

## Benefits of Suede

Suede 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 Cash Discount, Dual Pricing, and Surcharging solutions we give you three convenient options to eliminate those fees entirely!

### How do we help you stay compliant?

- We provide compliant hardware devices approved by all card brands
- Each hardware device we provide has built-in compliant software that follows all card brand rules
- We provide compliant pricing model examples for your business based on your program type.

## Savings Comparison

Fees	Suede	Traditional Credit Card Processing
Interchange Fees	ELIMINATED	2-4% of Gross Credit Card Sales Volume*
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

## 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 may lead to card brand fines of \$5,000.00.

### Stay Compliant! With Suede!

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

#### Our Guarantee

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



150 S. Pine Island Rd.  
Ste. 440 Plantation, FL 33324  
1-305-359-3164



Agent: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_



## Eliminate Your Processing Fees Today!

### Cash Discounting, Dual Pricing, and Surcharging Solutions.

### Your Local Merchant Service Provider



www.gosuede.com

# Why Choose Cash Discounting?

## Minimum Wage Is On The Rise

States all across the U.S. are raising their minimum wage rates. Florida's minimum wage has continued its annual increases under a constitutional amendment passed in 2020. After rising to \$14.00 per hour on September 30, 2025, the state's minimum wage is set to increase again to \$15.00 per hour.

## Raising Your Prices Costs Customers

A 1% price change generally results in increasing the yearly customer turnover rate from 14 percent to 21%. That 7% increase can turn a good year into a bad one.

## Increased Sales

Offering cash discounts can attract more customers, leading to higher sales volumes for you and your business as customers are encouraged to take advantage of the savings.

## Competitive Advantage

Offering cash discounts sets you apart from competitors and appeals to cost-conscious customers looking to save.

## Reduced Accounts Receivable

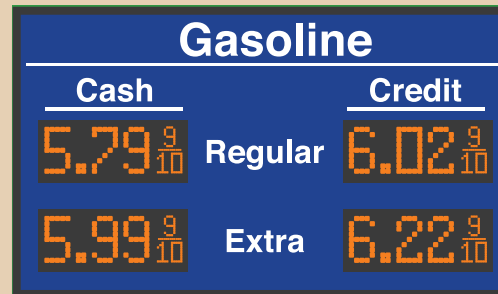
Cash discounts encourage faster payments, reducing outstanding accounts receivable and lowering your risk of bad debts.

Suede	
2 Jericho Plaza Suite 304, Jericho, NY 11753	
12/03/2024	15:45
Cash Sale	
Trans:6	Batch:4
Cash	Manual
AMOUNT:	\$10.40
DISCOUNT:	-\$0.40
-----	
Total:	\$10.00
Ref#:	205921601226

# Why Choose Cash Discounting?

## Have You 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 nearly all of your customers have either paid the slightly higher card price at some point or are at least familiar with this practice.



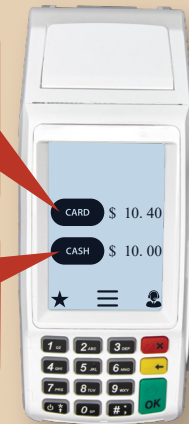
## This Exact Pricing Model Is Now Available Through Suede!

Suede's Dual Pricing program lets you display different prices for cash and credit card payments on terminals, offering discounts for cash. It is legal in all 50 states and complies with all card brand rules, with no need for extra signage or minimum purchase signs.

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

- Interchange fees
- Transaction Costs
- Authorization Costs
- Technical Support

On all cash sales, there is a separate line item displaying the cash discount on both the terminal & customer receipt making the transaction a truly transparent sale.



# Why Choose Cash Discounting?

## Need An Alternative to Dual Pricing & Cash Discounting? 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. With our surcharging program a 3% fee is added to all credit card purchases. Customers are made aware of the surcharge through signage provided by Suede. 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 and debit card sales
- Increasing credit card rates and junk fees
- Unnecessary miscellaneous fees
- Paying for your customers card incentives like airline miles, cash back rewards, & 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

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