



Zero-Cost Credit Card Processing

Pay 0% to Accept All
Credit Card Payments
Sell \$100, Keep \$100



Credit Card Acceptance For Business, Charities, Government, and Higher Education

Businesses, Charities, Government, and Higher Education pay for their customers' credit card reward programs and the fees associated with selling using credit cards as the method of payment. This expense comes out of your pocket in the form of not receiving 100 cents on the dollar for each sale made when accepting payment by credit card.

Quick Credit Card Facts:

- The cost of accepting credit cards continues to rise every year
- Credit card reward programs are a big contributor to high credit card processing costs
- The more robust the rewards program such as cash back and frequent flier miles, the more Businesses, Charities, Municipalities, and Higher Education pay to accept payment by credit cards
- Credit card processing is one of the largest operating costs for American businesses

Quick Credit Card Facts (continued):

- 1.06 billion credit cards in use in the United States
- 40% of Americans are more likely to use a credit card to make a purchase
- 70% of people have at least one credit card
- 60% of Americans believe the United States will soon become a cashless society
- Credit card transactions are 35% greater in sale price compared to cash sales and Americans are making more purchases than ever on credit

What Makes Credit Card Processing Free?

Numerus Capital's Merchant Services gives merchants the ability to pass the credit card processing fee to the customer instead of absorbing it themselves. This cost savings flows directly to your bottom line and is how you lower costs, keep it fair for your customers, stay fully compliant, and maximize your profit.

Numerus Capital's Zero-Cost Credit Card Processing Solution Is

- **Zero-Cost:** Merchants keep 100% of every credit card sale – Sell \$100, Keep \$100
- **Fully Compliant:** Our solution ensures 100% compliance
- **Customer Friendly:** Pass on a small fee for credit cards payments making your cost to accept credit cards zero – the transaction is billed to the customer's credit card just like before with no changes to their terms and conditions with their credit card provider (Visa, Mastercard, American Express, Discover, etcetera)
- **Fair:** Customers have the option to pay by debit card and not pay any fee; you pay the cost to accept debit cards as you do today

Maximizes Profits and Controls Costs – The 2.0% To 4.0% Expense Merchants Pay For Accepting Credit Card Payments Flows Directly Back To Your Bottom Line As A Cost Savings On Every Sale

- **No Upfront Costs Or Fees And No Long-Term Contracts – Pilot The Program To Validate Proof Of Concept And Cost Savings**
- **Works With All Credit Card Brands and Products**
- **Free, No Obligation Statement Savings Analysis For Both Zero-Cost And Traditional Credit Card Processing Solutions – We Will Quantify Your Monthly And Annual Financial Cost Savings**

Use Cases Include Clients In All Businesses, Charities, Government, And Higher Education – Ask Us To Share Examples Of What These Cost Savings Could Mean To Your Business.

How Do Merchants Incorporate Zero-Cost Credit Card Processing Into Their Business?

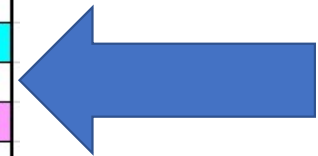
The program is flexible and easy to implement in all payment environments:

- Works in face-to-face, mail-order, telephone order, and online payment environments
- Use out-of-the-box standalone and wireless equipment, API integration into all e-commerce and POS platforms providing seamless solutions to easily start processing credit card payments at Zero Cost
- Virtual Solutions Include Merchant Payment Pages And Customer Self Service/Check Out Pages
- Numerus Capital provides a custom implementation plan for your customer base
- Sale Transactions Captured Through Your Merchant Bank Account And/Or Bulk, Automated Export
- All required signage and disclosures provided to ensure compliance

What's The Cost Savings To My Business For Implementing The Zero-Cost Credit Card Processing Solution?

1. Start A Conversation With Us Today At **312-953-1769** or todd.aaron@numeruscapital.net For A Free, No Obligation Statement Savings Analysis For Both Zero-Cost And Traditional Credit Card Processing Solutions.
2. Review Your Merchant Services Bank Statement And Eliminate The 2% to 4% You Currently Pay As A Credit Card Processing Expense. Budget This Expense To Flow Directly To Your Bottom Line As A Cost Savings To Hire More Staff And Buy New Equipment To Grow Sales.
3. See The Illustration Below Quantifying What The Cost Savings Could Represent For Your Business.

