

Surcharging, Dual Pricing, Cash Discounting, and RCD Compliance

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WHY COMPLIANCE?



- Operate within card brand rules.
- Support a positive payments experience.
- Eliminate program confusion.

WHY COMPLIANCE?

- Provide guidance and education.
- Wrong information and bad practices result in lost trust and lost accounts.
- Non-Compliant Merchants face:
 - Fines and assessments
 - Deactivation of merchant account
 - MATCH



WHAT IS A CREDIT CARD?

- Tied to a line of credit.
- The cardholder borrows funds to use towards purchases.
- At the end of the statement period the cardholder pays off the balance or is charged interest on any balance that carries over.



WHAT IS A DEBIT CARD?



- Tied to a checking account.
- Prepaid debit cards are preloaded funds: think Visa Gift card.
- When used, funds are immediately debited.
- When a debit card is run without the pin number, it is still a debit card.
- Signature Debit, Offline Debit, or Check Card Debit.

SURCHARGING



SURCHARGING

- Surcharge only Credit Cards.
- PIN, Signature, and Pre-Paid Debit cards cannot be surcharged.
- Capped at 3%.
- Registration is required, followed by a 30-day waiting period.
- Be in a state that legally supports Surcharging.
 - Connecticut, Massachusetts, Maine, and Puerto Rico have laws preventing surcharging.



SURCHARGING

Point of Entry Signage Example:

We impose a surcharge on credit cards that is not greater than our cost of acceptance.

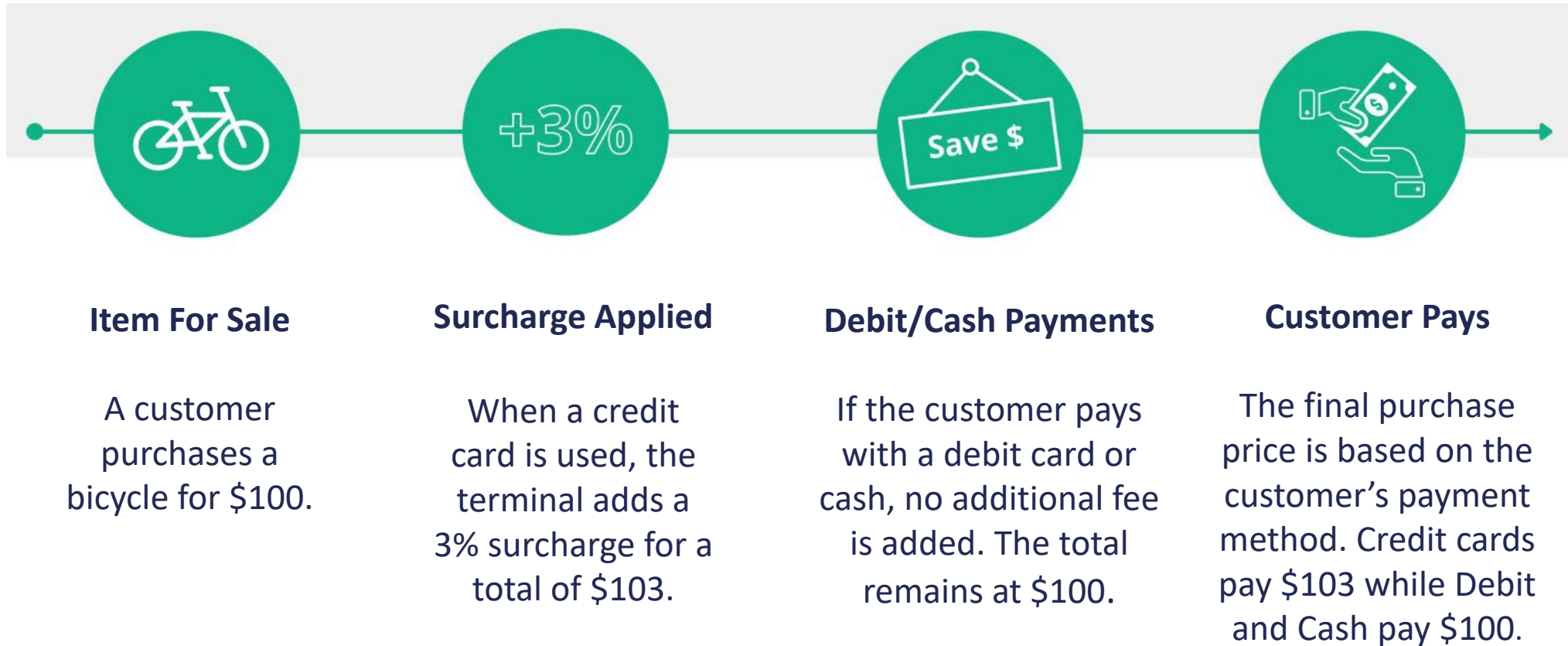
Point of Sale Signage Example:

We impose a surcharge of {RATE}% on the total transaction amount on credit cards, which is not greater than our cost of acceptance. We do not surcharge debit cards.




