

## Are you Still Paying to Get Paid?!

With recent law changes and the advancement of our proprietary software your business can accept credit cards for FREE! Merchant Club Introduces **Zero Fee Credit Card Processing!**



### #1 Bye-bye Fees

With our exclusive software, all monthly processing fees that you typically pay get incorporated into the sale. A small service fee is passed on to the card holder.



### #2 Cash is King

Even better, your customers are rewarded for paying in cash with a 3.99% discount. Cash is King, and this is where you crown your customers!



### #3 A Bigger Slice

You, the business owner, get 100% of the sale and at the end of the month, your processing fees will be ZERO!



### #4 Signs of the Times!

Point-of-purchase pricing and discount signage clearly spells out the process to customers, who know what they're getting - and who'll come back for more!

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## What You Need To Know

**Merchants from coast to coast** are fed up with paying hefty processing fees whenever a customer pays by credit card. While these fees vary depending on which card a customer uses, the fact remains: Card operators are making money hand over fist — mostly on the backs of hard-working business people like yourself. As a result, these mounting monthly processing fees are squeezing merchants, adding to the costly burden of doing business. It's just not fair!

**It doesn't have to be this way.** Merchant Club to the rescue!

**Slice realizes that merchants are carrying the financial burden** of fees imposed by credit card companies. That's why Merchant Club devised its brilliant new Cash Discount Program. In short, it takes the processing fees burden off the merchant — while rewarding merchants' customers for paying in cash or with a prepaid gift card. It's really that simple!

Call Today: (877) 771-0248



Vist Us at: [www.MerchantClubofAmerica.com](http://www.MerchantClubofAmerica.com)



**The Merchant Club Advantage (MCA):** Providing a unique processing terminal loaded with state-of-the-art software and explanatory signage to merchants, Slice automatically and instantaneously calculates the credit card fees on every customer charge. Those charges then appear on each customer receipt. In addition, Slice reinforces the advantage of paying for products and services in cash or with a prepaid gift card, where service fees are eliminated. It's a win-win program that benefits merchants by putting more money in their pocket, while providing strong incentive for customers to pay with cash or with a prepaid gift card.

**With MCA, merchants find** that the thousands of dollars in processing fees they previously paid to credit card companies is now theirs to keep, either to reward themselves or to invest in their business!

**Slice makes it all clear and up front.** When merchants sign up with MCA, they also receive signage for their front door and terminal area, clearly spelling out the Cash Discount concept: Credit card processing fees are added to customers' charges, or eliminated when they pay with cash or with a prepaid gift card. Customers appreciate the opportunity to save at the register by paying cash!

**Again, Discount is a win-win for everybody!** Want more information? Just give us a call or send an email. A friendly, knowledgeable representative will answer your questions and help you sign up. Remember: If you do business and accept credit cards of any kind, Cash Discount was created precisely for hard-working merchants like you!

#### **Where can I learn more?**

Here are a few authoritative links on Cash Discount Program, Surcharging, and Visa/Mastercard regulations. They are the opinions of the authors and are independent of Processing Solutions Inc.

- [www.cardfellow.com/charging-customers-a-credit-card-convenience-fee-at-check-out/#Guidelines](http://www.cardfellow.com/charging-customers-a-credit-card-convenience-fee-at-check-out/#Guidelines)
- [www.bloomberg.com/view/articles/2017-01-10/cash-discounts-credit-surcharges-and-free-speech](http://www.bloomberg.com/view/articles/2017-01-10/cash-discounts-credit-surcharges-and-free-speech)

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## **Go Ahead... Ask Us Anything!**

**What is the Cash Discount Program?** The Cash Discount Program is a way for you the merchant to offset your merchant service fees without increasing your overall rates. It is a method of passing a service fee to all customers while giving a discount to those who pay with cash.

**What kind of businesses can use Cash Discount?** Just about any business that accepts credit cards can benefit from Slice. From auto repair shops and daycare centers to retail establishments and professionals like doctors,

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## Go Ahead... Ask Us Anything!

**What do I need to get started with Cash Discount?** This is the fun part. We'll send you everything you need in one handy package. You'll receive a payment terminal, along with signage for your front door and terminal area explaining the discount for cash-paying customers. You'll also receive free training, as will your sales staff. You'll also receive a great gift while supplies last.

**OK, I really like the idea of Cash Discount. What do I do now?** Just give us a call and one of our representatives will help you get started. Unfortunately, our representatives are unable to accept really expensive gifts, so a simple "Thanks for your help!" will suffice. **Call us at 1-877-771-0248**

### **What if I don't like the Cash Discount Program?**

We have a 100% satisfaction guarantee. If for any reason you want to stop using Cash Discount Program, we will immediately change you back to traditional interchange pricing. We got you covered!

### **What are my customers going to say?**

Recent study states that 80% of consumers wouldn't think twice about the service fee 39 cents on a \$10 purchase for the convenience of using their credit card rather than carrying cash. Everyone has also fell accustomed to the standard \$2-\$5 ATM fees and whats great is the Cash Discount Program is actually cheaper than those ATM fees. The Cash Discount Program is a way for you the merchant to keep your standards and quality up without having to raise prices, most of your consumers will understand and be OK with it.

**Who else is using the Cash Discount Program?** Thousands of merchants are already using Cash Discount, and more are signing on every day. Gas stations have been using this program in the US for over 15 years. In addition, many national, state and local governments like the DMV, IRS, Post Offices, Schools and Courts use the cash discount program and new federal regulations now allow merchants to reclaim their fair share of processing fees.

**Do I need to get a PhD to figure this out and set it up?** Not at all. We've made Cash Discount incredibly easy to order, set up and manage. If you have any questions, just give us a call and one of our super-smart (and very friendly) tech people we mentioned earlier will help you with any questions or concerns.

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## Is It Legal?

**Is it legal to offer a Cash Discount?** As Mitchell Katz, spokesman for the Federal Trade Commission, said in May 2011, “The Dodd-Frank Law prohibits a payment card network such as Visa from inhibiting the ability to provide a discount for payment by cash, checks, debit cards or credit cards... neither surcharging nor cash discounting is illegal.”

### **Is there anything you can show me to say that it's legal?**

*From NBCNews.com...*

Visa, MasterCard in \$7.3 billion settlement over credit card fees.

Plaintiffs attorney Martin Lueck, chairman of the executive board of Robins, Kaplan, said the allowed “surcharge” is actually a pro-consumer provision of the settlement. “Really it’s a discount that the merchants are now allowed to offer for the less expensive form of payments,” he said. He also said merchants would for the first time be allowed to disclose how much it costs them to accept credit cards.

*- Genaro C.Armas, Associated Press; Geoff Mulvihill, Associated Press; Mark Scolforo, Associated Press*

*From Washington Post...*

Judge Approves Visa, Mastercard \$5.7 billion settlement with retailers.

“It will reduce the fees and overall prices that consumers pay, which is good for merchants and consumers,” said Patrick J. Coughlin, one of the merchants’ attorneys and senior trial counsel at Robbins Geller, Rudman & Dowd. “There will be more transparency in the pricing.”

*- Danielle Douglas*

## Save Today!

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