



NEVER PAY PROCESSING FEES AGAIN!

Zero Processing Fees!

Unlimited Processing?

Why Pay More?

Lifetime Warranty: Free Equipment Replacement + Free Paper

Example Standard Program:

Amount of Transactions Submitted
\$20,000

Processing Fees
\$600

Regulatory, Assessments, Misc. Fees
\$50

Total cost of **\$650/month**
or **\$7,800.00** per year.

Example Zero Fee Program:

Amount of Transactions Submitted
\$20,000

Processing Fees
\$0

Zero Fee Program Investment
\$79*

Total cost of *only* **\$79/month**
or **\$948** per year.

Total Annual Savings:

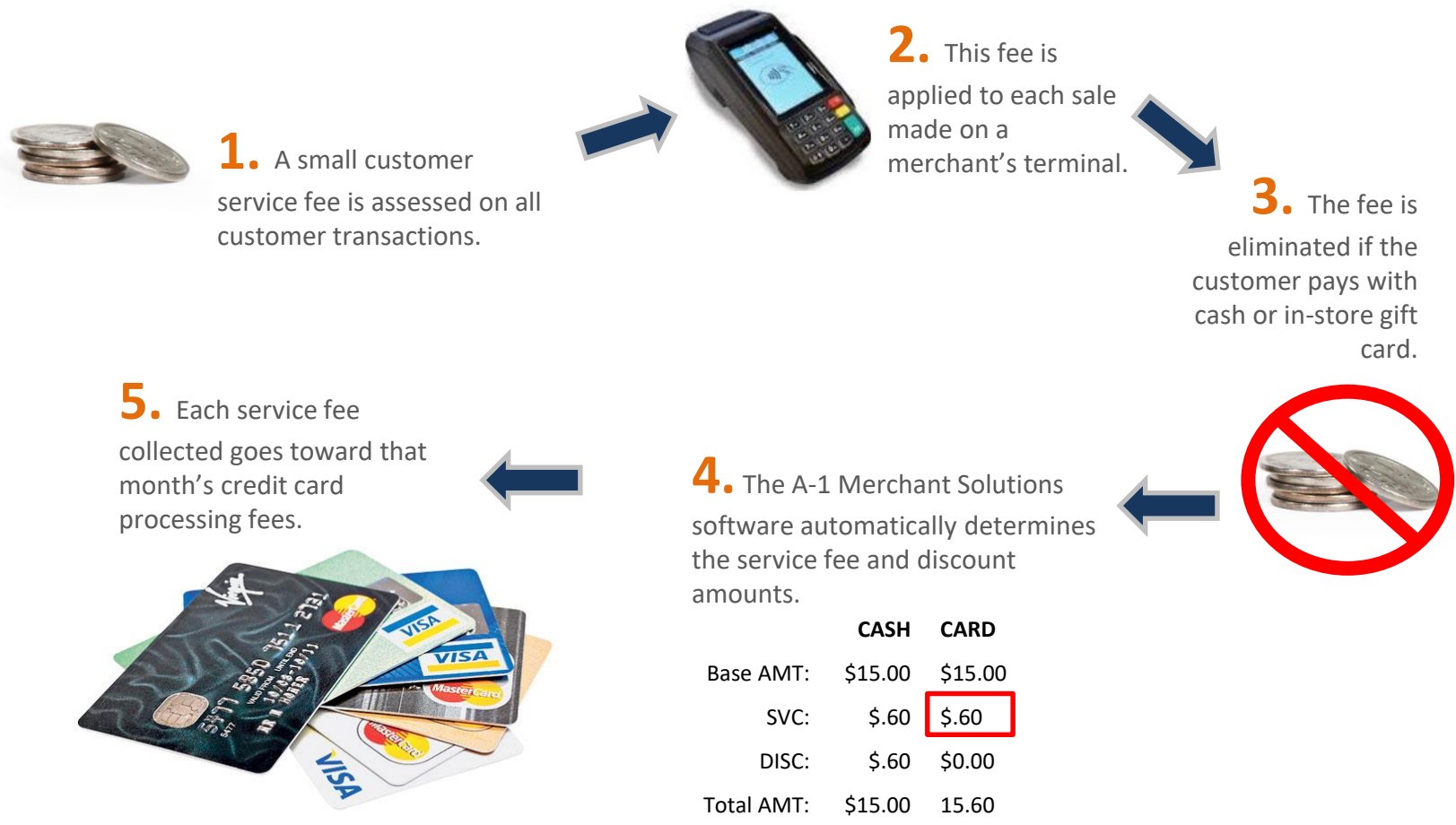
\$6,852.00

A1 MERCHANT SOLUTIONS
Info@A-1MerchantSolutions.com
518-763-4000



* Includes Regulatory, Assessment, Misc. Fees, plus Software & Equipment

How does **ZERO FEE processing** work?



