

# UNITED BANK CARD'S FREE ELECTRONIC CASH REGISTER PROGRAM FREQUENTLY ASKED QUESTIONS



## Q Why an integrated cash register?

**A** This is the next evolution in credit card processing for the small to mid-size merchants. The trend to move technology to more integrated and user friendly systems has been taking place for years. It simply does not make sense to have multiple stand-alone products (like a separate cash register and a stand beside credit card terminal) when you can have an integrated product that is far more efficient. You can save counter space, save on training costs for new employees and, most importantly, retrieve all of your business and financial reports from one system instead of multiple systems. Simply put, the credit card terminal is old technology that merely bridged the gap from paper processing to a truly integrated cash register system.

## Q How does the free ECR get programmed?

**A** When your processing contract is approved, you will receive an e-mail with a link attached that will guide you to a website to begin customizing your free cash register system. You can choose from a pre-designed template or completely customize your cash register in an easy to use step-by-step interface. You will see a virtual cash register setup the way you can expect it even before it ever arrives at your door. Our deployment department takes your custom design and speed loads it in to the cash register. Then deployment will ship the cash register with installation instructions, quick reference guides and a complete welcome kit. (a \$75 to \$95 programming fee may be applicable).

## Q Who handles the service issues?

**A** UBC does the service. We have a 24x7 trained technical support team with their own dedicated 800#. This team has been thoroughly trained on all operations of cash registers and will be equipped to handle all matters over the phone. In the event a major component of the cash register malfunctions we will ship out another cash register programmed exactly the way you want completely free of charge. Essentially we are giving you a lifetime warranty on your cash register so long as you continue processing with United Bank Card.

## Q Are there additional fees involved?

**A** United Bank Card was the first to bring free terminals to the credit card industry in 2004 and we are the first to bring free integrated cash registers to the industry in 2009. The costs for the program are very simple. We charge the same \$79 annual fee that we have had in place since the company was founded in 1999. The annual fee did not get you much value in those early years, then in 2004 it got you a free credit card terminal. Now in 2009 that same fee gets your free integrated Casio cash register system. In addition, that same annual fee also covers a **lifetime warranty for the free cash register**. If the cash register fails, you will receive a pre-programmed replacement unit ASAP. The only other applicable charges would be a standard shipping charge (UPS Ground, 2nd Day or Next Day Air) that would be assessed when the terminal first ships or during any replacement period.

## UNITED BANK CARD'S

### FREE ELECTRONIC CASH REGISTER PROGRAM

**Q** Do I really get to keep the cash register?

**A** The cash register is owned by United Bank Card and placed free of charge in your establishment. It is yours to use as long as you continue processing transactions with United Bank Card.

**Q** Is a deposit required for the cash register?

**A** In most cases we do not require any form of deposit from you. However, some merchants who fail to meet certain standards may be approved for a free cash register with a \$99.00 security fee (paid via ach over a 3 month period of at \$33.00/mo) that would be returned at the expiration of your merchant agreement. The \$99.00 fee will be disclosed to you during the approval process if necessary and you will be able to accept or reject these terms. (**Note:** this only pertains to certain merchants that may not meet UBC's credit score and processing volume qualifications).

**Q** Is this a low-end cash register?

**A** This is a state-of-the-art Casio electronic cash register with integrated credit card processing. It is not a low-end unit. Nearly 200,000 units of this very model were sold last year. We are actually creating a stimulus for the small business owners because the 200,000 merchants who paid over 80 million dollars for their cash registers last year would now be able to get them for free from United Bank Card. This is clearly one of the most popular cash register models in the country and now it's being provided at no cost to business owners around the country.

**Q** What if I want more than one cash register?

**A** As a general policy we provide one free cash register per MID. However, we do acknowledge that some larger merchants may need more than one cash register. As such and with approval (which will require prior processing statements) we may approve an additional cash register(s) for your business. An additional annual fee per register will be applicable.

**Q** What features and functions are available with the free cash register program?

**A** All normal functions of a sophisticated cash register will be delivered in the system. In addition, there will be the credit, debit, EBT, refund/void and other basic functions of the credit card processing module built in to the Casio Cash register.

**Q** What other features can we expect in the future concerning the free cash register program?

**A** Our gift card application and the addition of a tip line will be available in the very near future. This is not a reason to refrain from ordering your free cash register system today. We can very easily upgrade the credit card module over the phone line once the tip line and gift card functionality become available.

## UNITED BANK CARD'S

### FREE ELECTRONIC CASH REGISTER PROGRAM

**Q** Why do you constantly reference how unique and exclusive this program will be?

**A** The Casio relationship, the type of cash register we are using and the credit card processing module are all exclusive to United Bank Card.

#### COMMON OBJECTIONS YOU MAY HAVE, AND OUR ANSWER TO THEM

**I already have a cash register.**

Wouldn't you like to upgrade at no cost? Does your cash register have integrated credit card processing? How often does it break down? How much does it cost to get repaired? With United Bank Card we provide guaranteed replacement if your unit ever malfunctions as long as you are using us as your processor.

**I was just getting ready to buy one at an office supply store.**

Who is going to program it? Who will you call for support when it breaks and most importantly why are you going to actually pay money for one when you can get one for free.

**Nothing is free!**

This is not true. Cell phones are free, cable boxes are free and alarm systems can be free. It is not uncommon in the service business to give away the box to get the contract. I would rather give you this cash register for free and earn your processing business for years to come. Some companies need to have an up-front profit to stay in business, but when you have 110,000 merchants and 9 billion a year in processing like United Bank Card, you don't need to sell the box anymore to have happy customers.

**CALL OUR OFFICE TODAY, TOLL FREE, 1-800-872-5346, OR FILL OUT THIS FORM AND FAX BACK TO: 1-866-239-8960 (TOLL FREE FAX). WE WILL CALL YOU TO SET UP A TIME TO GET TOGETHER ON THE PHONE OR IN PERSON TO ORDER YOUR FREE ELECTRONIC CASH REGISTER.**

Name \_\_\_\_\_ Company \_\_\_\_\_

Phone \_\_\_\_\_ Time To Call \_\_\_\_\_