



Because these programs are so similar, it can be tricky for business owners to decide which one is best for their business – and their customers. This comparison chart provides you with important information about each program.

LINGA	True Cash Discount	Non-Cash Adjustment	Surcharging	Service Fees	Convenience Fees
Who receives discount off listed or stated prices	Customers who pay with cash, check or store-branded gift card	Customers who pay with cash, check or store-branded gift card			
Cost of payment acceptance is built into the merchants' listed and stated prices	✓	✓			
Merchants' listed and stated prices are the cash prices		Both credit and cash prices are listed; prices ring up as cash	✓		
Eligible Payment / Card Types	<ul style="list-style-type: none"> Cash Check Store-branded gift card 	<ul style="list-style-type: none"> Prohibited on PIN debit & EBT; allowed on Consumer & Commercial credit & Signature debit Prohibited on American Express Open to merchants with average ticket of \$15 or more (under \$15 will be placed on Surcharging) 	<ul style="list-style-type: none"> Prohibited on debit (Signature & PIN) & prepaid cards; allowed on Consumer & Commercial credit only Prohibited on American Express 	<ul style="list-style-type: none"> Consumer Credit/Debit Commercial Credit/Debit 	<ul style="list-style-type: none"> Consumer Credit & Signature Debit Commercial Credit & Signature Debit Prohibited on PIN Debit
National availability	All 50 states	All 50 states	Prohibited in CO, CT, KS, ME, MA & OK	All 50 states	All 50 states
Discount/Surcharge Minimums/Maximums	No discount minimum or maximum	Amount or % cannot exceed cost of acceptance (4% max.)	Amount or % cannot exceed cost of acceptance (4% max.)	No cap on fee amount	No cap on fee amount
Receipt requirements	Receipt must show discount being removed	Receipt must show Non-Cash Adjustment being added	Receipt must show Surcharge being added		
Signage requirements	Card brands do not require signage, but Clearnet merchants must display signage at entrance of business & POS	Must be displayed at entrance of business & POS; all business owners must show cash price & card price for each item	Must be displayed at entrance of business & POS; business owners in NY must post credit price & cash price for each item	Signage not required; fee must be clearly disclosed to cardholder before transaction is completed; cardholder must be able to cancel without penalty	Signage not required; fee must be clearly disclosed to cardholder before transaction is completed; cardholder must be able to cancel without penalty
Card brand notification requirements		Must notify the card brands 30 days in advance	Must notify the card brands 30 days in advance	Must register for Visa Government and Higher Education Payment Program with payment processor	

True Cash Discount Frequently Asked Questions

MYTH #1

Adding a "Service Fee" is another way to implement a Cash Discount program.

FALSE

Be wary of programs that add "Service Fees" to credit and debit card transactions and then remove the fee when a customer pays with cash. These are not True Cash Discount programs and they are not in compliance with the card brands.

MYTH #2

Business owners don't need to worry about the cost of credit card processing when pricing goods and services.

FALSE

Merchants who operate compliant True Cash Discount programs should build the cost of processing into their pricing.

Payment Channels

• Card Present - Business owners can only offer a discount to customers in their store/restaurant if they pay with cash.

Eligible Payment / Card Types

- Cash
- Check
- Store-branded gift card

