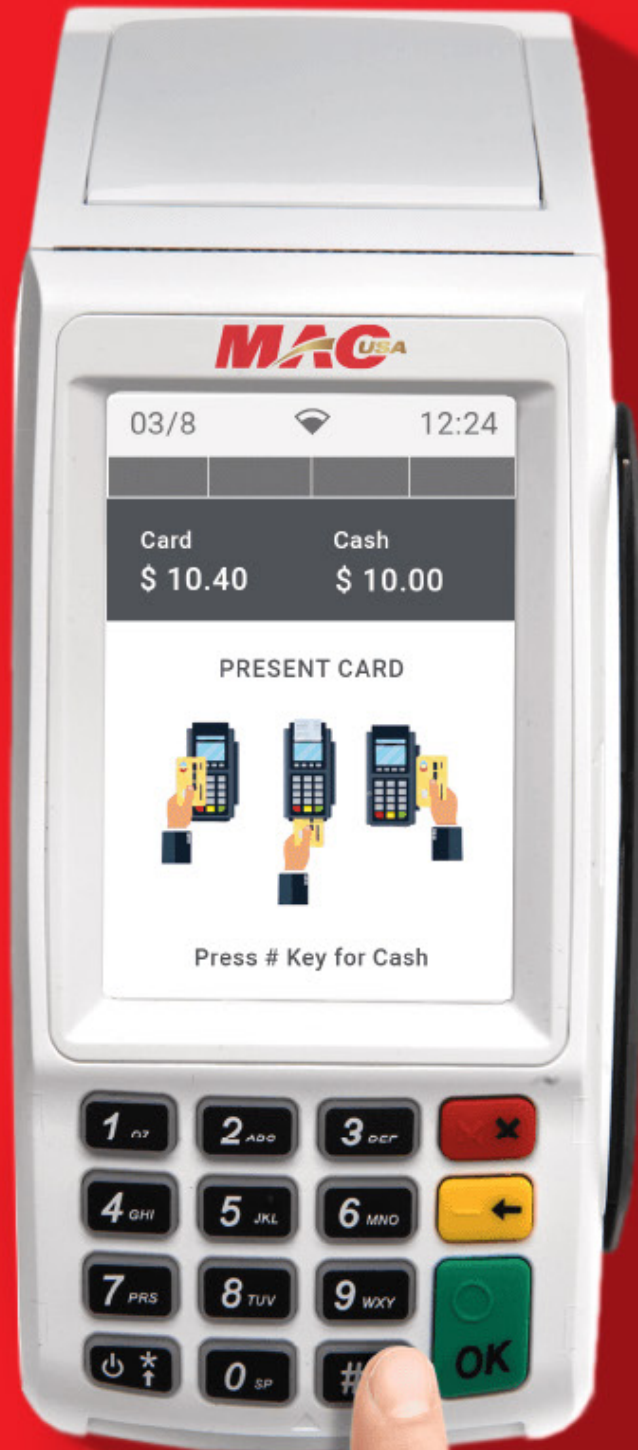


MAC
USA

Merchant Account Center

RENEW CONSUMER CHOICE

THE HOTTEST
PROGRAM IN
PAYMENTS



Say goodbye to outdated and tacky signs advertising cash discounts or indicating a specific percentage added to pricing for non-cash payments.

Customers can now view the final price and have the option to pay with either a card or cash at the point of purchase.

Compliant with all state regulations and accepted by major card networks. Consumer Choice is the future of payments.

As a business owner, you may have experienced a decrease in income from processing fees when customers choose to pay with a card instead of cash. Consumer Choice now ensures a consistent income on all purchases, giving your customers the freedom to choose how they want to pay.

Consumer Choice is your ultimate solution for not only eliminating card processing fees, but also safeguarding your business against fraud, chargebacks and data breaches. **\$100,000 worth of coverage that includes:**

- **Reimbursement of up to \$1,000 per chargeback** (for card-present reasons of Fraud, EMV Liability-Shift, and Fall Back).
- Real-time alerts for customers who may be questioning a charge made at your business
- Real-time chargeback deflection with digital receipt re-presentment at the time of the alert, eliminates potential chargebacks with an impressive average success rate of 20% using automation!
- A proactive approach to prevent chargebacks with real-time refund options and cutting your average chargeback loss in half
- Comprehensive Card and Data Breach Protection
- Protection against Regulatory Breaches, including HIPAA and other Personal Identifiable Information (PII) loss
- Protection against Cyber Extortion and automated attacks on your business.

