1.62    10.65
20%           $1.80    10.83

Resp: APPROVAL 123456
Code: 123456
Ref #: 123456123456
TransID: 123456789123456

App Name: AMERICAN EXPRESS
AID: A000000012345678
TVR: 1234567890
TSI: E800

Cardholder Acknowledges
receipt of goods and
obligations set forth
by the cardholder's
agreement with issuer.

X John Smith
SMITH/JOHN

MERCHANT COPY
    
```

## CUSTOMER COPY

```

SWIPE4FREE
3636
LIC, NY 11106
(347) 555-5555
V#0123456
09/27/2018      6:33

SALE
TRANS#: 1      BATCH #: 3

AMEX          CHIP
*****1234    **/**

BASE AMT:      $8.00
CITY TAX:      $0.36
STATE TAX:     $0.35
SUB TOTAL:     $8.71
TIP AMOUNT:    $1.80

NON-CASH CHARGE $0.32

TOTAL AMT:     $10.83

Resp: APPROVAL 123456
Code: 123456
Ref #: 123456123456
TransID: 123456789123456

App Name: AMERICAN EXPRESS
AID: A000000012345678
TVR: 1234567890
TSI: E800

Cardholder Acknowledges
receipt of goods and
obligations set forth
by the cardholder's
agreement with issuer.

X John Smith
SMITH/JOHN

MERCHANT COPY
    
```

## BATCH REPORT


```


SWIPE4FREE
3636
ASTORIA, NY 11106
718-555-5555


-----
CR/DB SETTLE DAILY BATCH
=====
09/27/2018      6:34
Terminal Number:
123456123456
Merchant: 000012345678
Batch Number: 3
Status: GB
Host Rsp: GB00001
ACCEPTED

-----
TRN CRD TP ACCT $AMOUNT
Tip
*****
1 AMX SL 7078 10.40
10.40 0.00
*****
Records: 1
Total: 10.83
Total tip: 1.80
Total w/o tip: 9.03
Non-Cash Charge Total:
0.32
TOTAL w/o Non-Cash Charge
10.51
Total w/o fee/tip: 8.71

