

Swipe4Free Surcharge Program

If you're looking for an alternative to Dual Pricing, we've got you covered! Our Surcharge program can also help you eliminate your credit card processing fees by passing them on to your customers.

A 3% surcharge is added only to each credit card sale. Customers are made aware of the surcharge through signage provided by Swipe4Free. Your customers can avoid the surcharge by paying with a debit card or cash.

We impose a surcharge of 3 % on all products. This surcharge is a merchant addition applied only to credit transactions. Our surcharge amount is not greater than our cost of acceptance.

Aren't You Tired Of:

- Your processor taking 3%-4% of your credit/debit card sales
- Increasing credit card rates and junk fees
- Unnecessary miscellaneous fees
- Paying for your customer's card incentives like airline miles, cash back, rewards, and more
- Losing customers because of your credit card minimum signs
- Growing employee minimum wages
- Growing cost of goods due to inflation

The Solution To All Your Processing Needs!

Swipe4Free will increase your profits quickly and easily by eliminating your card processing fees!

- Next Day Funding until 11:00 PM EST
- POS systems for all business types
- Pay At The Table Wi-Fi/wireless terminals
- 100% compliant with all State laws
- All major contactless payments supported



What is Non-Compliant Cash Discounting?



ANY TERMINALS, POS SYSTEMS, AND PIN PADS ADDING A PERCENTAGE LINE ITEM LIKE "NON-CASH CHARGE" OR "NON-CASH ADJUSTMENT" ON CARD TRANSACTIONS IS NON-COMPLIANT AND CAN LEAD TO CARD BRAND FINES OF \$5,000.00.



NON-COMPLIANT SIGNAGE LIKE THE ABOVE CAN ALSO LEAD TO CARD BRAND FINES.

Stay Compliant! Keep Your Profits with Swipe4Free!

Swipe4Free provides you with card brand approved compliant services and equipment to keep you in business and avoid fines!

The Guarantee

If at any point you decide that Swipe4Free is not right for your business, we will switch you back to traditional credit card processing at a reduced rate!



Sales Rep: _____

Phone Number: _____

Email Address: _____

SE HABLA ESPAÑOL

SWIPE4FREE

NO PROCESSING FEES

THE #1 DUAL PRICING & SURCHARGE PLATFORM IN THE NATION!

Se habla español



DUAL PRICING

ELIMINATE YOUR PROCESSING FEES TODAY!



Gasoline

Cash		Credit
5.79 ⁹ / ₁₀	Regular	6.02 ⁹ / ₁₀
5.99 ⁹ / ₁₀	Extra	6.22 ⁹ / ₁₀

Have You Ever Visited A Gas Station That Had A Cash Price And A Card Price?

This practice of having two prices has been accepted by consumers for decades. You can be sure that almost every single one of your customers has, at one time or another, paid the slightly higher card price, or at the very least, is familiar with this practice.

This Exact Pricing Model Is Now Available Through Swipe4Free!

Swipe4Free's Dual Pricing program allows business owners to offer two different transaction amounts to customers paying with cash versus paying with a credit card.

The two separate prices are clearly displayed on the terminal and PIN Pad showing the customer the discount applied when paying with cash. If a customer pays with card the discount is not applied.

No signage or minimum signs are needed under Dual Pricing. Dual Pricing is legal within all 50 states and is compliant under all card brand rules.

How Does Swipe4Free's Dual Pricing Work?



As you enter the sale amount the terminal simultaneously displays the card price and the cash price. EBT is also shown if your business accepts it.

The terminal automatically applies and displays a discount (typically 4%) to all cash sales.

Both sale amounts are clearly displayed for the customer to see and confirm their payment method.

Card sales do not apply a discount & 4% of all card sales go to Swipe4Free to cover:

- Interchange fees
- Transaction costs
- Authorization costs
- Technical support

On all cash sales, there is a separate line item displaying the discount applied, making the transaction a truly transparent sale.

Swipe4Free
3636 33rd Street
Long Island City, NY 11106
1-866-811-1005

12/03/2023 15:45
Card Sale

Trans:6 Batch:4
AMEX CHIP
*****1234 00/00

AMOUNT: \$10.40
DISCOUNT: \$0.00

Total: \$10.40

Cardholder acknowledges receipt of goods and o b ag X

Swipe4Free
3636 33rd Street
Long Island City, NY 11106
1-866-811-1005

12/03/2023 15:45
Cash Sale

Trans:6 Batch:4
Cash Manual

AMOUNT: \$10.40
DISCOUNT: -\$0.40

Total: \$10.00
Ref#: 205921601226

CUSTOMER COPY
Thank You

How Do We Help You Stay Compliant?

- Compliant Hardware Devices
- Compliant Software Built Into Each Device
- Compliant Pricing Model Examples for Your Business
 - Cash & Card Price Listed On All Items
 - Only The Higher Card Price Listed On All Items
 - No Pricing On All Items
- No customer facing signage necessary

What Are The Benefits of Swipe4Free?

Swipe4Free will increase your profits quickly and easily by eliminating all of your card processing fees. Your current processor imposes an average fee of 4% on your total credit and debit card processing. With our Dual Pricing program we eliminate those fees entirely!

Savings Comparison

Fees	Swipe4Free	Traditional Credit Card Processing
Interchange Fees	ELIMINATED	2-4% of Gross Credit Card Sales Volume* <small>*Varies by business and card type</small>
Transaction Fees	ELIMINATED	\$0.05 - \$0.25 Per Transaction
Authorization Fees	ELIMINATED	\$0.05 - \$0.25 Per Transaction
Statement Fee	ELIMINATED	\$5.00 - \$10.00 Per Month
TIN / IRS Fee	ELIMINATED	\$4.95 - \$9.99 Per Month
Monthly Minimums	ELIMINATED	\$25.00 - \$49.99 Per Month
Online Access Fee	ELIMINATED	\$3.00 - \$15.00 Per Month
Express Funding Fees	ELIMINATED	\$9.95 - \$19.95 Per Month
ALL JUNK FEES	ELIMINATED	\$1.99 - \$199.99 Per Month