

Small Business Advantage Program Guide



A GUIDE FOR SMALL BUSINESS OWNERS

Running a small business isn't easy. Between managing daily operations and serving your customers, every cent counts. That's why AFS created the **Small Business Advantage Program**—a solution designed to help you save money, streamline payments, and grow your business.



This guide will walk you through what this program is, how it works, and why it's tailored to make your life easier.



WHAT IS THE SMALL BUSINESS ADVANTAGE PROGRAM?

Payment processing fees can add up quickly and take a big bite out of your hard-earned revenue. The Small Business Advantage Program helps you keep more of what you earn by dramatically reducing these costs—slashing them by **80-90% depending on transaction volume**.

With this program, you'll get access to:

- **Dual Pricing** to protect your profit margins.
- **A Free Plug-and-Play Terminal** that are effortless to use.
- **Transparent Pricing** – no hidden fees, complicated contracts, or surprises.

It's all about giving you the tools you need to reduce overhead, simplify your operations, and focus on what really matters—growing your business.

WHY SMALL BUSINESS OWNERS LOVE THIS PROGRAM

Here's why this program is a game-changer for small businesses like yours:

- **Stay Profitable with Lower Costs:** Stop letting payment fees eat into your profits.
- **Effortless Tech Setup:** Your new terminal is user-friendly and ready to go the moment it's out of the box.
- **No Strings Attached:** Flexibility is key—there are no long-term contracts.
- **Customizable Plans:** Whether you're just starting or handling thousands in monthly transactions, there's a plan that fits your needs.
- **Complete Transparency:** You'll never be surprised by hidden fees.



FEATURES OF THE PROGRAM

1. Dual Pricing That Works For You

Wouldn't it be great if you could pass on card processing costs to customers who choose to pay with a card? With dual pricing, now you can.

Here's how it works:

- The terminal will show both prices—a standard credit price and a discounted cash price.
- Customers who value convenience pay the extra bit, letting you avoid eating processing fees.
- Many businesses see stronger profit margins without losing customers.

2. A Free Terminal

Upgrading your payment system doesn't have to be costly or complicated. Every business part of this program gets a **brand-new terminal—at no cost**.

Here's why our terminals are a win for your business:

- **Hassle-Free Setup:** Take it out of the box, plug it in, and start processing payments in minutes.
- **Easy to Use:** Designed with you in mind, they're super intuitive and require minimal effort to operate.
- **Secure and Smooth Transactions:** Whether it's a swipe, tap, or dip, every payment is processed quickly and safely.
- **Completely Free to You:** Why spend money on tech upgrades when you can keep that cash for your business?

PLUG-AND-PLAY TERMINALS

When it comes to payment solutions, we know that small businesses need tools that are reliable, versatile, and easy to use. That's why we offer a selection of top-notch terminals tailored to your needs!

Z8 COUNTERTOP

Tri-comm connectivity and seamless EMV integration.



QD4 COUNTERTOP

An advanced terminal built for versatility and adaptability.



P1 COUNTERTOP

The smart, entry-level hardware solution.



Note: P1 terminal incurs a \$10/mo SaaS fee.

TRANSPARENT PRICING

AFS believes in keeping things simple. That's why this program offers a pricing structure designed with merchants in mind. Tailored to save you money and eliminate the hassle, say goodbye to confusing processing tiers and hello to focusing on what truly matters—your customers and your business success.

You Pay \$0 a Month.

Your customers pay **3.99%** on transactions.

- Enjoy zero monthly costs
- Free payment-ready terminal to keep things running smoothly

***Subject to a \$25/mo. minimum processing fee for low volume.**

Here's what you'll never deal with in this program:

- **No Contracts:** Flexibility to stop anytime without penalties.
- **No Minimums:** Process as much or as little as you need.
- **No Hidden Fees:** Enjoy peace of mind with simple, upfront pricing.

HOW THIS PROGRAM HELPS YOUR BUSINESS

The Small Business Advantage Program isn't just a cost-savings solution—it's a smarter way to simplify your operations and build a stronger future for your business.



Here's what it means for you:

- **Massive Cost Savings:** Imagine cutting 90% off your credit card processing costs. Over time, this adds up to thousands—or even millions—of dollars, depending on your sales volume.
- **More Control Over Pricing:** Dual pricing lets you stay competitive while protecting your profit margins.
- **Better Customer Experience:** Faster, smoother, and more reliable transactions keep your customers happy.
- **Flexibility:** With no strings attached, you're free to choose what works for your needs.
- **Tools for Every Stage of Growth:** From start up to scale up, this program is right for your business.

WHAT YOU CAN EXPECT

Using the **Small Business Advantage Program** is as simple as it gets. Here's what happens when you sign up:

1 Get Started Quickly: Connect with our team so we can align our process with your business goals.

2 Receive Your Free Terminal: A device that's easy to set up and ready to use arrives at your business.

3 Start Saving: Watch as your processing fees drop and your savings grow.

4 Enjoy Peace of Mind: Know exactly what you're paying for—no hidden charges to distract you.

WHY THIS PROGRAM WAS DESIGNED FOR YOU

At AFS, we understand that small businesses are the backbone of the community. That's why this program was built specifically to address the challenges you face. It's not just about processing payments—it's about empowering you to grow, succeed, and thrive.

You shouldn't have to choose between cutting costs and providing great service. With the Small Business Advantage Program, you get to do both.

HOW TO GET STARTED

It's easy to start saving and simplifying your operations today. Sign up for the Small Business Advantage Program and see the difference it can make for your business.

Here's All You Need To Do:

- **Get in Touch:** Reach out to our team to learn more about the program details.
- **Sign Up:** Joining is quick and easy. You'll be accessing your benefits in no time.
- **Enjoy the Benefits:** Start enjoying lower costs, better tools, and greater flexibility right away.

Small business success starts here. Don't wait to see how much you can save and grow with the Small Business Advantage Program.

STILL HAVE QUESTIONS?

Our team is here to help! Whether it's questions about pricing, setup, or anything else, we've got you covered. Contact us for more information and additional resources at:

- support@go-afs.com
- 1-888-708-8019 | Monday through Friday, 7am CST - 7pm CST.

With the Small Business Advantage Program, the tools you need to succeed are just a step away.

