



Take Charge

C4: Credit Card Cost Control

The opportunity is in the name. Expand your options for lowering costs.

There are many ways to lower your costs and improve your take home profit. That might be why you've considered limiting the brand of credit cards you accept, or even accepting them at all, at your business. However, when over 70% of Americans prefer to use a card*, you know that credit cards are considered just another cost of doing business in today's market. But what if you could continue your business operations while offsetting those costs? Credit Card Cost Control (C4) may just be the answer for your business.

Our zero-cost acceptance program makes your cost for credit card acceptance free. How? By charging the cardholder, instead of your business, a surcharge fee on every credit card transaction at the time of sale. No matter the credit card, you can reliably accept credit card payments without thinking about the cost to your business.

Plus, with C4 you get a flat-rate debit card acceptance cost of just 1% + \$0.25 per transaction. All you need to get started is either a Tetra terminal, or a website supported by our Converge platform. Take charge, literally and figuratively, with confidence through the predictability of our C4 pricing program.

Zero-cost credit card acceptance is now possible.



Supported Regions

All United States regions **except for:**

- Colorado
- Connecticut
- Kansas
- Maine
- Massachusetts
- Oklahoma
- Puerto Rico

Supported Stand-alone

- Tetra Desk3500
- Tetra Desk5000
- Tetra Move5000

Supported Card-Not-Present Converge Implementations

- Hosted Payments Page
- XML API
- Buy Button
- Virtual Terminal
- Checkout.JS

Processing Details

- C4 works on all major credit card brands
- Debit card transactions are always 1% + \$0.25
- Fee only charged if a cardholder uses a credit card. C4 does not apply to debit cards or government- issued prepaid cards.
- If a return is issued to a cardholder for a C4 transaction, a proportional amount of the fee will be returned as well.

We make it possible. You make it happen.



1

Sale	\$24.76
Tip	\$1.74
Surcharge	\$.80
Total	\$27.30
Accept	Change

2

AMOUNT	\$24.76
TIP	\$ 1.74
SURCHARGE	\$.80
TIP	\$
TOTAL	\$27.30

ABC MERCHANT
123 MAIN STREET
ANYWHERE, US 12345

TRANSACTION TYPE
DUPLICATE
DEMO MODE

000001 John Bass
45678901
4567890123456789012

12/12/19
AVS: N
Inv/Tkt #:
12345678901234567890123456789012345
Cust Ref#: 1234567890
APPR CODE: 123456
TRACE: 1
CARD TYPE
*****7892M

HH:MM:SS
CVC: X
Manual CP

REF#:12345678

APPROVED

X _____
CARDHOLDER NAME

CARD PLAN NAME
AID: AAAAAAAAAAAAAA
TVR: XX XX XX XX XX

Payment Amount

Amount	50.00 USD
Surcharge Fee (4%)	2.00 USD
Total of all charges and fees	52.00 USD

Payment

PAYMENT CARD

GIFT CARD

CHECK

VISA

MasterCard

Discover

Amex

Card Number *

5415 2444 4444 4444

Change Card

Expiration Date(MMY)*

12/34

CW2 *

123

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Sample of surcharge on: (1) a terminal and (2) receipt for a card-present sale, (3) screen on an eCommerce platform