



# Cash Discount Program Details

Our Cash Discount Program eliminates virtually all of your merchant processing fees by offering your customers a discount when paying with cash.

**PayNoMerchantFees.com**  
a service of Lodestar Productions

877.793.1840



## **Say Goodbye To Merchant Fees.**

A revolutionary payment platform that allows merchants to drastically reduce their credit card processing fees while providing significant cost savings.

In the past, merchants had to absorb the cost of credit card transactions. Due to changes in card network rules, merchants now have the option to charge different prices for cash and credit card transactions. With WAVit, merchants pay a fixed monthly price for unlimited processing.

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# How It Works.

Free Equipment. Risk Free. Cancel At Any Time.

## FREE TERMINAL


or Clover Flex / POS  
req \$60K mth processing



## CUSTOMER NOTICE

PRICES LISTED &  
ADVERTISED REFLECT  
CASH PAYMENT  
PAY WITH CASH & SAVE

## CUSTOMER RECEIPT

RECEIPT	
*****	
Coffee	\$3.25
Sales Tax	\$0.18
Service Fee	\$1.00
<hr/>	
Total:	\$4.43
Thank You	
*****	
	

The service fee added to receipt.

- ✓ Without making any changes to prices, simply notify your customers that the listed price is the discounted "cash price."
- ✓ Wavit automatically applies the standard adjustment for credit to all purchases.
- ✓ Cash payments automatically receive the discount.
- ✓ The discount amount is predetermined and built into the WAVit software.
- ✓ Signage is included to explain to customers that there will be a small service fee added to all credit and debit transactions and to pay with cash in order to maximize their savings.
- ✓ Free Terminal or POS included with merchant processing in excess of \$60K mth



Month To Month  
No Cancellation or ETF Fees  
No Set Up Fees.

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# Features and Benefits.

Free Equipment. Risk Free. Cancel At Any Time.

## PRIMARY BENEFITS

- 1 0% Credit Card Processing**  
Eliminate virtually all merchant processing fees.
- 2 Increased sales volume offsets**  
up to 100% of processing fees.
- 3 Risk free. Cancel at any time and**  
\$0 out of pocket expenses.

## ADDITIONAL BENEFITS

- Collect 100% of each sale
- Eliminate processing fees
- Incentivize cash payments
- Minimal customer resistance
- Unlimited processing
- No minimum purchase
- 24/7 merchant support
- Contactless payments
- Accept all card types

### Key Features of Cash Discount:

Our Cash Discount Program enables you to process credit and debit cards at little to no cost, eliminating virtually all your merchant fees by implementing a service fee to all customers who pay with credit or debit cards. Customers who wish to avoid this service fee can do so by paying the cash price.

As an incentive for customers to pay with cash, they are offered a discount when doing so. Your prices are now "cash prices" and any time someone pays with a card, they are charged a service fee which covers virtually all processing costs.

The most economical way to accept Visa, Mastercard and American Express transactions.

### Why Switch to Cash Discount:

The Cash Discount Program can make the difference between a business that is profitable and one that is just getting by.

For those businesses most impacted by high processing costs, Cash Discount provides a way for you to offset some or all of your merchant service fees without increasing your overall rates. Those customers who pay with cash avoid the services fee and all others will see a line item added to their receipt.

Our proprietary technology automatically calculates the service fee, adhering to Visa, Mastercard, and AMEX processor guidelines.

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# Cash Discount Savings.

How Much Can You Really Save?

WITHOUT



**Traditional Merchant Account**

**Monthly Transaction Amount**

\$93,492.29

**Monthly Fee**

\$9.95

**Credit Card Fees**

\$2,661.72

**Total Fees Charged**

\$2,671.67

**Total Cost**

\$2,671.67 per month

\$32,060.04 per year

WITH



**PayNoMerchantFees**

**Monthly Transaction Amount**

**\$93,492.29**

**Monthly Fee**

**\$0**

**Credit Card Fees**

**\$0**

**Total Fees Charged**

**\$0**

**Total Cost**

**\$0**

**ANNUAL SAVINGS**

**\$32,060.04**

Savings based on 2.847% monthly processing rate on gross

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# FAQ

## **Q: WHAT IS CASH DISCOUNT?**

A: Cash Discount is a way for merchants to offset electronic payment processing expenses by encouraging customers to pay in cash and receive a discount. If the customer chooses to pay with a credit or debit card there is a service fee added to the transaction that is collected on behalf of the merchant. The merchant can use these funds to help offset their merchant card processing fees.

## **Q: IS THIS A NEW PROGRAM?**

A: No, in fact it's been around for decades in Europe and is used across the US in gas stations where a cash discount is offered at the pump. Gas stations have been using this program in the US for over 15 years. Many national, state and local governments including the DMV, Secretary of State, Post Offices, Schools, Courts, and the IRS implement a Service Fee.

## **Q: HOW DO I IMPLEMENT IT?**

A: In order to correctly implement a Cash Discount program, you don't need to change any of your prices - you simply post signage (that we provide) that your posted prices are your cash prices. Consumers who pay with a method other than cash will see a 4% cash service fee listed on their receipt. The additional service charge is programmed into your terminal and added automatically.

## **Q: WON'T THIS UPSET CUSTOMERS?**

A: While nobody wants to pay additional fees, more and more consumers are starting to realize just how expensive it's been for merchants to accept credit cards. By charging a fee on a sales transaction, that's a small price for customers to pay for the quality goods and services you provide. And (if paying that fee or Implementing the Cash Discount Program) allows you to stay in business and keep your overall costs lower, it's a small price to pay.

In fact, surveys have shown that over 90% of respondents stated they wouldn't think twice about paying that amount (only \$1.00 on a \$25.00 transaction) for the convenience of using their credit card rather than carrying cash. And we all know that fewer and fewer of us are carrying cash these days...and everyone loves the rewards associated with their credit cards.

## **Q: IT'S MOST SUITABLE FOR WHOM?**

A: In-person retail sales such as: auto repair, bagel stores, coffee bars, bakeries, car washes, deli's, daycare centers, drycleaners, hair salons, nail salons and event venues are best suited for a cash discount program. Professionals such as accountants and attorneys can now offer a card acceptance option to for unpaid invoices at zero cost and no risk to their practice.

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