

REDEFINING  
THE BEST WAY  
TO DO BUSINESS  
IN THE  
21ST CENTURY



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**With 15 reporting, EAOC members had \$51,473,000 in total sales in 2018.**

Lisa McCune of Affinity24, Technology that Enhances Commerce gave the Classification Presentation last week. They have over 29 years of experience in the credit card industry. Their motto is to faithfully serve the Orange County area and merchants all over the country by providing business owners with commerce solutions that will save them money and streamline their business operations. With Affinity24 it's not a matter of "IF" they will save you money! It's a matter of "HOW MUCH"! Lisa breaks down the statements personally.

Their security includes: encryption, tokenization, PCI compliance EMV acceptance, NFC acceptance, 24/7 monitoring, breach liability coverage and security experts available to assist you. Affinity24 processing is 1 -2 day funding at any US bank or credit union, custom tailored rates, sole merchant account, high processing volume, minimal account freezing, low risk of fraud, guaranteed funding and insured by Federal bank.

TO SUCCEED IN  
BUSINESS IT'S NOT  
**WHAT**  
YOU KNOW BUT  
**WHO**  
YOU KNOW THAT  
COUNTS MOST!

**SCHEDULE**

**AUGUST 21ST**

**August 21st Mini Talks**  
**Sept 11th Bill Cecil**  
**Merrill Lynch**  
**Sept 18th Instagram**  
**Workshop**

**Terry Voll**  
**Terry's Custom Auto Glass**  
**Phil Kintz**  
**Kintz Custom Cabinets**  
**Sammy Montoya**  
**La Chiquita**

The problem with the fees associated with credit card processing, businesses can find their Gross Profit Margin decreasing – processing can cost as little as 0.05% up to 3.5%. Twice a year the Card Brands (Visa, MasterCard, Discover & AMEX) “tweak” their INTERCHANGE rates by a penny here, a small percentage there and Cardholders have become savvy and know how to maximize the benefits of **Cash Back Rewards** or **Airline Miles** that come with their credit card. But they aren’t the ones paying for those perks the Merchants are! That is why merchants’ processing cost vary from month to month. Every card used in their business has its own costs associated with it. There are several hundred cost types associated with personal and corporate credit cards. You don’t know the cost of your transactions just by looking at the card. These costs can eat away at your Gross Profit Margin every month.

Lisa explained that surcharges are the solution. A surcharge is a percentage-based fee assessed during transactions where a credit card user is charged 3% of the total transaction which covers the acceptance cost of the payment. This has recently been approved in the State of CALIFORNIA for face-to-face transactions, and soon in card-not-present environments as well. This essentially creates a “**Zero Cost Processing**” business model for merchants so they can accept credit cards effectively for **FREE**. **Contact Lisa at Affinity24 to help you or a lead protect the Gross Profit Margin.**

## Target Classifications

**Automobile Detailing**

**Bakery**

**Florist**

**Chiropractor**

**Mechanic**

**Personal Lines Insurance**

**Residential Real Estate Agent**

**House Cleaning**

**Handyman**

**Window Cleaning**

**IT Consultant**

**Restaurant Chinese**

### CLASSIFICATION TALK

When was the last time you gave a Classification Talk? You need to educate your executive sales staff so they can produce leads for your firm. Ask Gayle for a date.

### Thought for the Week

*Don't let yesterday take up too much of today.*

*Will Rogers*