SURCHARGING


How Surcharging works:




SURCHARGING





ORDER #
02

Hog Mash 16% x 6	\$87.30
BLACK SUBURBAN	
CF Layer PL 50#	\$18.60
<hr/>	
Subtotal	\$105.90
Tax Exempt 0.00%	\$0.00
Credit card surcharge (3.0%)	\$3.18
<hr/>	
Total	\$ 109 08
<hr/>	
 VISA CREDIT 2873	\$109.08
Cashier: Kori W.	




ORDER #
98

All Stock 12% TX x 6	\$78.00
Alfalfa Cubes LG 50# x 2	\$40.80
Shavings Large 10c.ft x 6	\$45.00
<hr/>	
Subtotal	\$163.80
Default 7.00%	\$3.15
Tax Exempt 0.00%	\$0.00
<hr/>	
Total	\$ 166 95
<hr/>	
 US DEBIT 3128	\$166.95
Cashier: Sassy	



ORDER #
04

Drinks \$1.00	\$1.00
<hr/>	
Subtotal	\$1.00
Tax Exempt 0.00%	\$0.00
Cash or Check	-\$0.01
<hr/>	
Total	\$ 0 99
<hr/>	
 CASH GIVEN	\$20.00
CHANGE RECEIVED	-\$19.01
CASH PAID	\$0.99
CASHIER: Kori W.	

SURCHARGING



SUPPORTED EQUIPMENT:

- Dejavoo
- Valor
- Clover
- Pax
- PayTrace (Third party integration with Interpayments.)

