

Come In
WE'RE
OPEN

*Opening
hours*

M-F

12:00-20:00

Sat.

12:00-18:00

Sun.

closed

WELCOME TO



**Merchant
Industry**

**Cash Discount
Program**

Cash Discount Device Display

Compliant POS/Terminal/PIN Pad Display



Confirm your devices are compliant under Cash Discounting.

- Run a \$10.40 card transaction and confirm your Valor terminal/PIN pad is **NOT** adding a line item labeled "Non-Cash Charge" on their display screens.
- Confirm your Valor terminal is setup on Reverse Total. Enter the higher card price into the terminal and ensure the card price **DOES NOT** increase on the screen.
- Ensure all merchandise in your business is listed at the higher card price so you input the higher card price into your Valor terminal.

Compliant Terminal



The card price is the price that is entered into the terminal. In this example the price entered into the terminal is \$10.40. The card price does not increase on the terminal and the cash price decreases.

Compliant PIN Pad



If your device is not on Reverse Total, includes a "Non-Cash Charge" line item, or does not show both the cash and card price, contact our tech department at **1-866-811-1005** or at **tech@merchantindustry.com** to correct this issue.

Cash Discount Device Display

Compliant POS/Terminal/PIN Pad Display



Confirm your devices are compliant under Cash Discounting.

- Confirm your POS displays the higher card price on all items. If your POS has a customer facing display, be sure to check that the customer can see the higher card price. All devices should display the cash and card price. Devices **CANNOT** show a "Non-Cash Charge" line item under our Cash Discounting program.

Merchant Facing Display



Subtotal	Discount	Tax
\$4.50	0.00	\$0.38
Tips	CC Total	
\$0.00	\$4.50	\$4.88



Customer Facing Display



Subtotal	\$4.50
Tax	\$0.38
CASH TOTAL	\$4.70
CC TOTAL	\$4.88



If your device is not on Reverse Total, includes a "Non-Cash Charge" line item, or does not show both the cash and card price, contact our tech department at **1-866-811-1005** or at **tech@merchantindustry.com** to correct this issue.

Cash Discount Receipt Display

Compliant Receipt Display



Confirm your receipts are compliant under Cash Discounting.

- Confirm your receipts show a Discount line item on both cash and card receipts. Receipts **CANNOT** show a "Non-Cash Charge" line item.
- Run a \$10.00 **DEBIT** card transaction and confirm your devices are **NOT** adding a line item labeled "Non-Cash Charge" on the receipts.
- Confirm your Valor terminal is setup on Reverse Total. Enter the higher card price into the terminal and ensure the card price **DOES NOT** increase on the receipt.

Cash Discount Credit Card Receipt

Merchant Industry
3636 33rd Street
Long Island City, NY 11106
1-866-811-1005

02/28/2022 Sale 15:45

Trans:6 Batch:4
AMEX CHIP
*****1234 00/00

AMOUNT: \$10.40
DISCOUNT: \$0.00

Total: \$10.40

Resp: APPROVAL 123456
Code: 123456
Ref#: 205921601226
App Name: AMERICAN EXPRESS
AID: A000000025010801
TVR: 000008000
TSI: E800

Cardholder acknowledges receipt of goods and obligations set forth by the cardholder's agreement with issuer.

X John Smith
SMITH/JOHN
CUSTOMER COPY

Cash Discount Cash Receipt

Merchant Industry
3636 33rd Street
Long Island City, NY 11106
1-866-811-1005

02/28/2022 Cash Sale 15:45

Trans:6 Batch:4
Cash Manual

AMOUNT: \$10.40
DISCOUNT: -\$0.40

Total: \$10.00

CUSTOMER COPY
Thank You

Non Compliant Card Receipt

COMPETITORS
1234 Merchant St.
New York, NY
7185555555
V#0123456

09/27/2018 6:33

Sale

Trans#: 1 Batch #: 1

AMEX CHIP
*****1234 **/**

AMOUNT: \$10.00

Non-Cash Adj \$0.40
TOTAL AMT: \$10.40

Resp: APPROVAL 123456
Code: 123456
Ref #: 123456123456
TransID: 123456789123456

App Name: AMERICAN EXPRESS
AID: A000000012345678
TVR: 1234567890
TSI: E800

Cardholder Acknowledges receipt of goods and obligations set forth by the cardholder's agreement with issuer.

X John Smith
SMITH/JOHN
CUSTOMER COPY

If your receipts includes a "Non-Cash Charge" line item, or does not show both the cash and card price, contact our tech department at **1-866-811-1005** or at **tech@merchantindustry.com** to correct this issue.

