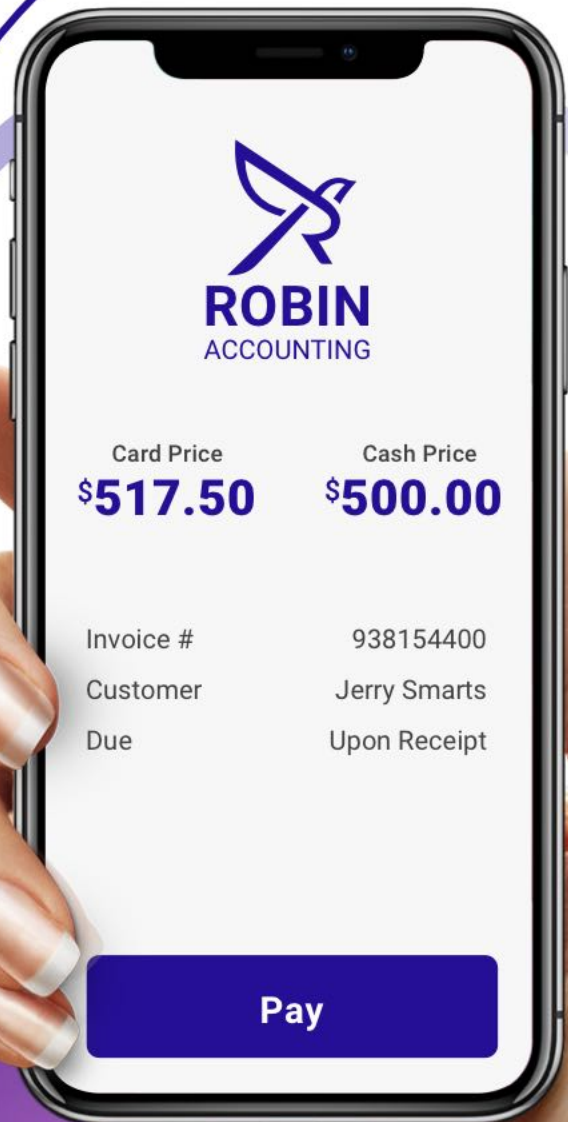NOW AVAILABLE

Merchant
Cost Saving Programs

Reduce your merchant processing fees with:

Surcharging

Add a surcharge fee (example 3%) to the transaction if your customer chooses to pay with a credit card.
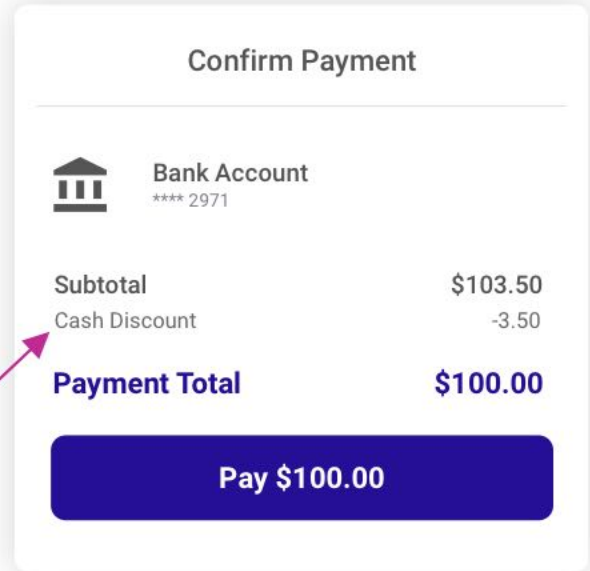
Automatic Dual Pricing

Offer your customer a discount if they choose to pay with cash or electronic check.

