

AUTO DEALERSHIPS

# Zero-Cost Credit Card Processing

Protect your margin.  
Offer more financing options.



Cut costs, improve your margin and give your customers more financing options. CardX makes it possible for your auto dealership to accept credit card purchases at any level and pay no processing fees.

24%↑

The amount interchange rates have risen over a recent four-year period, making credit cards an escalating cost for auto dealerships.

0%☰

Cut your processing costs to zero and keep 100% of every credit card sale.

## CardX Offers

### TRUE ZERO COST

- + Keep 100% of the sale when customers pay with a credit card
- + Accept all credit cards with no impact on margin, only pay transaction fees on debit card purchases

### COMPLETE TURNKEY PROCESS

- + A simple system for your business and your customers
- + Seamless integration lowers operational costs

### CUSTOMER-FRIENDLY CHOICES

- + Your customers choose how to pay—credit for a fee or a no-fee debit option
- + Customers enjoy the convenience and benefits of using their card, including points and miles
- + Clear communication, including desk top signage, lets credit card users know the fee they'll pay
- + Encourage repeat business for parts, accessories and service

CardX accepts credit cards your way

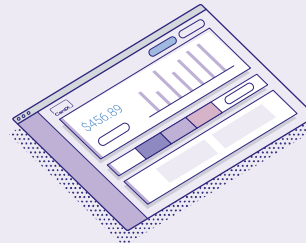
01

**CUSTOM TERMINAL**  
for in person purchases



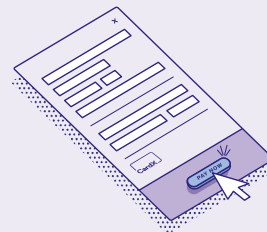
02

**VIRTUAL TERMINAL**  
for in office orders placed on the CardX website



03

**LIGHTBOX**  
for your business website orders



Enjoy 100% compliance. CardX solutions meet the many state and card-brand rules that apply to passing along credit card fees.



**CardX handles the cards. You sell the cars.**

New federal and card-brand rules now let auto dealers pass along credit card fees to the cardholder—what's commonly called surcharging. CardX is the expert on fully compliant, zero-cost credit card processing. In fact, we contributed to the landmark U.S. Supreme Court case that opened new states to this model.