



Cost Plus Processing

"The Future of Merchant Processing!"

ELIMINATE PROCESSING FEES BY OFFERING YOUR CUSTOMERS A DISCOUNT WHEN PAYING BY CASH

Cover up to 100% of your
processing fees.



CostPlusProcessingLLC.Com

(855) 391-9190x7

How can we offer zero fees?

Currently more than 99% of businesses accepting credit cards are on traditional programs. These businesses pay a variety of different Daily, Monthly, and Annual Fees. In addition, they pay a percentage of all sales for the privilege of accepting credit cards as a form of payment. When you add up all the fees and percentages that business owners are forced to pay, it comes out to anywhere from 3% - 4%+ of their gross credit card sales.

With rising credit card processing costs and overall increases in business expenses, Business Owners are finding it harder and harder to cover their expenses. A solution was needed to offset these expenses and maintain a reasonable profit margin.

Thanks to years of legal battles such as, “The Payment Card Interchange Fee & Merchant Discount Antitrust Litigation,” and the passing of laws such as, “The Dodd Frank Wall Street Reform and Consumer Protection Act, The Durbin Amendment”. Merchants can now pass the processing fees to the cardholder.

THE BEST CASH DISCOUNT PLATFORM!

Now, Through Cost Plus, a small non-cash fee (3.99%) is automatically calculated for allowing the customer to use an alternate form of payment. This charge is waived as a discount if the customer elects to pay with cash or in-store gift card (if gift cards are accepted). Consumer Pay is a proven solution that allows businesses to increase profits by eliminating their credit card processing fees.

AREN'T YOU TIRED OF:

- Your Processor taking 3% - 3.99% of your total credit -debit card sales
- Your Processor debiting your bank account every day for miscellaneous fees
- Your credit card processing fees constantly increasing
- Checking your bank account every day to make sure your deposit is correct and matches your batches
- Paying for your customer's incentives – airline miles, cash back, gifts, rewards, and more
- Losing customers because of your credit card minimum signs
- Your processor charging you all kinds of junk fees and monthly minimums
- Losing money on small sales due to processing fees
- Trying to understand your credit card processing statement – when it is purposely designed to confuse you so you don't know the fees you're paying
- Losing cash sales because cash customers have no incentive to use cash
- Annual Fees charged to you every December ranging from \$99.99 - \$199.99+

Thanks to Consumer Pay, all of these problems are Solved!

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TRANSACTION PROCESS



EXPLANATION

Merchant enters Sales Amount
 Terminal automatically calculates the 3.99% Non-Cash Fee
 Receipt clearly breaks down the Sale Amount and Non-Cash Fee

DISTRIBUTION OF FUNDS



SALE PRICE

Full Sale Amount deposited to Merchant
 No processing fees are deducted



NON-CASH FEE

Consumer Pay uses 3.99% Non-Cash Fee to Cover:

- Transaction Cost
- Interchange Cost
- Authorization Cost
- Support

FEE COMPARISON

FEES	CASH DISCOUNT PROGRAM	TRADITIONAL CREDIT CARD PROCESSING
Interchange Fee	WAIVED	2 - 4% of Gross Credit Card Sales Volume (Varies by business and card type)
Transaction Fee	WAIVED	\$0.05 - \$0.25 Per Transaction
Card Association Fees	WAIVED	\$0.03 - \$0.10 Per Transaction
Amex Fees	WAIVED	\$10.00 - \$15.00 Per Month
TIN/IRS Fee	WAIVED	\$4.95 - \$9.99 Per Month
Annual Fee	WAIVED	\$79.99 - \$199.99 Per Year
Next Day Funding Fee	WAIVED	\$4.95 - \$9.99 Per Month
All Junk Fees	WAIVED	\$10.00 - \$15.00 Per Month
Batch Fees	WAIVED	\$0.15 - \$0.35 Per Batch
Downgrade Fees	WAIVED	\$35.00 - \$75.00 Per Month

WHY CHOOSE CONSUMER PAY?

