

NEW OPPORTUNITIES IN PAYMENTS

SEEKING TO BRING VALUE



OPPORTUNITY FOR BUSINESSES

CASH DISCOUNT PROGRAM

A CERTIFIED PROGRAM TO ASSIST WITH CREDIT CARD FEES

ARE YOU READY TO REDUCE OR COMPLETELY ELIMINATE YOUR CREDIT CARD FEES?

COLLECT 100% OF YOUR SALES REVENUE BY PASSING THRU A CASH DISCOUNT FEE TO CUSTOMERS PAYING WITH CREDIT CARDS.

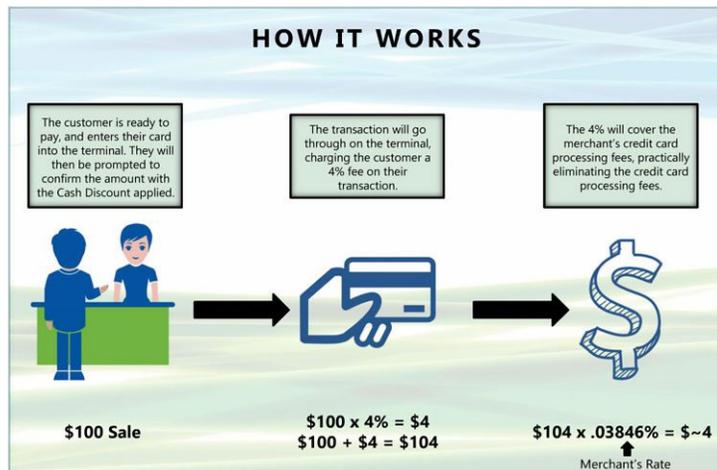
ELIMINATE FEES.

RECEIVE 100% OF YOUR SALES REVENUE, WITH NEXT DAY FUNDING AVAILABLE.

INCENTIVIZE CASH PAYMENTS.

WHAT IS THE CASH DISCOUNT PROGRAM?

The Cash Discount Program is a way for you as a merchant to offset some or all of your current merchant service fees without increasing your overall rates. It is a method of implementing a service fee to all customers, while giving a discount to those who pay with cash. Therefore



your posted rates now become the rate for those who pay with cash. Those customers who pay with cash avoid the services fee and all others will see a line item added to their receipt. It is our proprietary technology that allows this to happen and keeps you within the guidelines of Visa, MasterCard, and processor regulations.

WHY WOULD I WANT TO IMPLEMENT THE CASH DISCOUNT PROGRAM?

Offer a price reduction for cash purchases	Charge a service fee on all payment types and offer a discount if paid with cash	Recover the processing fees for all sales paid with Visa Master Card, Discover, American Express, debit or credit (All tender types)																																																				
<p>123 NE 79th Street Miami Shores FL 33142 3055778552</p> <p>Cashier: AMANDA ANDERSON 29-Nov-2017 4:52:22A</p> <table border="1"> <tr><td>1 Onyx</td><td>\$150.00</td></tr> <tr><td colspan="2">Cash Discount (\$1.80)</td></tr> <tr><td>1 Lantana</td><td>\$70.83</td></tr> <tr><td colspan="2">Cash Discount (\$5.59)</td></tr> <tr><td>Subtotal</td><td>\$602.68</td></tr> <tr><td>Tax</td><td>\$0.60</td></tr> <tr><td>Total</td><td>\$603.28</td></tr> <tr><td>CASH DISCOUNT SALE</td><td>\$603.28</td></tr> </table> <p>Order: FAQRJHE85DAE</p> <p>You have saved \$7.33 on this order Cash Discount App.</p>	1 Onyx	\$150.00	Cash Discount (\$1.80)		1 Lantana	\$70.83	Cash Discount (\$5.59)		Subtotal	\$602.68	Tax	\$0.60	Total	\$603.28	CASH DISCOUNT SALE	\$603.28	<p>123 NE 79th Street Miami Shores FL 33142 3055778552</p> <p>Cashier: AMANDA ANDERSON 29-Nov-2017 4:52:22A</p> <table border="1"> <tr><td>2 BARS K&J 42</td><td>\$51.00</td></tr> <tr><td>2 85000000 NC HS</td><td>\$100.00</td></tr> <tr><td>2 BANBRO INSTAL BATHROOM SCALE</td><td>\$70.88</td></tr> <tr><td>1 BROCK STONE ACTIVE SPORT HANDED HANDBAG</td><td>\$51.49</td></tr> <tr><td>1 85000000 NC HS</td><td>\$100.00</td></tr> <tr><td>1 BROCK STONE ACTIVE SPORT HANDED HANDBAG</td><td>\$51.49</td></tr> <tr><td>Subtotal</td><td>\$398.81</td></tr> <tr><td>Tax</td><td>\$0.60</td></tr> <tr><td>Total</td><td>\$399.41</td></tr> </table> <p>Order: ANW888888437M</p> <p><small>I agree to pay above total amount. All Sales are final. Exchange only with receipt within 10 days only. No returns on sale items. We appreciate your business, please come again soon. Don't forget to follow us on Facebook, Twitter and Snapchat!</small></p> <p>You have saved \$2.00 on this order Cash Discount</p>	2 BARS K&J 42	\$51.00	2 85000000 NC HS	\$100.00	2 BANBRO INSTAL BATHROOM SCALE	\$70.88	1 BROCK STONE ACTIVE SPORT HANDED HANDBAG	\$51.49	1 85000000 NC HS	\$100.00	1 BROCK STONE ACTIVE SPORT HANDED HANDBAG	\$51.49	Subtotal	\$398.81	Tax	\$0.60	Total	\$399.41	<p>123 NE 79th Street Miami Shores FL 33142 3055778552</p> <p>Cashier: AMANDA ANDERSON 29-Nov-2017 4:52:22A</p> <table border="1"> <tr><td>2 BARS K&J 42</td><td>\$51.00</td></tr> <tr><td>2 85000000 NC HS</td><td>\$100.00</td></tr> <tr><td>2 BANBRO INSTAL BATHROOM SCALE</td><td>\$70.88</td></tr> <tr><td>1 BROCK STONE ACTIVE SPORT HANDED HANDBAG</td><td>\$51.49</td></tr> <tr><td>1 85000000 NC HS</td><td>\$100.00</td></tr> <tr><td>1 BROCK STONE ACTIVE SPORT HANDED HANDBAG</td><td>\$51.49</td></tr> <tr><td>Subtotal</td><td>\$398.81</td></tr> <tr><td>Tax</td><td>\$0.60</td></tr> <tr><td>Total</td><td>\$399.41</td></tr> </table> <p>Order: 789QWJDN82B</p> <p><small>I agree to pay above total amount. All Sales are final. Exchange only with receipt within 10 days only. No returns on sale items. We appreciate your business, please come again soon. Don't forget to follow us on Facebook, Twitter and Snapchat!</small></p>	2 BARS K&J 42	\$51.00	2 85000000 NC HS	\$100.00	2 BANBRO INSTAL BATHROOM SCALE	\$70.88	1 BROCK STONE ACTIVE SPORT HANDED HANDBAG	\$51.49	1 85000000 NC HS	\$100.00	1 BROCK STONE ACTIVE SPORT HANDED HANDBAG	\$51.49	Subtotal	\$398.81	Tax	\$0.60	Total	\$399.41
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Other than the ability to virtually eliminate your monthly processing fees, the Cash Discount Program can really help those businesses that are most impacted by high processing costs for payment card processing. Using the Cash Discount Program can mean the