DUAL PRICING



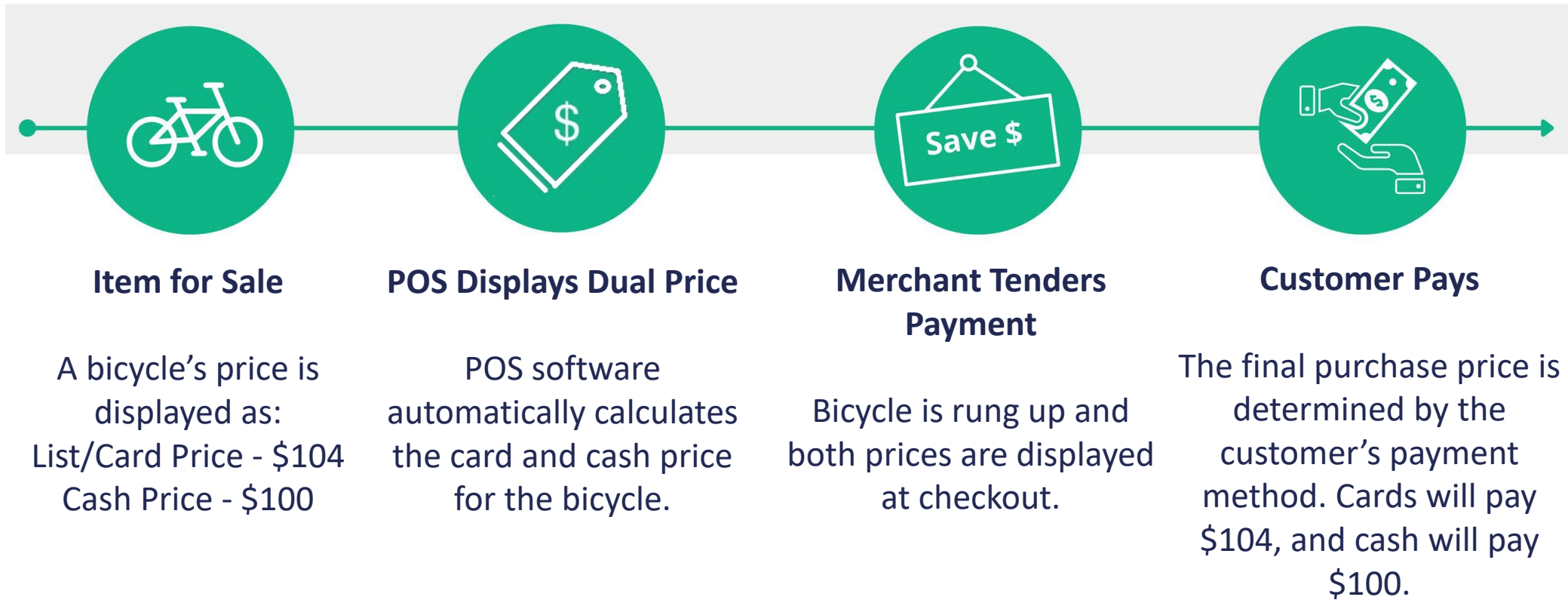
DUAL PRICING

- **Must** display two prices for each item: Gas Station Method
- At checkout, customers are presented with both price options.
- Customer is billed based on the tender type they use.
- There are **no fees** added to bring the Cash price up to the List/Card price.



DUAL PRICING

How Dual Pricing works:



DUAL PRICING

MARGHERITA PIZZA
CASH DISCOUNT \$16 | CC \$16.64
personal pizza
ma tomatoes | mozzarella | fresh basil
suggested pairing Suprema

additional toppings
CASH DISCOUNT \$2 each | CC \$2.08
rugula | roasted red peppers | onions
CASH DISCOUNT \$4 | CC \$4.16
bled sausage | fresh mozzarella | shredded
mozzarella | meatballs
CASH DISCOUNT \$5 | CC \$5.20
prosciutto

TRUFFLE BURRATA
CASH DISCOUNT \$22 | CC \$22.88
argula spinach salad with tomatoes & scallions drizzed
with crystalized basil & cherry vinaigrette
suggested pairing Suprema

CROQUE MONSIEUR
CASH DISCOUNT \$22 | CC \$22.88
french bread, mustard, bechamel, gruyere, paris ham,
served with caper berries & truffle chips
suggested pairing Rosé or Bobina

ARTICHOKE FORMAGGIO
CASH DISCOUNT \$18 | CC \$18.72
grilled long-stem artichoke hearts, sautéed in garlic &
oil, smothered in melted mozzarella cheese & sprinkle
with homemade bread crumbs
suggested pairing Bobina or Alto

CAULIFLOWER PIZZA
CASH DISCOUNT \$15 | CC \$15.60
personal pizza
tomato sauce & mozzarella with a

Hennessy 50ml



0 88110 15050 1


Card Price	Cash Price
\$5.20	\$5.00

DUAL PRICING



Staff: Admin		Order #:	New
		August 30, 2023 03:16pm	
Qty	Description	List Price	Cash Price
1	Ritter Sport Knusper Flakes	\$ 5.19	\$ 4.99

DUAL PRICING

		Order #:	New
Staff: Megan B		September 15, 12:32pm	
Qty	Description	List Price	Cash Price
1	20oz Soda Ginger Ale	\$ 2.33	\$ 2.25
1	6pc Mozzarella Sticks	\$ 8.28	\$ 8.00
1	*14" 1 Topping Pizza Pepperoni	\$ 13.97	\$ 13.50
1	Chocolate Cake	\$ 4.92	\$ 4.75
1	Stuffed Bread Mushroom	\$ 10.09	\$ 9.75
Total		List Price \$ 42.40	Cash Price \$ 41.06

DUAL PRICING

Order #: 12		
Staff: Megan B		
Order date: 09/15/23 12:26PM		
Print time: 09/15/23 12:27PM		
1 20oz Soda	\$2.33	
@ \$2.25		
- Ginger Ale	\$0.00	
@ \$0.00		
1 6pc Mozzarella Sticks	\$8.28	
@ \$8.00		
1 *14" 1 Topping Pizza	\$13.97	
@ \$13.50		
- Pepperoni		
@ \$0.00		
1 Chocolate Cake	\$4.92	
@ \$4.75		
1 Stuffed Bread	\$10.09	
@ \$9.75		
- Mushroom		
@ \$0.00		
Item Total:	\$39.59	
Tax:	\$2.81	
Total:	\$42.40	
Item Count: 5		
Credit:	\$42.40	
Entry:	Emv	
Cardholder:	GOTTHEIM/	
	ADAM	
Visa:	****9571	
Auth Code:	1234567890	

