



SWIPE4FREE

# DUAL PRICING

Keep your merchants compliant!  
Keep your merchants in business!

## A TRULY TRANSPARENT CASH DISCOUNT SOLUTION!

Major credit card brands are cracking down on the standard method of cash discounting and issuing fines to merchants across the U.S. stating that the current practice is actually a form of non-compliant surcharging. Their claim is that merchants are only applying a percentage increase in card sales under the current method of cash discounting by issuing a “Non-Cash Adjustment” during the transaction as well as on the receipt and that there is no proof of a discount being applied to cash sales during a transaction or on a receipt.

According to Visa and Mastercard’s cash discounting compliancy rules, cash discounting must be a discount from the listed price provided by a merchant for cash paying customers. Simply put, a merchant’s listed price of goods and services should actually be the “card price”. A merchant with signage stating that there is already a discount applied to the price of their goods and services and that the discount is voided on card sales is actually non-compliant under Visa and Mastercard’s ruling.

<p><b>STANDARD CASH DISCOUNTING CREDIT CARD SALE</b> ❌</p> <p>DOES NOT SHOW A DISCOUNT LINE ITEM. SHOWS AN EXTRA CHARGE APPLIED.</p>	<p><b>DUAL PRICING CREDIT CARD SALE</b> ✅</p> <p>SHOWS A DISCOUNT LINE ITEM. DOES NOT APPLY AN EXTRA CHARGE.</p>	<p><b>STANDARD CASH DISCOUNTING CASH SALE</b> ❌</p> <p>DOES NOT SHOW A DISCOUNT APPLIED AS A LINE ITEM.</p>	<p><b>DUAL PRICING CASH SALE</b> ✅</p> <p>SHOWS DISCOUNT BEING APPLIED AS A LINE ITEM.</p>
<p>COMPETITORS 1234 Merchant St. New York, NY 7185555555 V#0123456</p> <p>09/27/2018 6:33</p> <p>Sale</p> <p>Trans#: 1 Batch #: 1</p> <p>AMEX CHIP *****1234 **/**</p> <p>AMOUNT: \$10.00</p> <p><b>Non-Cash Charge \$0.40</b></p> <p>TOTAL AMT: \$10.40</p> <p>Resp: APPROVAL 123456</p>	<p>Swipe4Free 3636 St. Ste. 206 Long Island City, NY 11106 1-855-345-0040</p> <p>02/28/2022 Sale 15:45</p> <p>Trans:6 Batch:4 AMEX CHIP *****1234 00:00</p> <p><b>AMOUNT: \$10.40</b> <b>DISCOUNT: \$0.00</b></p> <p>Total: \$10.40</p> <p>Resp: APPROVAL 123456 Code: 123456 Ref#: 205921601226</p>	<p>COMPETITORS 1234 Merchant St. New York, NY 7185555555 V#0123456</p> <p>09/27/2018 6:33</p> <p>Sale</p> <p>Trans#: 1 Batch #: 1</p> <p><b>AMOUNT: \$10.00</b></p> <p>CUSTOMER COPY</p>	<p>Swipe4Free 3636 St. Ste. 206 Long Island City, NY 11106 1-855-345-0040</p> <p>02/28/2022 Cash Sale 15:45</p> <p>Trans:6 Batch:4 Cash Manual</p> <p><b>AMOUNT: \$10.40</b> <b>DISCOUNT: -\$0.40</b></p> <p>Total: \$10.00 Ref#: 205921601226</p> <p>CUSTOMER COPY</p>

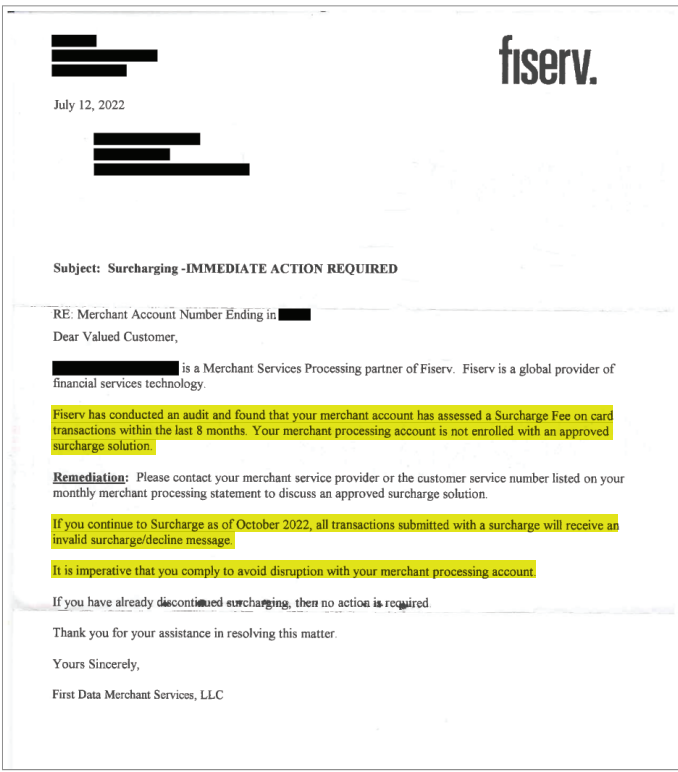
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Clearly display two separate prices. One for cash transactions and one for card transactions for a fully compliant sale.

1.855.345.0040

SALES@SWIPE4FREE.COM



Furthermore, a surcharge amount cannot exceed 4% or the MDR Rate (Merchant Card Acceptance Rate), whichever is lower. Simply put, a merchant cannot charge their customers more than what rates / effective rate they are being charged by their processor.

Processors and card brands are now sending warning letters to merchants threatening to disrupt their processing accounts if they do not change their current method of cash discounting. One particular major card brand is even visiting merchants directly via secret shoppers and in some cases calling the merchants directly asking about their cash discounting / surcharging programs resulting in fines of a minimum of \$5,000 and maximum of \$85,000.

## NO MORE NON-CASH ADJUSTMENTS!

Swipe4Free's Dual Pricing program allows merchants to offer two different transaction amounts to customers paying with cash versus paying with a credit card. The two separate prices are clearly displayed on both the terminal and PIN pad clearly showing the customer the discount applied when paying with cash. If a customer chooses to pay with a credit card the discount is not applied during the transaction. The customer is also shown the discount as a separate line item on their receipt whether they pay with cash or card making the transaction a truly transparent and compliant cash discount transaction.