

POS \$ REDUCTION

Cut Processing Fees & Maximize Efficiency

Average restaurant pays 2-4% in credit card processing fees - that's \$24K-\$48K per year on \$1M revenue



PAYMENT PROCESSING FEES

- ☐ Negotiate lower rates with current processor (Save 0.3-0.8%)
- ☐ Compare quotes from 3+ payment processors annually
- ☐ Eliminate monthly PCI compliance fees by self-certifying
- ☐ Remove unnecessary add-on services and hidden fees
- ☐ Use surcharging or cash discount programs where legal (Save 2-3%)



POS SOFTWARE & HARDWARE

- ☐ Review monthly POS subscription fees - switch to lower-cost alternatives
- ☐ Eliminate unused POS features and integrations you're paying for
- ☐ Buy equipment outright vs. leasing to avoid markup (Save 40-60%)
- ☐ Use tablets instead of proprietary terminals where possible
- ☐ Negotiate multi-year contracts for discounted rates

See Part 2 for Optimization & Monitoring →

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