



# WHAT IS ZERO COST CREDIT?

- + Traditionally, a business accepts credit cards and is charged processing fees at the end of each month. Zero Cost Credit is a Visa, MasterCard, and American Express program that shifts the processing fee cost from the merchant's responsibility to the cardholder via a surcharge placed on each sale.
- + When customers pay with a credit card, they also cover the processing fee traditionally charged to you, the business owner. Now the business keeps 100% of every credit card sale: when you sell \$100, you receive \$100. No month end interchange fees and costs.
- + At the time of the purchase, the cardholder is informed of the fee amount, and is always given the option to pay with a no-fee method.
- + Our turnkey solution adheres with all the rules and regulations, and insures you are fully compliant with the card brands.





# **CASE STUDY**

+ CLIENT: Plumbing Supply Distributor

+ INDUSTRY: Home Improvement

**+ TIME FRAME:** Jan. 2017 – May 2019

**AVERAGE MONTHLY PROCESSING TOTALS** 

229

**AVG. TRANSACTIONS** 

\$594

**AVG. TICKET TOTAL** 

\$135K

**AVG. MONTHLY TOTAL** 





# **CASE STUDY**

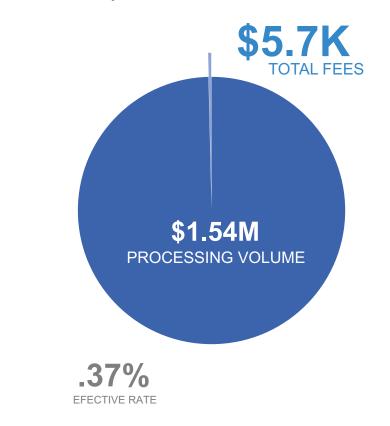
#### PRIOR TO REVNEW

Jan 2017 - Dec 2017



#### WITH REVNEW

Jun 2018 – May 2019



### **RESULTS**

This merchant, after implementing Zero Cost Credit, has seen 9.01% of their invoicing volume shift from Credit Card payment to payment by Check or Cash.

\$36.9K
INCREASE TO BOTTOM LINE





# WHAT DOES THIS MEAN FOR YOU?

Simply put...

You have \$36,900 in reduction of credit card processing costs.

### That's...



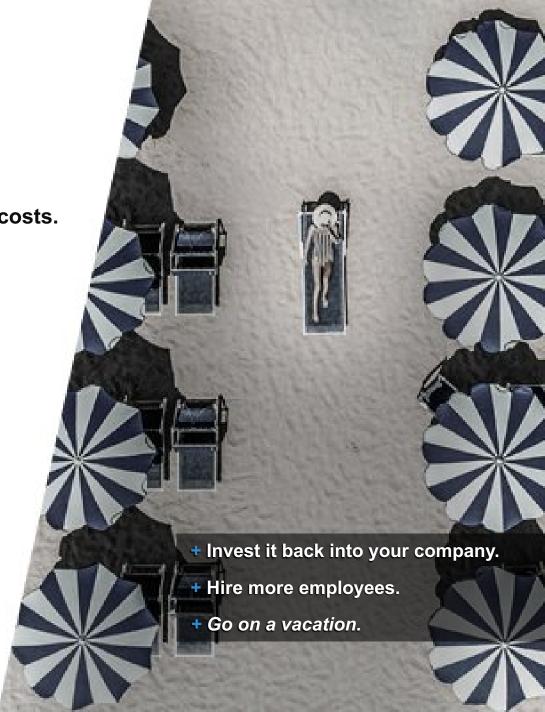
OR



OR



However you want to look at it, you now have the ability to control your processing costs, and the benefits that it provides...







# **TESTIMONIAL**

"Your continued dedication to helping my business grow has made you a valued partner in my success. Most notably, when you introduced me to your Zero Cost processing platform almost two years ago...

I was a little skeptical on the savings promised at first. But that was the best decision I ever made – dropped my fees by 83% and they continue to hold."

Ray T. Former Marine Owner Of Store Featured In Case Study

