

Zero-Cost Credit
Accept Credit Cards for 0%
FOR ALL MERCHANTS



CardX.com

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THE RULES HAVE CHANGED

New rules allow merchants to add a fee for the use of credit cards. Merchants are not permitted to add a fee to debit cards.

Our patent-pending technology ensures regulatory compliance by determining whether a given card is a credit card or a debit card before the transaction is processed. Zero-Cost Credit automatically applies a fee whenever a credit card is swiped or entered so that you receive 100% of the amount of your sale.

Zero-Cost Credit increases consumer fairness.

Credit cards cost more to accept than cash or debit cards. Under the old rules, merchants were not able to add fees for the use of credit cards, so they passed on this cost to all customers.

When all customers bear the cost of credit cards, the average credit card user receives a subsidy of \$1,133 each year from customers who choose cash or debit.¹

¹ Federal Reserve Bank of Boston, "Who Gains and Who Loses from Credit Card Payments?" Public Policy Discussion Paper No. 10-03, 2010.

COMPLIANCE IS CRITICAL. CARDX IS HERE TO HELP.

The merchant must be registered with Visa, MasterCard, and Discover.

The merchant must inform their customers of the credit card fee with appropriate signage at the store entrance (if applicable) and at the point of sale.

The amount of the credit card fee must not exceed the merchant's cost of acceptance or 4%, whichever is less.

The credit card fee and the price of the product or service must be processed together as one transaction.

The receipt must show the amount of the credit card fee as a separate line item.

The merchant must not apply a fee to debit cards.

Our team completes each registration on your behalf.

Our team provides you with all necessary signage.

Our team reviews your merchant statement and sets up your account with the right parameters.

Our solution processes the fee and the purchase amount as one transaction.

Our solution produces a receipt that itemizes the fee amount.

Our solution automatically detects card type to exclude debit cards.

MERCHANTS CAN USE ZERO-COST CREDIT IN:

Alabama	Montana
Alaska	Nebraska
Arizona	Nevada
Arkansas	New Hampshire
California	New Jersey
Delaware	New Mexico
District of Columbia	North Carolina
Florida	North Dakota
Georgia	Ohio
Hawaii	Oregon
Idaho	Pennsylvania
Illinois	Rhode Island
Indiana	South Carolina
Iowa	South Dakota
Kentucky	Tennessee
Louisiana	Utah
Maryland	Vermont
Michigan	Virginia
Minnesota	Washington
Mississippi	West Virginia
Missouri	Wisconsin
	Wyoming

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