A1 MERCHANT SOLUTIONS
 Info@A-1MerchantSolutions.com
518-763-4000



It's a **CASH DISCOUNT PROGRAM** –
NOT a surcharge or convenience
fee program:

**ZERO
FEE**
processing

There's a big difference!

THE DIFFERENCES

A "**surcharge**" occurs when a merchant increases the price for credit card purchases. Credit card surcharging is illegal in a number of states including New York and Massachusetts, while debit card surcharging is illegal in all states. Surcharges are added simply for the privilege of using a credit card, effectively *penalizing* credit card use.

A "**convenience fee**" is a charge levied for the privilege of paying for a product or service using an alternative payment, or a payment method that is not standard for the merchant. For example, a movie theater which assesses a convenience fee to customers who choose an alternative option of paying by phone using a credit card.

A "**cash discount**" occurs when a merchant decreases the price for cash purchases. Cash discount programs **do not** discriminate across card types. Cash Discounts *reward* customers for paying via with cash.

A1 MERCHANT SOLUTIONS
Info@A-1MerchantSolutions.com
518-763-4000

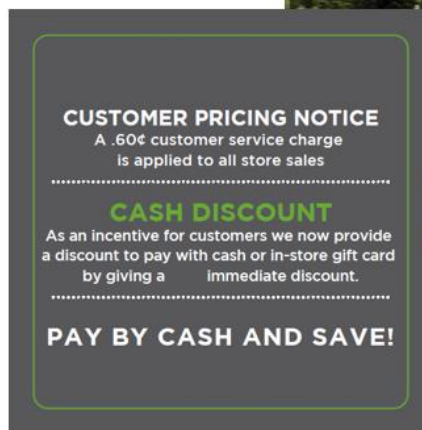


Legal & Compliance



Cash Discount Programs require **complete transparency** to the customer.

Clearly published pricing must be displayed on the front door and at the register. A-1 Merchant Services provides all signage to merchants.



A1 MERCHANT SOLUTIONS
Info@A-1MerchantSolutions.com
518-763-4000



Legal & Compliance



CREDIT CARD GUIDELINES

Visa Core Rules and **Visa** Product and Service Rules 15 April 2015 Visa Public CR-53 © 2014—
2015 Visa. All Rights Reserved. 1.5.4.2 Honoring All Visa Cards

“...Merchants may attempt to steer customers who initially present a Visa Card to an alternative method of payment, such as by providing discounts for cash...”

MasterCard Rules 5.11.2

“...Charges to Cardholders A Merchant must not directly or indirectly require any Cardholder to pay a surcharge or any part of any Merchant discount or any contemporaneous finance charge in connection with a Transaction. A Merchant may provide a discount to its customers for cash payments...”

Discover “...Merchant Operating Regulations R11.1 - Section 2.5, Surcharges and Discounts

...“New terms permit you to offer discounts at the point-of-sale, as provided in the Dodd-Frank Act. You may offer differential discounts depending on the method of payment (e.g., credit, debit, cash or check), but such discounts may not differentiate based on issuer or payment network...”

American Express Merchant Policy Guide Section 3.2

“...You may offer discounts or in-kind incentives from your regular prices for payments in cash...”

A1 MERCHANT SOLUTIONS
Info@A-1MerchantSolutions.com
518-763-4000



There's no Reason to wait!

**ZERO
FEE**
processing

Program Main Features

- **Available for all credit cards types and ApplePay, GooglePay, Android Pay.**
- Fully mobile payment technology with wireless terminals.
- The **ONLY** legally compliant and patented automatic cash discount software available in the country. (US Patents 8423439, 8478689, 8131619B1)
- EMV chip card terminal included.
- No Pin pad required.
- **No setup fee or hidden costs.**



A1 MERCHANT SOLUTIONS
Info@A-1MerchantSolutions.com
518-763-4000