-----
END OF REPORT
-----
    
```

 The City and State Tax fees are based on the location of the merchant

 The Non-Cash Charge total is the fee the customer pays

 The TOTAL w/o Non-Cash Charge is the batch amount the merchant will receive.

# MICROS EXAMPLES



**Microsan  
Cafe**

Holbrook, NY 11741  
631.244.9200

1 Server1

Tbl 7/1      Chk 3038      Gst 4  
                  Jan25'19 11:55AM

1 Quesadilla	8.50
1 Stk Tips app Medium Well	9.00
1 Porterhouse Medium Fries	18.00
1 Lamb Chops Extra Vegg.	21.00
1 Key West Shrimp	15.00
1 Broiled Flounder Cole slaw	13.00
Subtotal	84.50
Tax	7.29
Total	91.79

The prices above reflect a  
4.00% Cash Discount

If paying by credit card  
your total is

95.46

Thank You for Joining Us  
Have a Great Day

**Microsan  
Cafe**


Holbrook, NY 11741  
631.244.9200

1 Server1

Tbl 7/1      Chk 3038      Gst 4  
                  Jan25'19 11:55AM

1 Quesadilla	8.50
1 Stk Tips app Medium Well	9.00
1 Porterhouse Medium Fries	18.00
1 Lamb Chops Extra Vegg.	21.00
1 Key West Shrimp	15.00
1 Broiled Flounder Cole slaw	13.00
1 Non-Cash Charge	3.67
Subtotal	88.17
Tax	7.29
Total	95.46

Thank You for Joining Us  
Have a Great Day

 **microsan**

Welcome to Our Restaurant!

2/6/19, 5:47 PM      Ticket: 13  
Server: Server 5  
Counter  
Seat 1

---

Credit Sale  
Status:            Approved

Card Type:        VISA  
Card Number:    XXXXXXXXXXXX2559  
Card Owner:     FEIN/JONATHAN  
Entry Method:    Swipe  
Auth Code:       TAS035

1 Chicken Fingers	7.99
1 Pizza Margherita	14.99
1 Pasta Marinara Spaghetti	6.95
1 Non Cash Charge	1.30
Subtotal	31.23
NY Tax	2.69
Total	33.92
VISA	33.92

---

Balance Due                    .00

AMOUNT                        33.92

Sign X \_\_\_\_\_

I agree to pay the total amount above  
according to the card issuer agreement.

Merchant Copy

Thank you for visiting us!

© 2012-2018 Mobile Bytes, LLC

# CASH DISCOUNT SIGNAGE EXAMPLES

**DEAR LOYAL CUSTOMERS**

Due to rising costs and in order to not increase our prices, customers opting to pay with a credit or debit card will see a small Non-Cash Charge of 4% towards processing fees.

**CASH DISCOUNT**

However, this DOES NOT APPLY to customers paying in cash.  
We thank you for your patronage & continued support!

**IT IS OUR PLEASURE TO SERVE YOU**

For Questions Call 855-345-0040

[www.Swipe4Free.com](http://www.Swipe4Free.com)

Swipe4Free's Example of Cash Discount Signage

<p style="text-align: center;"><b>Cash Discount Available</b></p> <div style="text-align: center;"></div> <p style="text-align: center;"><b>Get a 4% Cash Discount on Your Cash Payment*</b></p> <p><small>* In order to keep our costs down while continuing to offer our most competitive pricing, a small convenience fee of 4% applies to all transactions. However, we also offer an automatic cash discount of 4% for our Cash customers.</small></p> <p><small>We gladly accept Cash and Credit Cards</small></p>	<p style="text-align: center;">NOTICE</p> <p style="text-align: center;">Dear loyal customers,</p> <p>Since the new year, due to new regulations and in order to compete with rising costs, customers opting for credit card payment will see a small charge of 4% towards processing fees. <b>HOWEVER, this DOES NOT APPLY to customers PAYING IN CASH.</b></p> <p>We thank you for your patronage and continued support. It is our pleasure to serve you! See you soon!</p>
