



**Why Suede is the Best for  
Cash Discounting, Dual Pricing & Surcharging**





# Inc. 5000

FEATURED IN 2024 & 2013

**2,057**  
RANK OVERALL

**193**  
IN NY, NJ & PA

**163**  
IN NEW YORK

**118**  
RANK OVERALL

Suede, formerly Merchant Industry, established in 2007, is a leading nationwide credit card processing service provider. We excel in delivering best-in-class products and exceptional customer service to ISOs and their merchants.

**40,000+**

Merchants

**\$250+ MILLION**

Saving Passed to Merchants

**\$9.5+ BILLION**

Yearly Volume

**1,200+**

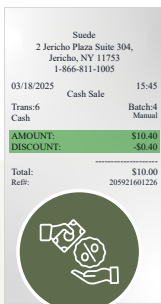
New Merchants Added Each Month

**3 HEADQUARTERS**

Offices in New York, Florida, and India

**2,000+**

Equipment Options



## Cash Discounting

### How it works:

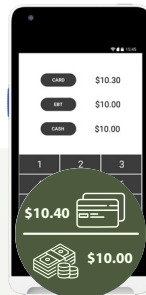
Merchants display a higher price on their merchandise to cover the cost of their card processing fees. Customers receive a discount on the merchandise when paying with cash.

### Customer Incentive:

Paying with cash earns customers a discount, encouraging more cash sales for the merchant and helps them eliminate processing fees.

### Merchant Benefits:

Offering cash discounts attracts more customers, increases sales, and sets merchants apart from competitors. It appeals to cost-conscious shoppers while promoting faster payments and reducing the risk of bad debts.



## Dual Pricing

### How it works:

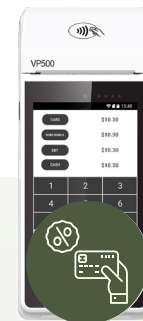
Merchants display both the higher card price and the lower cash price on their merchandise, POS systems, and payment terminals at checkout.

### Customer Incentive:

Customers are clearly informed of the price difference and given a transparent choice of payment options encouraging them to pay with cash.

### Merchant Benefits:

Like Cash Discounting, Dual Pricing attracts budget-conscious buyers, promotes faster payments, and reduces the risk of unpaid debts, all while helping merchants eliminate card processing fees.



## Surcharging

### How it works:

Merchants add a 3% fee to all credit card purchases on their merchandise. Customers are notified of the surcharge through signage provided by Suede

### Customer Incentive:

Customers are clearly informed of the price difference and can avoid the surcharge by paying with a debit card or cash.

### Merchant Benefits:

Surcharging completely eliminates a merchant's credit card processing fees by transferring them to their customers. This also encourages cash sales.



# Partnership & Profitability Advantages

## **White-Label & Office-Level Programs:**

Complete branding solutions with full merchant relationship control.

## **Customized Schedule A:**

Flexible agreements aligned with ISO growth goals.

## **Activation Bonuses:**

Complete branding solutions with full merchant relationship control.

## **Split % (High Splits):**

Flexible agreements aligned with ISO growth goals.



## Operational Transparency & Growth Tools



### CRM Features & Residual Reporting

Hierarchical office structures, sub-agent payout automation, and full Schedule A /sub-agent reporting.



### Lines of Credit:

Growth capital for rapid ISO expansion without financial bottlenecks.



### BIN-In-A-Box Program

More control, higher profitability, full pricing transparency, and position yourself for higher exit multiples.



### Maximize Exit Strategy:

Lucrative exit multiples based on ISO production commitments.



# Cutting-Edge Processing & Technology Solution

## **POS & Valor Product Lineup:**

Virtual terminals, E-commerce solutions, white-label and wholesale Valor options, and POS system integrations.

## **TSYS/Global Full MSP**

Full-service MSP with in-house underwriting, risk management, and approvals.

## **All Your Processing Needs In One Place:**

High-risk support, First Data (Clover/North/Omaha), Elavon VARS, CenPOS, CDK, instant funding, and interchange optimization.

## **iMAP Approval**

Instant merchant onboarding with guaranteed approval timelines.



## Unmatched Support, Training & Industry Leadership



### 24/7 Relationship Management:

Dedicated R's available anytime, backed by skilled admins and robust resource centers.



### Strategic Office Locations:

Local hardware inventory shipping and pickup centers in New York and Florida.



### Corporate Training Programs:

LMS platform, sub-agent training, and access to national training calendars for continuous learning.



### Industry Leading Pricing Solutions:

True no-fee processing, custom statements, BIN-based surcharges, and upcoming ACH options.

# Join Our Trainings

View all our upcoming training sessions for 2026 by scanning the QR code or visiting the link below.



## Training Topics Include:

- White Label Opportunities
- Why Suede is The Best for Cash Discounting, Dual Pricing, & Surcharging
- Credit Line Opportunities

Scan to view our 2026 Training Calendar or visit: [gosuede.com/iso-training/](https://gosuede.com/iso-training/)

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