



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 again 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 Capital One Savor, Chase Sapphire, Capital One Venture, & Citibank Double Cash 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 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!