

# PAYMENT SERVICES

RETAIL  
PAYMENTS

## Did you know?

After labor, credit card fees are the top expense for retailers. Makes sense in a world that is becoming more digital that consumer payment preferences are changing too. Meeting shoppers' needs does not have to cost you more money. **UNFI can help.**



**4 out of 5 customers switch & save 12% on payment fees\***

**800M+**

Transactions processed  
annually

**4200+**

Locations enrolled  
in the program

**\$57M**

Annual savings  
(for all UNFI retailers)

\*Customers who review a free savings analysis from UNFI payments. The average customer saves 12% on payments fees. Savings vary depending on transaction count, current fees, and tender type mix.

## How it Works

We leverage our customer and retail networks to create scale & negotiation power to secure low rates typically reserved for large retail groups. Rates that we then pass onto you!

## We're here to help

UNFI's payments experts are there every step of the way to:

- Simplify the complex payments environment
- Streamline conversion to our program
- Advise & assist with PIN pads and maintenance
- Provide ongoing support

# PAYMENT SERVICES

## RETAIL PAYMENTS

### What customers are saying



"We've been with UNFI Retail Payments for several years now, and I remember that it was **a very easy and seamless process to get set up**. At the time, getting our gift cards converted over took some thought, but it was very quick and easy. **One of the reasons we switched was just the**

**financial analysis**- our processing fees with our previous provider were going to go down with UNFI Payments.



—Adam Williams, Chief Financial Officer, The Turnip Truck



"Quite frankly, we chose UNFI Payments because of cost. Our contract ran out last spring, and **we re-signed because they renegotiated extremely good rates**. With the money we're saving, we're putting back into **upgrading our stores, investing in our associates, and trying to drive more business.**"

—Paul Radermacher, Owner, Radermacher's Fresh Market



#### Other customers have switched & saved\*:

- 100+ Store Group → saved over \$1.5M per year
- 40+ Store Group → saved over \$400K per year
- 25+ Store Group → saved over \$900K per year

\*Savings vary depending on transaction count, current fees, and tender type mix.

## Next Steps

1. Contact your UNFI Account Manager or [Click Here](#)
2. Sign NDA (Non-Disclosure Agreement)
3. Provide 1-month of current credit/debit card statements
4. UNFI Payments team complete your FREE custom savings analysis

### [SIGN UP FOR YOUR FREE SAVINGS ANALYSIS](#)

Subject to credit approval. Some services may not be available in international markets.

Questions? [PSSales@UNFI.com](mailto:PSSales@UNFI.com)

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