

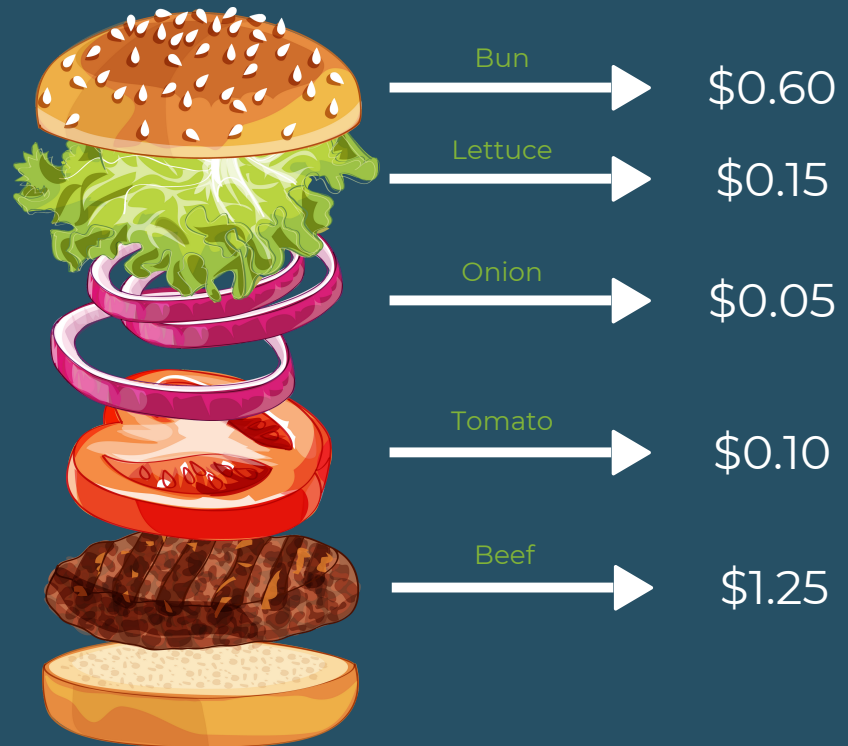
Understanding Cash Discount 2.0

Having trouble understanding VizuPay's Cash Discount 2.0 program? Here's a simple example to help you know if CDP is the right option!

Imagine you own a restaurant, and on your menu, you have burgers. Every ingredient that goes on the burger helps you decide the price a customer pays.

For this example, the cost to produce this hamburger would be \$2.15. As a business owner, you wouldn't charge your customer \$2.15 because you need to make money from the sale. So let's say the **price of this burger is \$10.00**.

But what if the customer wants a cheeseburger?



Adding cheese to the burger will cost you another \$0.35 to make the order. Would you keep your price at \$10.00? Nope! You would have the price for a cheeseburger at \$10.50 to make up for the added cost.



Now, what about all of those added costs that don't come from the ingredients in the burger? Cheese or no cheese, whenever a customer pays for that burger with a credit or debit card, the fees for accepting the card affect how much you as the business owner profit.



What many business owners don't include in their pricing is the cost they have to pay to accept credit and debit cards. But what if you thought of processing fees just like you think of adding cheese to a burger and included that in the price your customer pays.

Profit when you **DON'T** implement Cash Discount.

Burger Price
\$10.00

=

Customer pays with



Merchant Profits

\$10.00

Customer pays with



Merchant Profits

\$9.60

Profit when you **DO** implement Cash Discount.

Burger Price
\$10.40

Fees built in

=

Customer pays with



Merchant Profits

\$10.00

No card fees- 40c discount

Customer pays with



Merchant Profits

\$10.00

Most business owners work from behind the problem rather than in front of it.

Assume everyone will pay with a card, and let VizzyPay's technology do the heavy lifting. Before VizzyPay's Cash Discount program, business owners had no way of calculating the fee to accept card payments. Now with our technology, we can account for all processing fees, **and you will never have to worry about losing money because a customer pays with a credit or debit card.**