ROBIN
ACCOUNTING

Card Price
$517.50

Cash Price
$500.00

Invoice #   938154400
Customer   Jerry Smarts
Due   Upon Receipt

Pay

" Save up to 100% of your credit card processing fees

Contact your merchant services representative to learn more

Dual Pricing Example

Your customer receives a discount if they pay with cash or ACH

Card Price
$103.50

Cash Price
$100.00

Select a payment method

VISA	**Visa Debit** **** 1111 Exp. 12/26	103.50
AMERICAN EXPRESS	**Amex Credit** **** 1234 Exp. 08/28	103.50
🏛	**Bank Account** **** 2971	100.00
💳	Add Credit or Debit Card	103.50
🏛	Add Bank Account	100.00

Confirm Payment

🏛 **Bank Account**
**** 2971

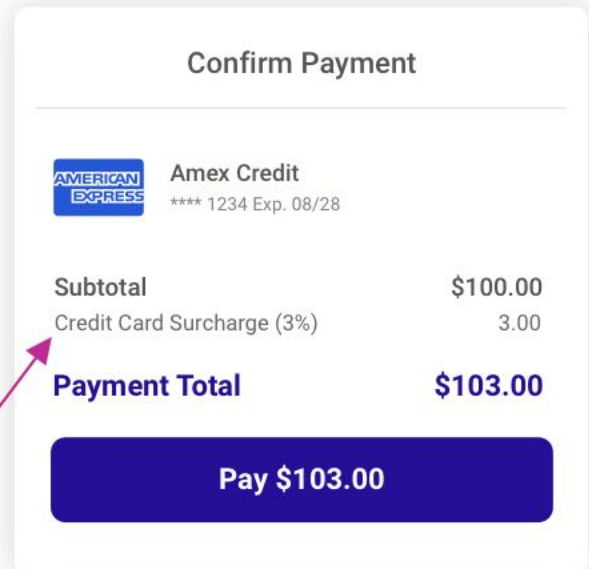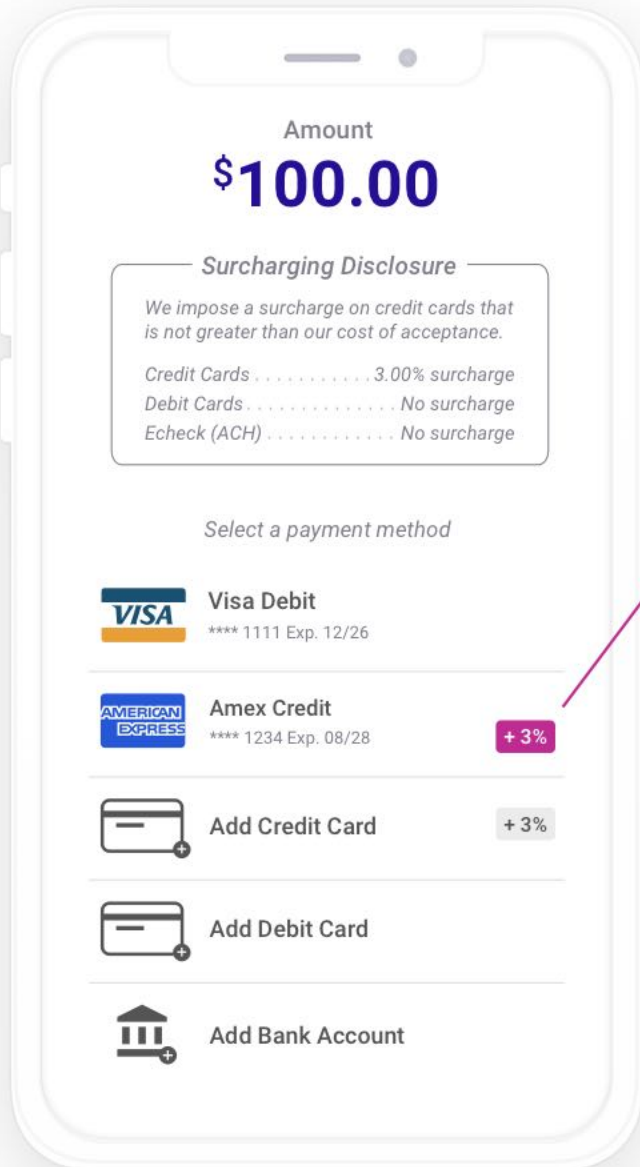|	
Subtotal	$103.50
Cash Discount	-3.50
Payment Total	**$100.00**