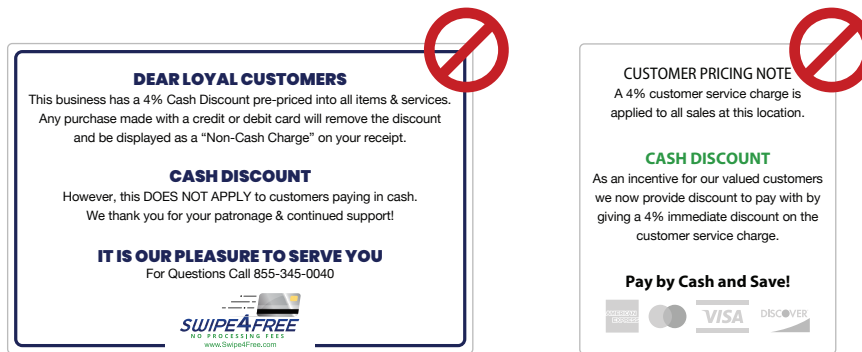
Cash Discount Compliance

No More Signage Needed



No signage is necessary for Cash Discounting.

Businesses with any signage being used at their storefronts that reference a Cash Discount with a specified percentage amount or Non-Cash Charge are required to remove all that existing signage immediately.



- Cover/Remove any previous signage/stickers at your location belonging to Swipe4Free or any other previous processor.
- Confirm that **CREDIT CARD** minimum signs are NOT lower than \$10.00.

If you would like to inform your customers that your place of business accepts credit cards, we have provided the below signage to download and print. You may also have signage with a general reference to a cash discount such as, "Pay with cash and save." A specific discount amount/percentage **CANNOT** be mentioned.



DOWNLOAD



DOWNLOAD



SCAN HERE

Visit merchantindustry.com/compliance or click the download buttons below/scan the qr code.

Dual Pricing Product Pricing

Display Your Prices In Compliance
with Card Brand Rules



As a merchant under our Cash Discount program you must raise the prices on all your merchandise in your place of business to the card price.

- Raise all prices on your merchandise to reflect the card prices (higher prices) including on your menus if applicable.



You can download/print our Card Price & Cash Price list by visiting merchantindustry.com/compliance or click the price list button below/scan the qr code.

PRICE LIST



SCAN HERE

Minimum Sign Compliance

Stay Up To Date with Compliance Rules



Minimum signs must not be imposed on debit transactions

Minimum signs can **ONLY** apply to credit card transactions and **CANNOT** go lower than \$10.00.



- Remove all signs that mention minimum transactions on debit cards.
- Confirm that credit card minimum signs are NOT lower than \$10.00.



DUAL PRICING

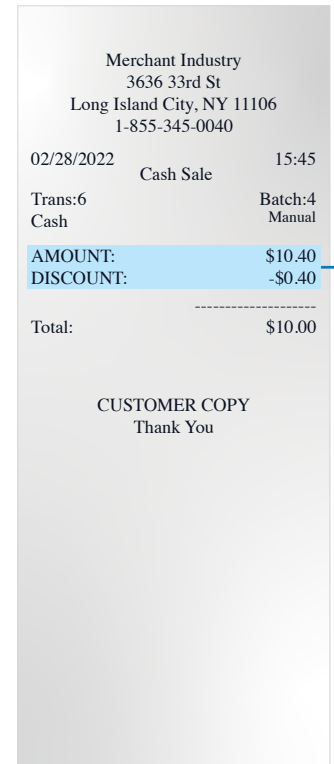
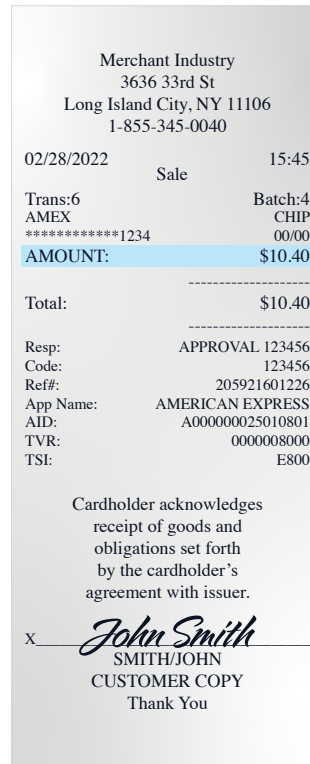
REVERSE TOTAL

The perfect solution for business owners that have the card price listed on their items and menus.

Now your Valor device's default pricing can be set to the card price, making it easier for you to process card sales.

Enter the card price and your Valor device will display the discount percentage to cash sales automatically.

ENTER THE CARD PRICE AND LET YOUR VALOR DEVICES DO THE REST!



CARD SALE
DISCOUNT IS **NOT** APPLIED

CASH SALE
DISCOUNT IS APPLIED

Dual Pricing Reverse Total.

Available on VL100, VL110, VL500, VP100, VP500, and RCKT devices.

1.866.811.1005 • Sales@MerchantIndustry.com



Customer Support Department

+1 (866) 811-1005
customerservice@merchantindustry.net
Available Monday through Friday
8 AM EST through 6 PM EST

POS Support Department

+1 (646) 902-1120
pos@merchantindustry.com
Available Monday through Friday
8 AM EST through 6 PM EST

Merchant Login Center

mi.isoaccess.com

Dual Pricing Questions?

info@merchantindustry.com

