



WHAT MAKES SG-ASSOCIATES DIFFERENT FROM ITS COMPETITORS

- 1. SG-Associates, LLC has over 17 years of experience in the Merchant Services/Credit Card Processing Industry**
- 2. SG-Associates, LLC is independently owned with nine (9) sales offices, covering 42 states**
- 3. SG-Associates, LLC has eliminated the middleman and thus added layers of profits**
- 4. SG-Associates, LLC offers the most aggressive Interchange Pass-Thru Pricing**
- 5. SG-Associates, LLC also offers the newest pricing model to hit our industry:**
 - Cash Discount/Non-Cash Adjustment**
 - Free supporting signage supporting the validity of Cash Discount (directly from Visa.com)**
 - Free Staff Training on all the aspects of Cash Discount**
 - Free equipment and credit card receipt paper**
- 6. SG-Associates, LLC offers the best Customer Service in the industry**

WWW.SG-ASSOCIATES.LLC.COM

800-455-5211

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- 7. SG-Associates, LLC has eliminated most the ancillary fees our competitors charge their merchant:**
- **No Contract Term**
 - **No Early Termination Fee**
 - **No Batch Fees**
 - **No Annual Fees**
 - **No Application Fee**
 - **No PCI Compliance Fee**
 - **No PCI Non-Compliance Fee**
 - **No 1099/Regulatory Compliance Fee**
 - **No cost for online access to reporting and statements**
- 8. SG-Associates, LLC chooses its partners and negotiates buy rates, terms, and conditions with each of the following:**
- **Our partners must adhere to our pricing philosophy and may not add fees or raise pricing on our merchants without the written permission of SG-Associates, LLC**
 - **Credit Card Processors**
 - **Payment Gateways and Virtual Terminals**
 - ✓ **Custom Hosted Payment Page**
 - ✓ **Recurring Billing**
 - ✓ **Invoice Manager**
 - ✓ **Bundle Processing**
 - ✓ **Customer Information Management Features**
 - **Equipment Manufacturers and Distributors**
 - **Non-Profit Fundraising Products and Services**

- **Industry Specific POS Systems and related equipment**
- **Quickbooks Plug-in Integrations**
- **Mobile Processing Applications and related equipment**
- **Shopping Cart Integration**
- **Custom Gift Card Product and Integration**
- **ACH & Check Guarantee Processing**

9. SG-Associates, LLC provides free equipment with lifetime warranties and credit card receipt paper to every merchant processing with our company

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