



From High-Risk Fees to Higher Savings

How a New Jersey Smoke Shop Saved \$24,000 with Aer0 Dual Pricing

Building a Business During Uncertain Times

When Aman Singh opened Surfire Smokeshop in Perth Amboy, New Jersey during the uncertainty of 2020, he knew he was taking a risk. Like many small business owners during the pandemic, Aman saw an opportunity to build something meaningful for his local community during a difficult period. Smoking and vaping products remained in demand, and for many people in the area, Surfire became a familiar and reliable place to shop during a stressful time.

What started as a passion project quickly grew into a busy local business. Today, Surfire Smokeshop serves more than 100 customers per day, with even higher traffic during the summer months. The store has developed an extremely loyal customer base, with roughly 90% of customers being repeat local shoppers. With average tickets between \$20 and \$25, the business operates on a high-volume retail model where processing costs can add up quickly.



"It felt good to provide something for the community when people didn't really have many places to go. People still wanted a safe place to shop, relax, and buy the products they enjoyed."

— Aman Singh
Owner - Surefire Smokeshop

AT A GLANCE



The Customer

Surfire Smokeshop is a locally owned smoke and vape retailer in Perth Amboy, New Jersey, serving a loyal customer base since opening in 2020. Known for its strong community presence and high-volume daily traffic, the shop caters primarily to working-class adult customers, with roughly 90% of its business coming from repeat local shoppers. As the business grew, owner Aman Singh sought a payment solution that could reduce high-risk processing costs, improve customer experience, and provide faster access to deposits—without disrupting the fast-paced environment his customers rely on every day.

The Challenge: High-risk payment processing fees, delayed deposits, limited processor support, and customer frustration.

Like many smoke and vape shops, Surfire soon discovered that payment processing would become one of its biggest operational challenges. Because the vape and smoke industry is frequently categorized as “high-risk” by banks and processors, businesses often face elevated fees, funding delays, and limited processing options.

High Risk = High Rates + Zero Support

Behind the scenes, the business was also paying significantly higher processing rates because of its industry classification. Funding delays added another layer of frustration, with deposits often taking two business days to arrive. For a fast-moving retail operation, delayed cash flow made it harder to manage inventory, bills, and day-to-day expenses.

Aman's original processing provider eventually warned him that they would no longer support smoke and vape merchants at all. After transitioning to another provider, the challenges continued. To offset processing expenses, Surfire was forced to charge customers a flat \$1 card fee on purchases. While this helped cover some costs, it created frustration for smaller transactions and occasionally led to customer complaints.

The Solution: Aer0 Dual Pricing with next-day funding and a free smart terminal.

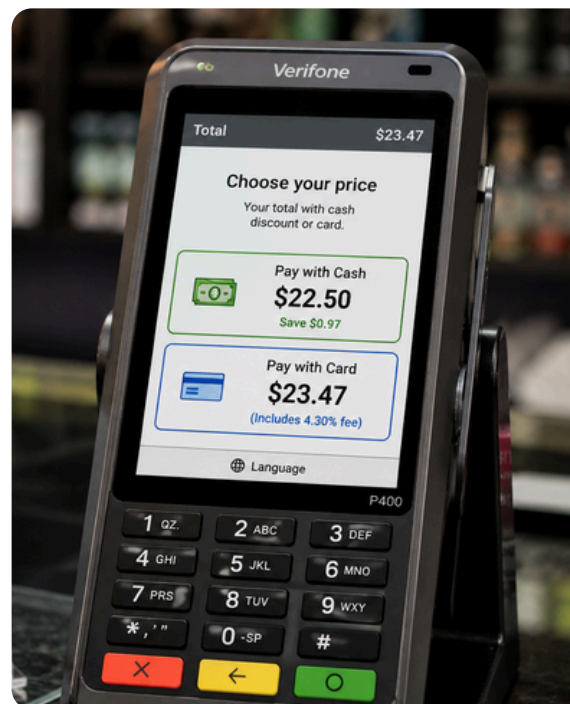
In May of 2025, Aman was contacted by a former coworker who introduced him to Aer0 – AerPay's Dual Pricing program. The concept immediately made sense to him.

Aer0 Dual Pricing allows businesses to display the card price while offering customers a discount for paying with cash. Instead of charging a flat fee that could feel excessive on smaller purchases, the system applies a clearly disclosed percentage-based card adjustment.

At the time, Surfire was already adjusting pricing due to changing taxes and increased product costs, so implementing a card-based pricing structure fit naturally into the business.



“A \$1 charge for everyone wasn't really fair for smaller purchases, people understood why we had to do it, but it wasn't ideal.” - Aman Singh



“Customers already understood there were pricing changes happening in the industry. The Dual Pricing model was much more digestible for them.”

- Aman Singh, Owner
Surefire Smoke Shop
Perth Amboy, NJ



(888)909-0092 | info@aerpayments.com | www.aerpayments.com

Fast and Easy Setup

The setup process was simple. AerPay supplied a free Verifone P400 Smart Terminal that integrated directly into Surfire's existing desktop gateway. The terminal automatically displayed both the cash and card pricing clearly during checkout, eliminating confusion for customers and staff alike.

AerPay also provided guidance on how to explain the program to customers, although Aman says those concerns quickly disappeared once the system was live.



Benefit #1 - The Savings

Today, approximately 70% of Surfire's transactions are card-based, meaning the savings generated by Dual Pricing have had a major impact on the business - roughly equating to \$24,000 in annual savings - money that previously disappeared into processing fees.



THE IMPACT

By switching to dual pricing, the business is saving thousands every month, strengthening cash flow, and building a more profitable future.

PROJECTED 3-YEAR SAVINGS

\$72,000

Based on current monthly savings of \$2,000

"We were expecting some pushback, but honestly we've had zero complaints," he said. "Most of our customers are regulars, so it was easy to explain the cash discount and everybody understood it."

- Aman Singh, Owner
Surefire Smoke Shop
Perth Amboy, NJ



(888)909-0092 | info@aerpayments.com | www.aerpayments.com

Faster Deposits and Better Cash Flow



Faster Funding

Next-day deposits improve cash flow and reduce stress



Operational Efficiency

More cash flow flexibility to manage inventory and expenses



Lower Processing Costs

Reduced effective processing fees with Aer0 Dual Pricing

Beyond the savings themselves, Aman says one of the biggest improvements has been faster funding.

Under previous processors, deposits often took two business days to arrive. With AerPay, Surfire now receives next-business-day funding, improving cash flow and giving the business faster access to working capital.

The additional savings and improved funding have allowed Surfire to reinvest money back into the business, helping cover taxes, operational expenses, and future growth plans.

Instead of losing tens of thousands of dollars annually to processing fees, the business has been able to keep more revenue in-house and strengthen its financial position.

Looking Ahead

Looking ahead, Aman already has plans for future expansion and says he feels confident knowing he already has a payment solution ready for the next location.

For Surfire Smokeshop, Aer0 Dual Pricing didn't just reduce expenses — it simplified operations, improved cash flow, eliminated customer friction, and created a more sustainable financial model for long-term growth.



*"We'll definitely be using AerPay when we open our next location now we already know what works."
- Aman Singh*

Ready to save money and streamline your payments?
Contact AerPay today for a free consultation.



(888)909-0092 | info@aerpayments.com | www.aerpayments.com