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Other Examples of Cash Discount Signage

# SURCHARGE SIGNAGE EXAMPLES

## NOTICE

A 4% Surcharge is applied to All  
Credit Card Transactions.

Surcharge is Waived on  
All Cash and Debit Card Transactions

Thank you for your patronage.

merchant services provided by:



For more information: 1-855-345-0040 / [www.Swipe4Free.com](http://www.Swipe4Free.com)

Merchant Industry LLC is a registered ISO/MSP of the following bank: First National Bank of Omaha, 1620 Dodge St., Omaha NE

Swipe4Free's Example of Surcharge Signage

# CASH DISCOUNT STATEMENTS

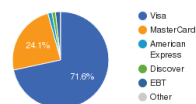
Effective Rate : 3.85 %



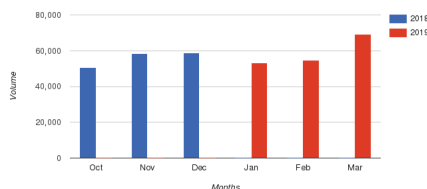
## Activity Summary

Type	Sales	Sales Trans	Credit/Refund	Credit/Refund trans	Net Amount	Total Trans	Disc pi	Disc Percent%	Discount Due
Visa	\$49,562.47	3,637	\$4.38	01	\$49,558.09	3,638	0	3.8462	1,906.28
Visa Cash Adv	\$0.00	00	\$0.00	00	\$0.00	00	0	3.8462	.00
MasterCard	\$16,648.40	1,186	\$0.00	00	\$16,648.40	1,186	0	3.8462	640.33
MasterCard Cash Adv	\$0.00	00	\$0.00	00	\$0.00	00	0	3.8462	.00
JCB	\$0.00	00	\$0.00	00	\$0.00	00	0	0	.00
American Express	\$958.50	54	\$0.00	00	\$958.50	54	0	3.8462	36.87
Discover Cash Adv	\$0.00	00	\$0.00	00	\$0.00	00	0	3.8462	.00
Discover	\$811.57	50	\$0.00	00	\$811.57	50	0	3.8462	31.22
Debit	\$27.78	03	\$0.00	00	\$27.78	03	0	0	.00
EBT	\$1,177.66	135	\$0.00	00	\$1,177.66	135	0	0	.00
UNKNOWN -PP	\$0.00	00	\$0.00	00	\$0.00	00	0	3.8462	.00
<b>Total</b>	<b>\$69,186.38</b>	<b>5,065</b>	<b>\$4.38</b>	<b>01</b>	<b>\$69,182.00</b>	<b>5,066</b>			<b>2,614.70</b>

Current Month Sales



Gross Sales Volume



## Deposit Detail

PROCESS DATE	Num_trans	Batch Amount	Adjustment	ChargeBack	Fee paid	Net Amount
03/01	79	\$1,104.56	\$0.00	\$0.00	-\$42.48	\$1,062.08
03/01	91	\$986.28	\$0.00	\$0.00	-\$37.93	\$948.35
03/03	46	\$852.74	\$0.00	\$0.00	-\$32.36	\$820.38
03/03	92	\$1,462.13	\$0.00	\$0.00	-\$54.44	\$1,407.69
03/03	70	\$780.41	\$0.00	\$0.00	-\$29.80	\$750.61
03/03	113	\$1,735.42	\$0.00	\$0.00	-\$66.48	\$1,668.94
03/04	61	\$1,090.65	\$0.00	\$0.00	-\$40.97	\$1,049.68
03/04	75	\$1,366.61	\$0.00	\$0.00	-\$51.32	\$1,315.29
03/05	68	\$777.29	\$0.00	\$0.00	-\$28.25	\$749.04
03/05	79	\$1,081.00	\$0.00	\$0.00	-\$40.75	\$1,040.25
03/06	101	\$1,433.72	\$0.00	\$0.00	-\$53.51	\$1,380.21
03/06	35	\$586.55	\$0.00	\$0.00	-\$22.26	\$564.29
03/07	76	\$1,080.75	\$0.00	\$0.00	-\$40.48	\$1,040.27

## Total Summary

Summary	
Fee Type	Total
Processing Fees	\$1.06
Auth Fees	\$14.00
Other Fees	\$120.03
<b>Total Process Fees</b>	<b>\$135.09</b>

YOU ARE REQUIRED TO BE COMPLIANT WITH THE PAYMENT CARD INDUSTRY DATA SECURITY STANDARDS (PCI DSS). MERCHANT INDUSTRY LLC HAS A RELATIONSHIP WITH PCI COMPLIANCE, AN APPROVED SCANNING VENDOR BY THE PCI COUNCIL. AN ANNUAL FEE OF \$119.99 WILL BE ASSESSED TO YOUR ACCOUNT IN MARCH IN ORDER TO PROVIDE YOU WITH THIS PCI PROGRAM. WHILE PARTICIPATION IN THE PCI PROGRAM HELPS MITIGATE THE RISK OF A SECURITY BREACH OR DATA COMPROMISE, PARTICIPATION DOES NOT GUARANTEE OR PREVENT THE SAME. WE DO OFFER BREACH PROTECTION, WHICH INSURES YOU UP TO \$50,000 FOR A COST OF \$5.99 PER MONTH.

