

Replace Processing Fees with **99**.95 per mo. One Flat Monthly Fee

That's right, you read it correctly. Pay only one flat monthly fee for accepting **Debit and Credit Cards, it's the honest truth.**

- Offer payment options with the TruePay Cash-or-Card program
- Customers Using a Debit or Credit Card Pay a Small Convenience Fee
- Truly the Best Way to Accept Payments for Your Business
- Compliant with Visa and Mastercard Regulations and Legal in all 50 States

TruePay

One Flat Monthly Rate
Month to Month Billing

99.95

TrueTech Licensing Fee Included
TruePay Terminal Included
Lifetime TrueCare Coverage Plan
PCI Compliance Fee (\$19.95) May Apply
Cash-or-Card Program

TruePOS

One Flat Monthly Rate
Month to Month Billing

149.95

TrueTech Licensing Fee Included
TruePay Poynt POS Included
Lifetime TrueCare Coverage Plan
PCI Compliance Fee (\$19.95) May Apply
Cash-or-Card Program



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TruePay | Cash-or-Card & How It Works



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Comparison | Cash-or-Card vs. Traditional Card Processing

	Card Processing	Cash-or-Card Program
Total Monthly Revenue	\$57,985.78	\$57,985.78
Merchant Pays Per \$20 Sale	\$0.79	ZERO
Customer Pays Per \$20 Sale	\$0.00	\$0.70
Total Monthly Fees	\$1,652.59	\$99.95
Total Cost Per Year	\$19,831.13	\$1,199.40

Total Yearly Savings: \$18,631.73

Sample Rates	Sale Amount	Convenience Fee
Average Sale Below \$10.00	\$0.01 to \$4.00	\$.32
	\$4.01 to \$10.00	\$.42
Average Sale Above \$10.00	\$10.01 to \$15.00	\$.60
	\$15.01 to \$20.00	\$.70
Average Sale Above \$20.00	\$20.00 Plus	3.75%

*Annual Savings Based on Average. 2.85% + 0.10 Processing Fees Per Transaction, Average \$20.00 Sale.



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TruePay | Getting Started in 2 Easy Steps

Step One

Post Signage in a Visible Area By the Front Entrance & the Register



The Rules

Clear and conspicuous signage is required by law to be displayed at the business entry point and at the point-of-sale to easily and accurately explain the Cash-or-Card payment options, if a customer “chooses to pay with cash or check the convenience fee is not added”.

Step Two

Setup Your Payment Equipment and Begin Taking Payments



Explaining the TruePay Program To Your Customers

The price of the goods sold includes the; **price of the product + convenience fee + sales tax.** This is not a discount program rather a convenience program.

The convenience fee is not intended to punish those customers paying with a card. If cash is used as payment, no fee is charged, essentially rewarding cash customers.



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**Surveys Say That 99.2%
of All Consumers Don't Mind
Paying a Convenience Fee.**

100% Satisfaction Guaranteed

If for any reason you are not 100% satisfied
with the Cash-or-Card Program.

**We Guarantee to Switch You to
Zero% Markup Processing**



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Lower Processing Fees with a Monthly Membership Fee

99^{.95} per mo.

- Two Programs to Choose from, Cash-or-Card or 0% Markup Wholesale
- Truly the Lowest Rates Available for Accepting Payments for Your Business
- EMV Compliant Terminal and POS Options Available

	49.95	99.95	149.95
Truly Simple	0% Markup + Interchange \$0.15 Per Trans	0% Markup + Interchange \$0.10 Per Trans	0% Markup + Interchange \$0.08 Per Trans
Cash-or-Card	Zero + Cash Rewards	Zero + Cash Rewards	Zero + Cash Rewards
Mobile Gateway	✓	✓	✓
Free Mobile Swiper		✓	✓
Rate Protection	✓	✓	✓
No Cancellation Fee	✓	✓	✓
24/7 Support	✓	✓	✓
Concierge Support		✓	✓

*Monthly membership fee qualifications are based on total processing volume. Cash-or-Card program passes along a small fee to the consumer to cover the cost of interchange + markup. 36 to 48 month equipment lease required for participation in the Cash-or-Card program for software licensing fees.

