



QUESTIONS

Won't my customers be upset by this fee and want to go elsewhere?

While nobody wants to pay additional fees, more and more consumers are starting to realize just how expensive it's been for merchants to accept credit cards.

Additionally, we've all become accustomed to paying \$2-\$3 more when we use a credit card at a gas station. This cash discount fee is actually cheaper than the fee for a tank of gas!

A 3.99% fee has a small impact to the consumer, but for you, the merchant, **the savings are significant!**

What have we learned?

After doing research, we have found two conclusive reports which we believe to be objective and statistically accurate. The two reports monitored a large group of merchants who did cash discounting. A comparison of volume in a normal processing month, and then volume for the first month they did cash discounting was conducted, and found that there was no measurable difference! The conclusions of this are significant:

#1 Cash Discounting does not seem to affect consumer behavior. You may think the credit card processing volume would go down while cash revenue would go up. But that wasn't the case at all. So, consumers were not bothered by cash discounting, or were not bothered enough to change their behavior.

#2 In the study, 99.2% of the time cash discounting was not an issue at the point of sale. This was concluded after asking business owners and employees taking payments, "How often do customers complain?" This was after the very first month of cash discounting when more reaction would be expected.

What if I don't like the Cash Discount Program after a few days, weeks or months?

A. If for any reason you wish to discontinue the Cash Discount Program, we will immediately change you back to traditional interchange pricing