

# Accept bitcoin to decline credit card fees.

**When a credit card takes 3% ask if they earned it.**

Profit margins for small businesses often fall somewhere around 6%. Credit card fees can consume half or more of that. All for a swipe, dip, or tap. Is that fair?

Imagine not having to give 3% of your earnings to a third-party payment processor just to do business. What you're imagining is cash. But who still carries cash? Or who accepts it?

**Bitcoin is money that lets you keep more of your money.**

Credit card companies want you to believe that a cashless economy means card-only. Why? Because they can't collect fees from cash.

Bitcoin is digital cash. With it, there are no chargebacks, no gatekeepers, and most importantly, no 3% fees.

Learn more at  
[bitcoinmerchantcommunity.org](https://bitcoinmerchantcommunity.org)





# The Merchant Onboarding Playbook: Bringing Bitcoin Payments to Local Businesses

You made bitcoin what it is, now let's make it what it could be: spendable at the register. This kit helps passionate bitcoiners like you encourage local merchants to accept bitcoin.

## 1. Print it out and prepare

The leave-behind is, as the name suggests, meant to be printed out and left behind. It's a simple thing, but so is your argument: accept bitcoin to decline credit card fees.

## 2. Get going

Choose a favorite local business that doesn't yet accept bitcoin. That's who you'll be speaking to. Go in when the owner can spare a few minutes.

## 3. Introduce yourself

But keep it real. Let the business owner or decision-maker know that you're a loyal customer who wants to pay with bitcoin, which benefits them first and foremost.

## 4. Stick to bitcoin's practical benefits

Tell a simple story: accepting bitcoin lets businesses decline credit card fees (this is the big one), gain near-instant access to funds, and eliminate chargebacks.

While it's tempting to talk about scarcity and immutability, merchants respond best to what's good for their bottom line, like getting rid of 3% credit card fees.

## 5. Hand over the leave-behind

This is what it's for, after all. You can fold it up, but it makes more of an impression when its message isn't obscured and therefore can't be missed.

## 6. Point them in the right direction

Square user? A few taps and they're up. And they can auto-convert bitcoin into dollars, avoiding volatility but still letting them accept payments without 3% fees.

Not a Square user? Ask them to visit the Bitcoin Merchant Community's website, where they can check out other bitcoin-friendly point-of-sale solutions.

## 7. Join a like-minded community

Let them know they'd be far from alone. Mention the Bitcoin Merchant Community's Facebook Group, where they can learn from others who've flipped the switch.

## 8. Owner not around?

Give the leave-behind to an employee and ask that it be handed to them or left on the owner's desk. It should speak for itself. Hopefully.

## 9. Follow-up and activation

Collect their contact info and send a brief thank you—or offer to help, if you can. If they enable bitcoin payments, return and become their first bitcoin customer.