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TruePay Payment Terminal



TrueTech Software

The terminal comes preprogrammed with the TruePay software

Connect with WIFI

Self discovering allows you to easily connect to your WIFI router

Connect On the Go

The Mobile Go Version is 3G Capable, prepaid mobile plan required

24/7 Support

You don't have a 9-5 business, that's why we offer 24/7 customer support

Built-in Printer

Don't fret with external printers and ours are built-in and easy to use

App Payment Ready

Wow your customers with payments via Apple Pay, Google Wallet, etc.

EMV & NFC Compliant

EMV and NFC Contactless built in, EMV 4.x L1 and L2 certified



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Poynt | TruePay Point of Sale



Real Time Sales Reporting

Get real time reporting on your phone, web, or Smart Terminal

Completely WIFI Mobile

Cut the cord, and go with your Poynt Smart Terminal

24/7 Support

You don't have a 9-5 business, that's why we offer 24/7 customer support

Built-in Printer & Scanner

Don't fret with external printers and scanners, ours are built-in

Mobile Payment Ready

Wow your customers with payments via Apple Pay, Samsung Pay, etc.



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TruePay | Completing the Application in 3 Easy Steps

Step 1. Your Privacy is Important

Your privacy is our concern, beyond needing the basic information about your business, **the Sales Advisor will not need and should not ask you for personal, financial or banking information.** During the application process you will receive a secure application via DocuSign to provide these details. Our processing partners are bound by PCI regulations, thus ensuring from start to finish that your data is safely and securely handled for your protection.

Step 2. We Will Need a Few Things From You

In accordance with our concerns over privacy and the legal responsibility to make sure we have the right person and to deter fraud. **You will need to submit these items securely to your Support Advisor.**

- **Copy of the Drivers License for the responsible party signing the application.**
- **A Voided Check from the account for the business entity.**
- **EIN or Social Security number based on business entity type.**
- **Your Support Advisor will provide a secure email address, sms text, or fax number to you when they first contact you. Thank you for your business!**

Step 3. A Support Advisor Will Contact You

You have completed the Business Survey form with the basic information needed to get the application process started. Once your Sales Advisor submits the form to our applications group, **a Support Advisor will contact you to confirm the information and review your application.**

- **Please ask your Support Advisor any questions you may still have, we want you to feel good about your decision.**
- **Please let us know how the sales experience was for you, it's important for us to know that you truly feel good about the experience.**
- **Your Support Advisor will review the application with you completely, we want you to fully understand what you are signing.**



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TruePay is Good For Everyone

Explaining the Convenience Fee

It's Alright to Charge Your Customer

- There are thousands of merchants who are currently participating in this program
- Consumers have become accustomed to paying for convenience
- The majority of customers don't mind paying a small fee
- Most card users are unaware that you are paying their card reward fees for them
- The money you save can be reinvested back into growing your business
- People want to help you grow your business because it helps the community

Consumers Already Pay for Convenience

- Cash is the only currency, people pay a fee to get cash from an ATM
- Mobile Phone companies charge to accept payments
- Local municipalities and utility companies charge to accept card payments
- People frequently use food delivery services such as; Uber Eats & GrubHub
- Banks charge for cashing checks and other services

What Should I Tell My Customers

- Explain how the rising costs of accepting cards is hurting your business
- Highlight the benefits, you are now able to reinvest that money into growth
- You are not penalizing your customer, if they want to pay in cash they are rewarded
- You can lower prices overall and be more competitive, offsetting the fee
- Offer a rewards program or customer appreciation events
- You are investing in the growth of the community through commerce

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TruePay | Cash-or-Card Frequently Asked Questions

1. How are we different from traditional credit card processing

We utilize the existing card processing network to deploy our technology platform. This allows us to change the way payments are exchanged between the consumer and the merchant. TruePay works with business owners and the local community to build economic partnerships. Through these partnerships we are able to serve the local businesses and community.

