



What is a Cash Discount?

Cash Discount program provides a solution for a merchant to offset credit card processing fees. By offering a decreased price for cash purchases, merchants reward customers for paying in cash and in turn retain the money you would have paid in credit card processing fees.

Program Details

- Incentivize Cash Payments
- Reduce monthly processor card fees up to 90%
- Collect up to 100% of your revenue
- Ensure a seamless Sales flow



Customer Considerations

Before choosing to implement a Cash Discount Program, merchants should consider the following:

- The potential impact on their customer's experience
- What the merchant's competitors might be doing
- What information must be disclosed to their customers and how
- Ensure all employees are trained to run the Cash Discount Program properly
- Adherence to applicable local, state, and federal laws



Cash Discount Rules and Notifications

In order to meet the standard regulations set forth by the card brands, the merchant **MUST** :

1. Set the Cash Discount across ALL card types
2. Alert the customers to the Cash Discount with appropriate signage
3. Sign and return the Cash Discount Program Addendum
4. Use a supported device
 - Pax A80
 - Pax A920
 - Please see slide 8 for details on the PAX program
 - Clover™ Station, Station (2018), Mini, Mobile, Flex
 - Please see slide 7 for details on the Clover™ program

Clover™ Cash Discount Program

▶ Key Points of the Clover™ Cash Discount Program

- ▶ Merchants will need to download the following app to their Clover™ device: Cash Discount!



<https://www.clover.com/appmarket/apps/WXVDFZJ8W013A>

- ▶ Pricing: \$19.95/month – allows the merchant to offer a full cash discount program which includes the ability to assess a Cash Discount across all card types
- ▶ The app allows the merchant to set a Cash Discount for all denominations of payment (Checks, prepaid cards, debit cards, Visa, MasterCard, Discover, American Express, Diners, JCB, Cash)
- ▶ When the customer pays with cash, the receipt will show the Cash Discount being discounted from the total amount of the purchase since the consumer has opted to pay with cash
- ▶ Available on all software plans for Station, Station (2018), Flex, Mini, and Mobile
- ▶ NOTE: The Cash Discount App performs better with the Register Lite and Register Plans. If using the Payment Plus plan, the receipt will NOT show a detailed breakdown of the sale as this payment plan does not support inventory.

Transaction Paid with other denominations on Clover

Recover the processing fees for all sales paid with Visa Master Card, Discover, American Express, debit or credit (All tender Types)

123 NE 79th Street
Miami Shores FL 33142
3055778552

Cashier: AMANDA ANDERSON	
29-Nov-2017 4:52:22A	
2 B485 RZBJ 42	\$51.00
2 65000000 NC NS	\$100.00
2 BAMBOO DIGITAL BATHROOM SCALE	\$70.88
1 BROOK STONE ACTIVE SPORT HANDHELD MASSAGER	\$61.49
CASH	\$12.44
Subtotal	\$295.81
Tax	\$28.84
Total	\$324.65
MANUAL CHECK SALE	\$324.65

Order 789QHTVJDX6Z8

I agree to pay above total amount
All Sales are final. Exchange only with receipt within 10 days only. No returns on sale items. we appreciate your business, please come again soon. Don't forget to follow us on Facebook, Twitter and Snapchat!

Transaction Paid with Cash on Clover

Charge a service fee on all payment types and offer a discount if paid with cash

123 NE 79th Street
Miami Shores FL 33142
3055778552

Cashier: AMANDA ANDERSON	
29-Nov-2017 4:52:22A	
2 B485 RZBJ 42	\$51.00
2 65000000 NC NS	\$100.00
2 BAMBOO DIGITAL BATHROOM SCALE	\$70.88
1 BROOK STONE ACTIVE SPORT HANDHELD MASSAGER	\$61.49
CASH	\$12.44
Subtotal	\$295.81
Discount	(\$12.44)
Tax	\$27.63
Total	\$311.00
CASH SALE	\$311.00

Order KAND0BB69QMG7W

I agree to pay above total amount
All Sales are final. Exchange only with receipt within 10 days only. No returns on sale items. we appreciate your business, please come again soon. Don't forget to follow us on Facebook, Twitter and Snapchat!

