

*Come In*  
WE'RE  
**OPEN**

*Opening  
hours*

M-F

12:00-20:00

Sat.

12:00-18:00

Sun.

closed - 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](mailto: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



### Customer Facing Display



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: 0000008000  
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  
Thank You



#### 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.



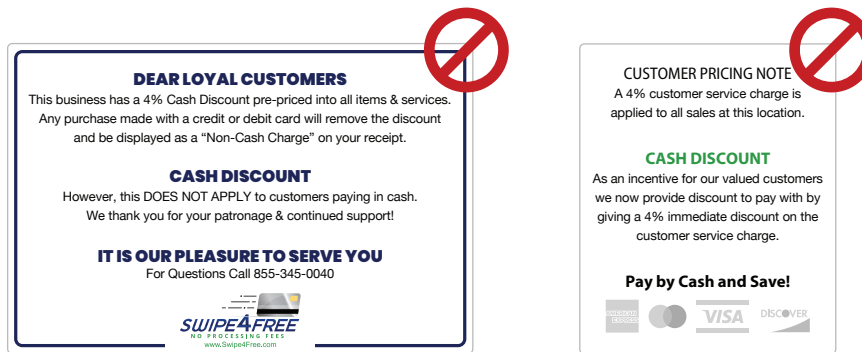
# Cash Discount Compliance

## 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 higher 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](https://merchantindustry.com/compliance) or click the download buttons below/scan the qr code.

# Cash Discount 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](https://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 **MUST** be higher than \$10.00.



☐ Remove all signs that mention minimum transactions on debit cards.

☐ Confirm that credit card minimum signs are higher 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.

1.866.811.1005

[MerchantIndustry.com](http://MerchantIndustry.com)



MerchantIndustry.com

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



Merchant Industry  
3636 33rd St  
Long Island City, NY 11106  
1-855-345-0040

02/28/2022 15:45  
Sale

Trans:6 Batch:4  
AMEX CHIP  
\*\*\*\*\*1234 00/00  
**AMOUNT: \$10.40**

Total: \$10.40

Resp: APPROVAL 123456  
Code: 123456  
Ref#: 205921601226  
App Name: AMERICAN EXPRESS  
AID: A00000025010801  
TVR: 0000008000  
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  
Thank You

CARD SALE  
DISCOUNT IS **NOT** APPLIED

Merchant Industry  
3636 33rd St  
Long Island City, NY 11106  
1-855-345-0040

02/28/2022 15:45  
Cash Sale

Trans:6 Batch:4  
Cash Manual  
**AMOUNT: \$10.40**  
**DISCOUNT: -\$0.40**

Total: \$10.00

CUSTOMER COPY  
Thank You

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](http://mi.isoaccess.com)

## **Cash Discounting Questions?**

[info@merchantindustry.com](mailto:info@merchantindustry.com)