REVIEW THIS STATEMENT CLOSELY. VERIFY ALL DEPOSITS, ADJUSTMENTS, CHARGEBACKS AND FEES. IT IS THE MERCHANT'S RESPONSIBILITY TO REPORT ANY ERROR OR DISCREPANCIES IN WRITING WITHIN NINETY (90) DAYS FOLLOWING THE REPORTING PERIOD. AFTER THIS TIME, THE STATEMENT INFORMATION AND FEES ARE CONSIDERED TO BE ACCEPTED BY THE MERCHANT. REQUESTS FOR ANALYSIS BEYOND THIS TIMEFRAME MAY RESULT IN ADDITIONAL RESEARCH FEES.

# SURCHARGE STATEMENTS

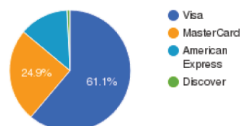
Effective Rate : 3.85 %



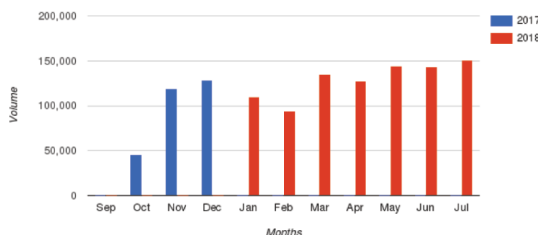
## Activity Summary

Type	Sales	Sales Trans	Credit	Credit trans	Net Amount	Total Trans	Disc pi	Disc Percent%	Discount Due
Visa	\$91,982.82	4,927	\$0.00	00	\$91,982.82	4,927	0	3.8460	3,537.66
Visa Cash Adv	\$0.00	00	\$0.00	00	\$0.00	00	0	3.8460	.00
MasterCard	\$37,484.19	1,783	\$0.00	00	\$37,484.19	1,783	0	3.8460	1,441.65
MasterCard Cash Adv	\$0.00	00	\$0.00	00	\$0.00	00	0	3.8460	.00
JCB	\$0.00	00	\$0.00	00	\$0.00	00	0	0	.00
American Express	\$19,736.60	840	\$0.00	00	\$19,736.60	840	0	3.8460	759.07
Discover Cash Adv	\$0.00	00	\$0.00	00	\$0.00	00	0	3.8460	.00
Discover	\$1,228.83	39	\$0.00	00	\$1,228.83	39	0	3.8460	47.26
Debit	\$0.00	00	\$0.00	00	\$0.00	00	0	0	.00
UNKNOWN -PP	\$0.00	00	\$0.00	00	\$0.00	00	0	3.8460	.00
<b>Total</b>	<b>\$150,432.44</b>	<b>7,589</b>	<b>\$0.00</b>	<b>00</b>	<b>\$150,432.44</b>	<b>7,589</b>			<b>5,785.64</b>

Current Month Sales



Gross Sales Volume



## Deposit Detail

PROCESS DATE	Num_trans	Batch Amount	Oc Batch	Adjustment	ChargeBack	Fee paid	Net Amount
07/01	165	\$2,687.57	\$0.00	\$0.00	\$0.00	-\$103.36	\$2,584.21
07/01	112	\$2,292.79	\$0.00	\$0.00	\$0.00	-\$88.17	\$2,204.62
07/01	114	\$2,657.09	\$0.00	\$0.00	\$0.00	-\$102.18	\$2,554.91
07/01	154	\$3,021.98	\$0.00	\$0.00	\$0.00	-\$116.22	\$2,905.76
07/02	97	\$2,363.81	\$0.00	\$0.00	\$0.00	-\$90.92	\$2,272.89
07/02	89	\$1,872.12	\$0.00	\$0.00	\$0.00	-\$72.00	\$1,800.12
07/02	68	\$11,850.42	\$0.00	\$0.00	\$0.00	-\$455.77	\$11,394.65
07/03	104	\$1,773.93	\$0.00	\$0.00	\$0.00	-\$68.22	\$1,705.71
07/03	149	\$2,591.04	\$0.00	\$0.00	\$0.00	-\$99.66	\$2,491.38
07/04	138	\$2,332.48	\$0.00	\$0.00	\$0.00	-\$89.70	\$2,242.78
07/04	115	\$2,327.45	\$0.00	\$0.00	\$0.00	-\$89.52	\$2,237.93
07/05	01	\$15.60	\$0.00	\$0.00	\$0.00	-\$0.60	\$15.00

## Total Summary

Summary	
Fee Type	Total
Process Fees	\$0.00
Auth Fees	\$0.00
Other Fees	\$0.01
<b>Total Process Fees</b>	<b>\$0.01</b>

REVIEW THIS STATEMENT CLOSELY. VERIFY ALL DEPOSITS, ADJUSTMENTS, CHARGEBACKS AND FEES. IT IS THE MERCHANT'S RESPONSIBILITY TO REPORT ANY ERROR OR DISCREPANCIES IN WRITING WITHIN NINETY (90) DAYS FOLLOWING THE REPORTING PERIOD. AFTER THIS TIME, THE STATEMENT INFORMATION AND FEES ARE CONSIDERED TO BE ACCEPTED BY THE MERCHANT. REQUESTS FOR ANALYSIS BEYOND THIS TIMEFRAME MAY RESULT IN ADDITIONAL RESEARCH FEES.

# SWIPE4FREE MERCHANTS

**WE HAVE OVER 7,000 MERCHANTS  
HERE ARE A FEW EXAMPLES**



### **Pick A Bagel**

1101 Lexington Ave New York, NY  
1475 2nd Ave New York, NY

PRINCE STREET  
**PIZZA**

### **Prince Street Pizza**

27 Prince St New York, NY

**BIG SHOTS**  
*Restaurant Lounge*

### **Big Shots Restaurant & Lounge**

780 US Highway 1 N Iselin, NJ



### **Tang Hotpot**

135 Bowery New York, NY

*Angelina's*  
*Ristorante*

### **Angelina's Ristorante Cafe**

399 Ellis St Staten Island, NY

**IL BACIO**  
**TRATTORIA**

### **Il Bacio Trattia**

1 Park Pl Bronxville, NY