

Accept credit cards at 0% cost!



With EPNA, your business has the option to accept credit cards at 0% cost.

EPNA offers businesses the ability to cover the cost of credit card acceptance through our Zero % Cost program. Under this program, consumers cover the cost of card acceptance if they use a credit card. If they use a debit card, no additional fee is passed on to them.

For businesses who wish to utilize this option, our Zero % Cost program is turnkey:

Fully Compliant – Our turnkey solution complies with all the card association rules.

Customer Friendly – Our zero-cost option passes on the fee for credit card transactions only. Your customers can always choose debit card as a no-fee option.

Zero Cost – This means you keep 100% of every credit card sale. You only pay for debit card transactions.

At EPNA we have a solution for every way you accept credit cards, and you can take advantage of our zero-cost solution for payments accepted in person, in office, and online.

- Simple application process
- No upfront cost
- No term contract

*This service is currently available in 45 states. In ME and NY, an additional disclosure is required. Not yet available in CO, CT, MA, OK, and KS.

Contact us for more information at info@EPNALLC.com.

We have the card brand rules covered!

To pass on the credit card fee, merchants have to comply with the contractual rules required by the card brands (such as Visa and MasterCard) as a condition of accepting their cards. EPNA provides a turnkey solution and automatically has you covered.

The Rule

The merchant must be registered with the card brands

The merchant must inform their customers of the credit card fee with appropriate signage at the store entrance (if applicable) and at the point of sale.

The amount of the credit card fee must not exceed 4%, and the merchant must not profit from the credit card fee.

The credit card fee and the price of the product or service must be processed together as one transaction.

The receipt must show the amount of the credit card fee as a separate line item.

The merchant must not apply a fee to debit cards.

Our Solution

Our team completes each registration on your behalf.

Our team provides you with all necessary signage, keeping customers informed – and keeping you compliant.

Our solution passes on a 3.5% credit card fee. You receive 100% of your sale – no more or less.

Our solution processes the credit card fee and the purchase amount as one transaction.

Our solution produces a receipt that itemized the credit card fee.

Our solution automatically detects when a debit card is entered and applies no fee.