SAVINGS = MORE PROFIT



Businesses that sign up with Cost Plus Processing see an immediate increase in profit.

Payroll Increases from minimum wage hikes
Rent & Utility Increases
Increases in cost of merchandise

100% COMPLIANT



Zero Fees follows all card brand rules and regulations and provides the following to ensure compliance:

- Signage
- Technology

PROCESSING MADE EASY



Accepting Credit Cards is a no brainer with Cost Plus:

- Remove the overhead of accepting credit cards.
- Businesses that chose not to accept Credit Cards due to fees can now accept cards and increase sales

ACCOUNTING MADE EASY



Eliminate all your accounting headaches:

- We deposit clean daily totals minus service fee
- You are not taxed on the service fee because it is never deposited into your bank account
- Next day funding of batches until 8:45pm EST

EQUIPMENT



All terminal solutions available:

- IP, Analog and Wireless Terminals
- Proprietary EMV Mobile Bluetooth Card Readers
- Virtual Terminals
- POS Systems
- Online Processing

THE GUARANTEE



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

EASY CAPITAL



As a Cost Plus merchant you have instant access to working capital that can be deposited into your bank account in as quick as 24 hours.

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100% COMPLIANT

CREDIT CARD NOT PRESENT COMPLIANCE RULES

Merchant must display signage at the following:

- Merchant's point of entry (in-store or online)
- Point of transaction (payment and check-out location)

Fee to customer CANNOT exceed 3.99% and CANNOT be called a Service Fee

Non-Cash Fee must be shown clearly:

- On the front of the receipt
- In same font and size as wording on the transaction receipt

Cost Plus

Cost Plus provides Signage Stickers and Table Tents to be placed at point of entry and register.

Cost Plus will never assess a fee greater than 3.99% on any of our equipment. We also do not charge a flat cost for small ticket sales under \$10.00.

The Cost Plus receipt clearly displays "Non-Cash Fee" in the same size and font as the other text on the receipt.

Table Tent

USE CASH AND SAVE!

CASH DISCOUNT

We can now offer the same quality products & services without raising our Prices!

CUSTOMER NOTICE

Prices are marked at a cash discount of **3.99%**, so you are saving instantly if you are paying with cash. If you pay by credit card you will not be taking advantage of the **3.99%** cash discount and the difference will be added to your purchase.

*We thank you for your patronage and continued support.
It is our pleasure to serve you!*

Receipt Sample

```
MERCHANT BUSINESS NAME
MERCHANT ADDRESS
DATE TIME
CREDIT SALE:
TRANSACTION# *****
CARD TYPE MASTERCARD
ACCOUNT: *****
ENTRY CHIP
AMOUNT: $10.00
NON-CASH FEE: $0.40
TOTAL: $10.40
REF NUMBER 12345678
AUTH CODE: 12345678
RESPONSE APPROVAL 123456
MODE
AID
TYR
IAD: 0123456789400000000000000000FF
TSI E00
ARC 00
APPN DEBIT MASTERCARD
I AGREE TO PAY ABOVE TOTAL AMOUNT
ACCORDING TO CARD ISSUER AGREEMENT
(MERCHANT AGREEMENT IF CREDIT VOUCHER)
X.....
CARD HOLDER NAME
MERCHANT COPY
THANK YOU!
```

EQUIPMENT OPTIONS



DEJAVOO Z8

- Compatible with all card types including contactless transactions such as Apple Pay & Google Wallet
- EMV Ready
- Dial Up or IP connections available
- EMV enabled



DEJAVOO Z9

- Compatible with all card types including contactless transactions such as Apple Pay & Google Wallet
- EMV Ready
- Dial Up or IP connections available
- EMV enabled



MOBILE SWIPER

- Compatible with all card types
- EMV Ready
- Bluetooth Enabled



VIRTUAL TERMINAL

- Online transaction portal
- No terminal needed



POS

- Customizable menus / Product listing
- Inventory management
- Digital touch screen for easy transactions
- Customizable to business needs
- EMV Compatible