	<u>Monthly</u>	<u>Percentage</u>	<u>Annual</u>
Current Volume:	\$ 20,000,000.00	100.00%	\$ 240,000,000.00
Current Cost:	\$ 440,000.00	2.20%	\$ 5,280,000.00
New Cost:	\$ 20,539.95	0.10%	\$ 246,479.40
Annual Savings:	\$ 419,460.05	95.33%	\$ 5,033,520.60
3 Year Annual Cost Savings Estimated @ A 5% Sales Growth/Year:			\$ 15,868,173.69
Debit Card Pricing At IC Plus 1.00% + \$0.25			



Legal Evolution of Credit Card Surcharging

Prior to 2013, businesses that accepted credit cards were not permitted per the card brand rules to surcharge. In 2013, a class-action lawsuit brought by a group of businesses claiming anti-trust violations by the major card brands and associated banks was ruled in favor of the businesses. The ruling on the class-action suit required the card brands and issuing banks pay merchants in excess of seven billion dollars in swipe fees.

This ruling also allowed businesses to add a surcharge to all credit card transactions reducing the processing cost for credit cards to Zero. The only cost to the businesses is the low cost of debit card acceptance as you cannot surcharge debit cards.



Legal Evolution of Credit Card Surcharging

In terms of compliance, the card brands have the following rules in place with automatic compliance solutions:

- Businesses can only surcharge credit cards and not debit cards
- The maximum surcharge amount is 4%
- Proper disclosure must be given in every payment environment the business applies a surcharge (e.g., signage for retail, verbal for phone payments, and proper verbiage on the website for e-commerce transactions)
- The business must register with the card brands
- The base amount and surcharge must be processed as one transaction
- The surcharge amount must be broken out as a separate line item on the receipt

State law applies to surcharging as well, currently there are 46 states that allow surcharging. The states that do not allow surcharging are CO, KS, MA, and CT, however there are strong indications that these states will follow the lead of some of the other states that have changed their policy to allow surcharging, including CA, TX, FL, NY and OK.

About Numerus Capital

Numerus Capital is a trusted leader in the payments industry providing Zero-Cost and Traditional Credit Card Processing solutions and services for all industries. We implement credit card processing programs for in-store, online, and mobile sales environments with fully customizable programs that engage consumers as they spend and save. We work with each of our merchants to facilitate payment processing solutions that create efficiencies in processes for payment acceptance, reconciliation, and reporting.



About Todd Aaron

Todd Aaron has a passion for building enterprise value at the intersection of financial services and technology - from strategy to execution. He has held Chief Operating and Innovation Officer roles throughout his career. Numerus Capital | www.numeruscapital.net was launched as a successor consumer and commercial finance company that draws on Todd's subject matter expertise of being the 3rd generation owner/operator of one of the largest U.S. privately-owned business-to-consumer finance companies started in 1932.

Numerus Capital implements

- 1) Point of sale credit financing solutions that increase merchant/service provider's sales;
- 2) Zero-Cost and Traditional Credit Card Processing Solutions that create material cost savings; and
- 3) Liquidity events that enable business to optimize their balance sheet and revenue generation in business-to-consumer and business-to-business verticals.



More About Todd Aaron

Prior to Numerus Capital, Todd led technology and operations at Great American Finance Co where he was responsible for growing sales to \$60 million per year, producing 29% year-over-year growth by creating a \$2 million-dollar proprietary SaaS, loan origination and servicing platform that originated and collected more than 640,000 credit applications/loans. These fintech and digital transformation efforts recast the company with the competitive advantage of being a differentiated analytics and wide-moat capital provider which paved the way for the company to be successfully sold to Private Equity after 85 plus years of operation by his family. Todd is known to his colleagues as a person driven to transforming and scaling business through innovative, client-centric, credit/technology-enabled solutions. He enjoys solving financial and technology challenges by converting complex problems into actionable roadmaps.


Contact Us


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