Order #: 13		
Staff: Megan B		
Order date: 09/15/23 12:33PM		
1 20oz Soda	\$2.25	
@ \$2.25		
- Ginger Ale	\$0.00	
@ \$0.00		
1 6pc Mozzarella Sticks	\$8.00	
@ \$8.00		
1 *14" 1 Topping Pizza	\$13.50	
@ \$13.50		
- Pepperoni		
@ \$0.00		
1 Chocolate Cake	\$4.75	
@ \$4.75		
1 Stuffed Bread	\$9.75	
@ \$9.75		
- Mushroom		
@ \$0.00		
Item Total:	\$38.25	
Tax:	\$2.81	
Total:	\$41.06	
Item Count: 5		
Cash:	\$41.06	
Cash Collected:	\$42.00	
Change Due:	\$0.94	
All Taxes, Fees, and Discounts are calculated separately.		

DUAL PRICING



SUPPORTED EQUIPMENT:

- Exatouch
- Dejavoo
- Valor

CASH DISCOUNTING



CASH DISCOUNTING

- Merchant displays one advertised price; the list price.
- Discount offered on cash payments.
- **No fees** added to increase the purchase price when a card is used.
- Signage may be displayed.



As an incentive to customers, we offer a X.XX% discount to customers paying with cash.

CASH DISCOUNTING

- How Cash Discounting Works:



CASH DISCOUNTING

EPI DEMO
1161 SCOTT AVENUE
CALVERTON NY 11933
631-822-1140

05/03/2023 14:47

Sale

Trans:3 Batch:11
VISA CHIP
*****8858 **/**

AMOUNT: \$0.14
TOTAL: \$0.14

Resp: APPROVAL
Code: 034733
Ref#: 312314758335
App Name: VISA DEBIT
AID: A0000000031010
TVR: 8080008000
TSI: 6800

Cardholder acknowledges
receipt of goods and
obligations set forth
by the cardholder's
agreement with issuer.
CUSTOMER COPY
Thank you!

Powered By ValorPay(v1.2.90)

EPI DEMO
1161 SCOTT AVENUE
CALVERTON NY 11933
631-822-1140

05/03/2023 14:46

Cash Sale

Trans:2 Batch:11
CASH MANUAL

AMOUNT: \$0.14
CASH DISCOUNT -\$0.01
TOTAL: \$0.13

Ref#: 001013688851

MERCHANT COPY
Thank you!

Powered By ValorPay(v1.2.90)

CASH DISCOUNTING

SUPPORTED EQUIPMENT

- Any equipment
- Exatouch
- ProCharge
- Clover



RCD/ADMIN FEE



RCD/ADMIN FEE

- Merchants **must** add Admin Fee to ALL tenders; including Cash.
- NO discounts are provided.
- Signage displayed advising a fee charged on all purchases:

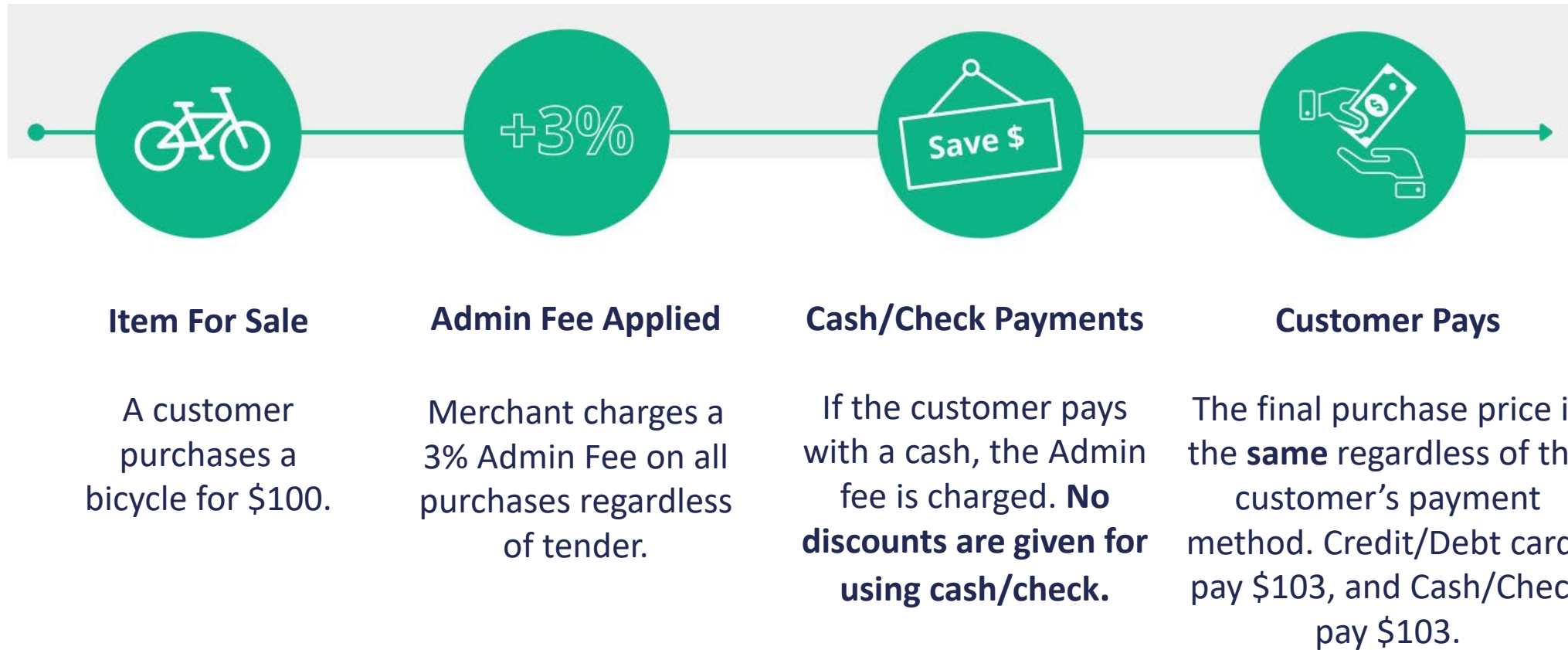


We accept all forms of payment including cash, checks, and credit cards.


*To offset the rising cost of business and operational expenses,
all purchases paid will be subject to an Admin Fee of X.XX%.*

RCD/ADMIN FEE

How RCD works:




RCD/ADMIN FEE





ORDER #
18

Artículo personalizado		\$3.50
<hr/>		
Subtotal		\$3.50
Sales Tax	9.75%	\$0.34
Admin Fee	3.00%	\$0.11
Total		\$ 3 95
<hr/>		
DISC	DISCOVER 0069	\$3.95
<hr/>		
September 21, 2023 • 8:42 am Payment ID: S1Q2ZCBQZF56A Order ID: 18BK7QMVGG3ZT		
Show Details		
<hr/>		
View the Privacy Policies for Clover		
<hr/>		
		



ORDER #
23

Artículo personalizado		\$8.50
<hr/>		
Subtotal		\$8.50
Sales Tax	9.75%	\$0.83
Admin Fee	3.00%	\$0.26
Total		\$ 9 59
<hr/>		
	US DEBIT 5992	\$9.59
<hr/>		
September 21, 2023 • 9:10 am Payment ID: PBHEGYWGFTJJA Order ID: DHT013WZA1JFT		
Show Details		
<hr/>		
View the Privacy Policies for Clover		
<hr/>		
		



ORDER #
22

Empanadas		\$4.50
Pastelitos		\$4.50
<hr/>		
Subtotal		\$9.00
Sales Tax	9.75%	\$0.88
Admin Fee	3.00%	\$0.27
Total		\$ 10 15
<hr/>		
	CASH GIVEN	\$20.00
	CHANGE RECEIVED	-\$9.85
	CASH PAID	\$10.15
<hr/>		
September 21, 2023 • 8:55 am Payment ID: BCJN9HQ4MWR48 Order ID: E207AWCCMCFV8		
Show Details		
<hr/>		
View the Privacy Policies for Clover		
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RCD/ADMIN FEE

SUPPORTED EQUIPMENT

- Exatouch
- Clover
- Dejavoo



FINAL THOUGHTS

- Surcharging: Only program developed by card brands. Fee assessed on credit cards only.
- Any program adding fees to cards indiscriminately, like RCD, must add a fee on all purchases regardless of payment method. The fee **MUST** be billed on Cash/Check. No discounts offered.
- Dual Pricing/Cash Discounting are pricing strategies created to help merchants reduce expenses and eliminate compliance issues as no fees are added at checkout.