difference between a business that is can enjoy the fruits of its labor and one that battles with overhead costs.

WHY DON'T I JUST IMPLEMENT THE PROGRAM MYSELF?

When a fee is incorrectly applied to a transaction, any additional fee charged to those consumers using a credit card is labeled a Surcharge and that is expressly forbidden by Visa, MasterCard, and the processing provider without taking very specific steps.

The way around this process is to allow us to automate a Cash Discount Program for you which is different than the Surcharge. In the Cash Discount Program you post signage stating that all consumers will now be paying a Service Fee, which cannot be higher than 4%, and for those paying with cash, the fee will be waived. We will automate your equipment so that this fee is automatically added for those customers using any method of payment other than cash (essentially credit cards). All processes for this program align with the rules of Visa and MasterCard.

Merchants are forbidden by Visa, MasterCard, and the Processor's rules to profit on a credit card transaction, which could happen if you accidentally charged more than you were being charged by the processor. By utilizing the Cash Discount program, we establish proper pricing for you to ensure you stay within all stated guidelines.

WHAT IF I DON'T LIKE THE CASH DISCOUNT PROGRAM AFTER A FEW DAYS, WEEKS, OR MONTHS?

If for any reason you wish to discontinue the Cash Discount Program, we will immediately change you back to traditional Interchange Pricing. You will still save a lot of money on your credit card fees by utilizing our low rate program.

WILL A CASH DISCOUNT PROGRAM TOTALLY ELIMINATE MY MONTHLY CARD PROCESSING FEES?

Some merchants will see some small fees on their bill as it's hard to get every transaction to zero out completely based on all the variances in the Interchange billing structure. The net result is the elimination of your processing costs through the implementation of a small percentage fee.

WON'T MY CUSTOMERS BE UPSET BY THIS FEE AND WANT TO GO ELSEWHERE?

The notion that cash discount programs prohibit sales for customers who do not carry cash is a misconception. We have researched this with multiple merchants employing cash discounts. In all cases, credit card volume has remained consistent or even increased month over month, with reports from merchants that their customers disregarded the fee in 99.2 percent of transactions.

COULDN'T THE CREDIT CARD COMPANIES NOT ALLOW A PROGRAM LIKE THIS IN THE FUTURE?

Yes, while we are currently operating under Visa and MasterCard guidelines, there is nothing preventing them from making changes to their own regulations at some point in the future. There is currently no indications that either Visa or MasterCard will make changes to prevent it, but it is always a possibility.

If the program were to be disallowed, we would simply switch you to our low cost, Interchange Plus program where you'd pay some of the lowest rates possible within the normal card processing framework.

WHERE CAN I LEARN MORE?

Here are some links on the topic of the Cash Discount Program, Surcharging, and Visa/MasterCard regulations:

1.5.4.12 Discount Offer – US Region and US Territories

<https://usa.visa.com/dam/VCOM/download/about-visa/visa-rules-public.pdf>

5.11.2 Charges to Cardholders

<https://www.mastercard.us/en-us/about-mastercard/what-we-do/rules.html>