Pay $100.00
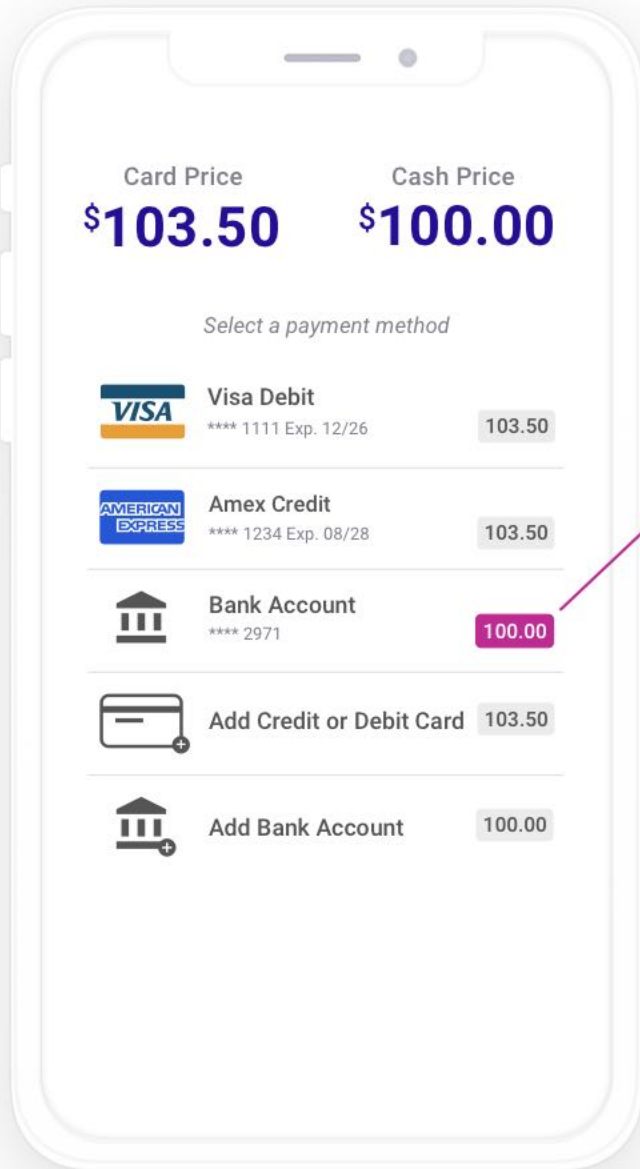
Dual pricing displays a Card Price and Cash/ACH Price for customers. The software automatically embeds the customer fee into the card price so merchants don't need to manually adjust their prices. Customers who pay with cash or ACH receive a discount. Customers who pay with a card pay the full price.

	Card	ACH	Cash
Customer Pays	$103.50	$100.00	$100.00
Merchant Receives	$100.00	$99.40	$100.00

Example assumes processing fees of: Credit Card and Debit Card = 3.382%; and ACH = 0.5% + $0.10

Surcharging Example

Your customer is charged a fee if they pay with a credit card

Amount
$100.00

Surcharging Disclosure

We impose a surcharge on credit cards that is not greater than our cost of acceptance.

Credit Cards . . . . 3.00% surcharge
Debit Cards . . . . No surcharge
Echeck (ACH) . . . . No surcharge

Select a payment method

VISA **Visa Debit**
**** 1111 Exp. 12/26

AMERICAN EXPRESS **Amex Credit**
**** 1234 Exp. 08/28   + 3%

Add Credit Card   + 3%

Add Debit Card

Add Bank Account

Confirm Payment

AMERICAN EXPRESS **Amex Credit**
**** 1234 Exp. 08/28

Subtotal	$100.00
Credit Card Surcharge (3%)	3.00
Payment Total	**$103.00**

Pay $103.00

Surcharging is a program that adds a fee or "surcharge" to purchases made with a credit card. The software automatically identifies credit cards with BIN logic and applies the surcharge to customers who choose to pay with a credit card. No fee will be applied to customers who pay with a debit card or bank account.

	Credit Card	Debit Card	ACH
Customer Pays	$103.00	$100.00	$100.00
Merchant Receives	$100.00	$97.75	$99.40

Example assumes processing fees of: Credit Card = 2.913%; Debit Card = 2.00% + $0.25; and ACH = 0.5% + $0.10
Maximum credit card surcharge allowed by Visa is 3.00%. Surcharging is not available in certain jurisdictions.