You have saved \$2.00 on this order
Cash Discount

PAX Cash Discount Program

- ▶ Key Points of the PAX Cash Discount Program
 - ▶ There is no additional application needed to support Cash Discount.
 - ▶ No additional Cost.
 - ▶ When cash is chose as the desired tender at time of payment, the terminal will apply either the percentage or flat rate that has been programed into the device.
 - ▶ When the customer pays with cash, the receipt will show the Cash Discount amount that is being discounted from the overall amount.
 - ▶ Available on the PAXA920 and PAXA80
 - ▶ Supported on Omaha and TSYS



Transaction Paid with other denominations on PAX

TEST NON FEP
128 VISION PARK BLVD
SHENANDOAH, TX 77064
(281)-583-4456

<DEMO MODE>
DO NOT CASH
01/31/2020 15:29:33

Debit Sale

Transaction #: 4
Account: *****0902
Entry: Chip
Batch #: 1
Amount: USD\$10.00

Ref. NO.: 88888888
Auth. Code: 000000
Response: Demo Approved
Mode: Card
ATD: A0000000980840
TVR: 8080048000
IAD: 0606120321A000
TSI: 6800
ARC: 23
APPN:
APPLAB: US DEBIT

PIN VERIFIED

MERCHANT COPY

THANK YOU FOR YOUR BUSINESS
COME AGAIN

Transaction Paid with cash on PAX

TEST NON FEP
128 VISION PARK BLVD
SHENANDOAH, TX 77064
(281)-583-4456

<DEMO MODE>
DO NOT CASH
01/31/2020 15:30:18

CASH SALE

Transaction #: 5
Paid Cash
Amount: USD\$10.00
Cash Discount: -USD\$0.30

Sub Tot: USD\$9.70

Ref. NO.: 88888888
Response: Demo Approved

MERCHANT COPY

THANK YOU FOR YOUR BUSINESS
COME AGAIN

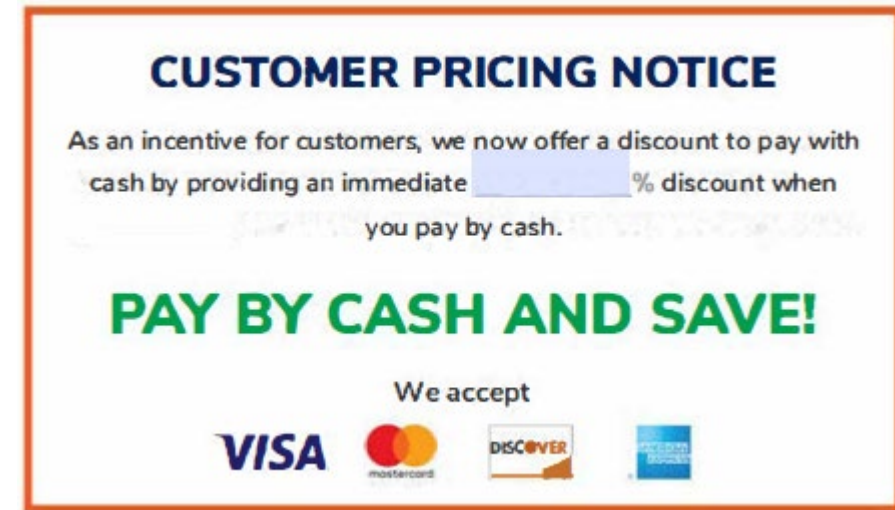
Customer Notification Requirements

Merchants must post visible signs at the business entry points and at the point-of-sale which clearly disclose a Cash Discount is offered for those customers who pay with a payment method such as cash

Clover Example



PAX Example



Cash Discount Program Addendum

Cash Discount Program Merchant Request Form

Merchants must send in notification if they are going to utilize the Cash Discount Program by completing and submitting the Cash Discount Program Addendum with their merchant application.

If the merchant has an existing account with PayLogic the form should be submitted **prior to** implementing the program.

The form will be sent to the merchant by either the agent or our Admin team.

Merchant Name:	
Merchant Number(s):	
Point-of-Sale Device:	<input type="checkbox"/> PAX A920 <input type="checkbox"/> PAX A80 Clover™: <input type="checkbox"/> Station <input type="checkbox"/> Mini <input type="checkbox"/> Mobile <input type="checkbox"/> Flex
Signage has been placed at entry point of business and at the point-of-sale: <input type="checkbox"/> Yes <input type="checkbox"/> No	

By signing and dating this Cash Discount Program Merchant Request Form, the undersigned Merchant acknowledges that your business will strictly adhere to and follow all program requirements listed below regarding the Cash Discount Program:

- Merchant must notify PayLogic of their intent to initiate a Cash Discount Program prior to implementation
- Merchant must display the proper signage
- Merchant must display dual price with a Cash Price and Credit Price or merchant must post the higher price
- Merchant must give discount at the register for cash purchases
- A fee cannot be added to a customer paying with a card

I hereby certify that I have read, understand, and agree to strictly adhere to the information and requirements above regarding the Cash Discount Program. I understand that failure to adhere to any of the above items may result in the removal from the Cash Discount Program in addition to being responsible for any non-compliance fees related to the Cash Discount Program that are assessed by the card brands.

Cash Discount Program Recap

- Value Proposition = Reduced Processing Costs for the merchant up to 90%
- The proper implementation of this program is critical to its success and includes the following:
 - Setting accurate expectations to the merchant
 - Signed Cash Discount Program Addendum
 - Use of an approved device (see slide 4)
 - Approved Cash Discount signage posted at the point of entry and at the point of sale