IMPACT 21

OPEN Q&A:

CASH DISCOUNT, DUAL PRICE, ADMIN FEE & SURCHARGE

WEDNESDAY, OCTOBER 9TH

PANELISTS

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FREQUENTLY ASKED QUESTIONS

DUAL PRICING

Q **Do merchants have to list both prices on shelf labels or can they just put up a sign?**

A Merchants must list both prices on shelf labels, or wherever their pricing is communicated. This includes, but is not limited to, menus, menu boards, invoices, websites, clothing tags, product stickers, and sales brochures.

Dual Pricing is not compliant if the two prices are only displayed on the POS device at checkout.

Dual Pricing is not compliant if a merchant has pre-configured their prices for cash and then adjusts the price when a customer does not pay with cash.

FREQUENTLY ASKED QUESTIONS

ADMIN FEE

Q **Does my merchant have to charge a fee on cash?**

A Yes, merchants must charge a fee on cash with the Admin Fee program . This is because the processing equipment does not differentiate between credit and debit cards and the fee is charged to all card payments. Card brand rules state that fees, in the form of a surcharge, may only be applied to credit cards. For a merchant to compliantly charge a fee to a debit card, it must be a fee that is charged on all transactions regardless of payment method, similar to a fuel surcharge.

Merchants who prefer not to charge a fee on cash, should implement a different program that will better suit their needs.

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FREQUENTLY ASKED QUESTIONS

ALL PROGRAMS

Q **Is there a cap?**

A The only program with a cap is Surcharging and that is capped at 3%. However, certain states may also set a cap. Colorado, for example, has capped Surcharging at 2%.

Programs like Dual Pricing, Cash Discounting, and Admin Fee do not have a cap.

Dual Pricing and Cash Discounting work by having the merchant raise their prices to bake the fee amount into their advertised price. Merchants and agents work together to decide how much this increase should be. The increase should help merchants remain competitive while also covering costs.

FREQUENTLY ASKED QUESTIONS

ALL PROGRAMS

Q **What equipment supports these programs?**

A Our Equipment Matrix, available on the ISO Interface, identifies the programs supported by each device.

Dejavoo
Payment Software Solutions

Model	Class	Comm	Retail	Restaurant	QSR	Mo/To	Fuel	EMV/NFC Capable	EMV/NFC Capable w/PIN Pad	Quick Chip Support	Cash Advance	Multi Merchant	eGift	RCD/Admin Fee	Dual Pricing	Surcharging
V5S	D	Dial-Up	✓	✓	✓	✓						✓	✓			
V8S	D	Dial-Up, IP	✓	✓	✓	✓		✓	✓			✓	✓			
V8S PLUS	D	Dial-Up, IP	✓	✓	✓	✓		✓	✓			✓	✓			
V9S	D	3G, WiFi	✓	✓	✓	✓		✓				✓	✓			
V9S PLUS	D	3G, WiFi	✓	✓	✓	✓		✓				✓	✓			
Z8	A	IP, WiFi	✓	✓	✓	✓		✓	✓	✓		✓	✓	✓	✓	✓
Z9	A	4G LTE, WiFi	✓	✓	✓	✓		✓		✓		✓	✓	✓	✓	✓
Z11	A	IP, WiFi	✓	✓	✓	✓		✓	✓	✓		✓	✓	✓	✓	✓
QD1	A	4G LTE, WiFi	✓	✓	✓	✓		✓		✓		✓	✓		✓	
QD2	A	4G LTE, WiFi	✓	✓	✓	✓		✓		✓		✓	✓	✓	✓	✓
QD4	A	IP, WiFi	✓	✓	✓	✓		✓	✓	✓		✓	✓	✓	✓	✓

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FREQUENTLY ASKED QUESTIONS

ALL PROGRAMS

Q **How do I determine the merchant's rate when they want to collect specific % from their customer?**

A Math. If math is not your strength, contact ISO Support and they will help you determine what rate to use, or refer to this table for a list of frequently used amounts.