2. What is the Cash Discount (Cash-or-Card Program)

Well simply put, its what makes all of this legal. All 50 states allow a merchant to offer a discount program when it is offered to all customers fairly. This does not require you to run special promotions or sales. The TruePay terminal or POS, not your register, applies the convenience fee and therefore you don't charge the fee to customers who pay cash.

From the Federal Trade Commission; Discounts to Customers. A PCN (Payment Card Network) cannot stop you from offering your customers a discount or another incentive for using a certain method of payment, as long as you offer it to all your customers and disclose the offer clearly and conspicuously. For example, you can offer your customers a discount or a coupon if they pay with cash or a debit card rather than a credit card.

3. You are not charging an extra fee

The price of the goods sold includes the price of the product + convenience fee + sales tax. This is not a discount program rather a convenience program. Your cost of goods and services include all fees, consumers never argue about sales tax. The convenience fee is not intended to punish those customers paying with a card. If cash is used as payment, no fee is charged, essentially rewarding cash customers.

4. Who Owns the Equipment

The business owns the equipment once the lease term is completed. The equipment can be repurposed for regular processing and used on other card processing networks at anytime.

5. Why Leasing

The equipment lease allows a merchant to payout the cost of the equipment and software fees over a 48 month period. There are additional tax benefits for the merchant also. The merchant is allowed to write off up to \$4500 of the amount of the lease in the first year. Additionally this allows TruePay to fund our business, otherwise we could not offer the TruePay program. Another reason we feel it is our responsibility to give back to the community of our customers.

6. What is the TrueCare Lifetime Coverage Plan

All leased and rented equipment is covered for any damage, loss, or malfunction for the entire period that a merchant is participating in the TruePay program.



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TruePay | Why Cash-or-Card (Cash Discount) is Legal

Federal Trade Commission Ruling on Cash Discount Programs

Mitchell Katz, spokesman for the Federal Trade Commission, said in May of 2011: The Dodd-Frank law prohibits a payment card network such as Visa “from inhibiting the ability of anyone to provide a discount for payment by cash, checks, debit cards, or credit cards,” said Katz. “Neither surcharging, nor a cash discount is illegal.”

Discounts to Customers (FTC Excerpt)

“A PCN cannot stop you from offering your customers a discount or another incentive for using a certain method of payment, as long as you offer it to all your customers and disclose the offer clearly and conspicuously. For example, you can offer your customers a discount or a coupon if they pay with cash or a debit card rather than a credit card. But the new rules do not address other PCN restrictions that may prevent you from offering discounts or similar incentives that vary based on the use of a card from a particular issuer or a particular PCN.”

Federal Trade Commission Report

<https://www.ftc.gov/tips-advice/business-center/guidance/new-rules-electronic-payments-lower-costs-retailers>

Federal Law

By uniformly assessing a set customer service fee across all products and payment types, merchants utilizing the Cash Discount program meet the standard regulations set forth by all major card service providers, state law and federal law. As part of our regular standard list product pricing a small service fee (much like an automatic service gratuity applied in some dining locations) is assessed on ALL sales regardless of how payment is made including checks, cash, credit-debit cards, gift cards, etc.

As stated in the Durbin Amendment (part of the 2010 Dodd-Frank law) businesses are permitted to offer a discount to customers as an incentive and to encourage customers to pay by alternative methods other than a credit/debit cards including either checks or cash in order to automatically receive a discount which is applied at the time of sale.

Durbin Amendment Summary

<https://cayan.com/durbin-amendment>

Wikipedia Resources

https://en.wikipedia.org/wiki/Durbin_amendment

Credit Card Industry

As of January 27, 2013 several Card industry changes went into effect with regards to the credit card company's federal class action litigation settlement. The settlement requires Visa and MasterCard to change some rules for merchants who accept their cards, including allowing merchants to “offer discounts to customers who pay with payment forms less expensive than Bank Debit cards”.



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