

## What does working with us look like?

### No contract

We believe you will love working with us, so there's no long-term contract or early termination fee. The only fee you will pay is one flat fixed monthly fee.

### Free equipment

We'll cover the cost of your card terminals for you!

### Residual income

We don't make any money by you filling out an application - we actually make an investment in you by purchasing your terminals. Instead, we make a small percent from card transactions at your business.

## How does the dual pricing system work?



When your customers check out, you just ask,

***“Cash or card? There is a 4% discount for paying in cash.”***

You enter the cash price into the terminal. The terminal will automatically calculate the card price and show them as **two separate prices**.

This is a key difference - you are not charging extra for paying with cards, you are **giving a discount for paying with cash**. See below for why that is important.

## “I already charge 3.5% extra for cards, why do I need this?”

When you signed up to accept credit cards, you agreed to Visa and Mastercard’s terms to accept their cards.

Charging extra for cards (called “surcharging”) is **heavily regulated** by Visa. In April 2023, Visa announced that the maximum amount stores can surcharge for cards **is now reduced from 4% to 3%**. On top of that, **Visa requires that you register with them if you surcharge for cards**.

Visa has also sent out more than 40,000 secret shoppers to see whether stores are complying with their rules.

If Visa discovers that you are surcharging without being registered, OR that you are charging more than 3%, you can be fined **\$25,000 per month** for violating Visa’s terms.

The dual pricing approach built into our free terminals, similar to how gas stations show credit/cash pricing, is approved by Visa and is exempt from the requirements to register with Visa.