% to Customer	4.00%	3.99%	3.95%	3.75%	3.50%	3.25%	3.00%	2.99%	2.95%	2.75%	2.60%	2.50%
Flat Rate to Merchant	3.846%	3.837%	3.799%	3.614%	3.382%	3.148%	2.913%	2.900%	2.865%	2.676%	2.534%	2.439%

If you prefer to figure this out on your own, the formula uses the increase passed to the customer and divides it by the total sale amount with the increase included.

Example: $100 sale with a 4% Admin Fee results in a $104 total sale

Take the $4 increase from the Admin Fee and divide that by the $104 total sale amount

$4/$104 = 0.03846 or 3.846% which is the merchant's rate

FREQUENTLY ASKED QUESTIONS

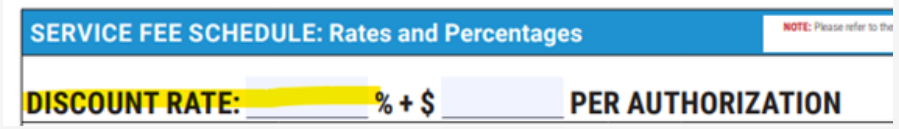
ALL PROGRAMS

Q **How do I fill out paperwork for these programs?**

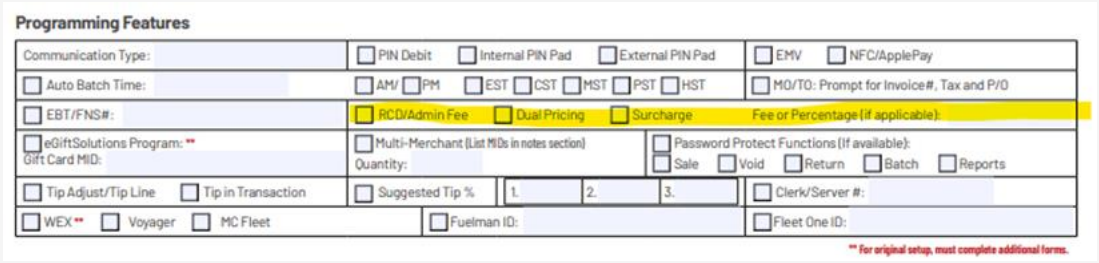
A This depends on if it is a new merchant or an existing merchant.

For new merchants:

On page three of the MPA, list the merchant's rate in the Discount Rate. This is the rate listed on the table in the previous slide as the "Flat Rate to Merchant".



Use the Terminal Setup Form to check off which program is needed and the fee amount to pass to the customer. This is the rate listed on the table in the previous slide as the "% to Customer".



FREQUENTLY ASKED QUESTIONS

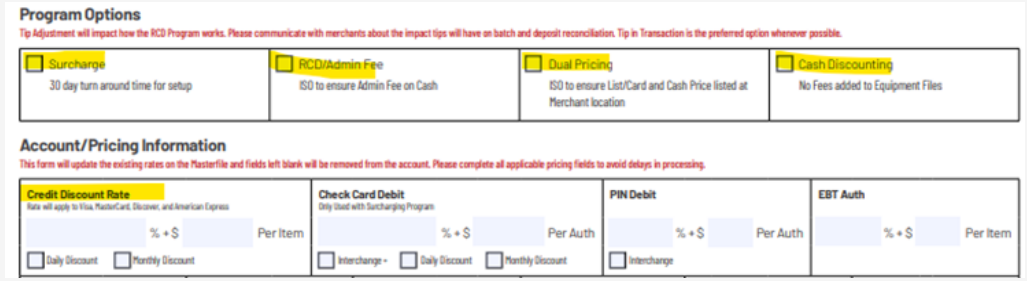
ALL PROGRAMS

A

This depends on if it is a new merchant or an existing merchant.

For existing merchants:

Use the RCD/CD/Surcharge Terminal Setup Form. Check off the program at the top and then list the applicable fees to charge the merchant in the Credit Discount Rate.



Program Options

Tip Adjustment will impact how the RCD Program works. Please communicate with merchants about the impact tips will have on batch and deposit reconciliation. Tip in Transaction is the preferred option whenever possible.

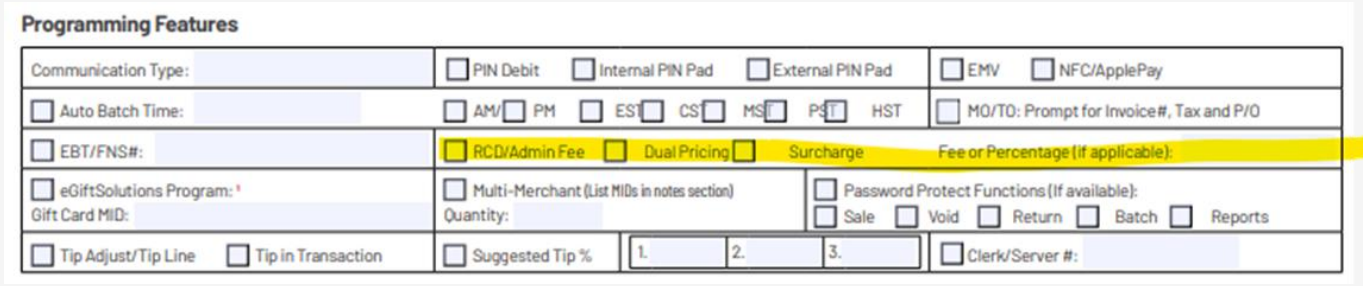
Surcharge	RCD/Admin Fee	Dual Pricing	Cash Discounting
30 day turn around time for setup	ISO to ensure Admin Fee on Cash	ISO to ensure List/Card and Cash Price listed at Merchant location	No Fees added to Equipment Files

Account/Pricing Information

This form will update the existing rates on the Masterfile and fields left blank will be removed from the account. Please complete all applicable pricing fields to avoid delays in processing.

Credit Discount Rate	Check Card Debit	PIN Debit	EBT Auth
Rate will apply to Visa, MasterCard, Discover, and American Express	Only Used with Surcharging Program		
% + $ Per Item	% + $ Per Auth	% + $ Per Auth	% + $ Per Item
Daily Discount Monthly Discount	Interchange + Daily Discount Monthly Discount	Interchange	

On the second page check off the program and enter the amount to pass to the customers.



Programming Features

Communication Type:	PIN Debit Internal PIN Pad External PIN Pad		EMV NFC/ApplePay
Auto Batch Time:	AM/PM EST CST MST PST HST		MO/TO: Prompt for Invoice#, Tax and P/O
EBT/FNS#:	RCD/Admin Fee Dual Pricing Surcharge Fee or Percentage (if applicable):		
eGiftSolutions Program: * Gift Card MID:	Multi-Merchant (List MIDs in notes section) Quantity:		Password Protect Functions (If available): Sale Void Return Batch Reports
Tip Adjust/Tip Line Tip in Transaction	Suggested Tip %	1. 2. 3.	Clerk/Server #:

FREQUENTLY ASKED QUESTIONS

ALL PROGRAMS

Q **If my merchant receives a compliance violation, can the fine be waived?**

A Merchants receiving a compliance violation who are not operating in a compliant manner, will be assessed a fine. The fine amount will vary depending on if it's the merchant's first violation or if it's an additional violation. If the merchant receives their first violation with Electronic Payments, and had violations with a previous processor, the fine amount will be higher. Fines range anywhere from $1,000 - $50,000. Merchants must resolve a compliance violation, or their account will be terminated. Failure to respond to a violation may also result in an increased fine.

RESOURCES

SCAN HERE TO ACCESS MATERIALS ON THE ISO INTERFACE

- Special Pricing Overviews (Definitions, Examples, Supported Equipment, etc.)
- Understanding State Laws
- Takeaways for How to Determine the Correct Program for Each Merchant
- Compliance Violations
- Sample Merchant Signage
- Merchant Attestation of Card Brand Rule Compliance
- Terminal Setup Form

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THANK YOU