

With a Non-Cash Adjustment, the merchant's menu prices have a built-in cash discount. Customers paying with credit and Signature debit cards do not receive the discount and will notice a Non-Cash Adjustment on their receipt.

History

- Non-Cash Adjustments are often viewed as a hybrid pricing approach because they are typically structured like Cash Discount programs but follow Surcharging guidelines.
- The Durbin Amendment protects merchants' rights to offer a cash discount. Surcharging became legal in 2013 as part of the settlement of a major antitrust lawsuit.
- Non-Cash Adjustments are allowed in all 50 states. Surcharging is prohibited in CO, CT, KS, ME, MA and OK.

How It Works

The business owner offers a discount to customers who pay by cash, check, or store-branded gift card. Customers who pay with credit or Signature debit cards do not receive the discount and a Non-Cash Adjustment is added to the cost of goods and services.

Ideal For:

- Quick service restaurants or restaurants with a limited menu
- Small inventory retail outlets



Eligible Payment &/or Card Types

Benefits

- Legally share processing fees with your customers.
- Save 75%-95% on your credit card processing costs.
- Lower your expenses and improve cash flow.
- Get free signage to post at the entrance of your business and the point of sale.
- Flexible program options mean you can pick the program that's best for your business and your customers.

Allowed by Visa, Mastercard & Discover on the following card types: Consumer Credit • Commercial Credit • Allowed Signature Debit (Prohibited on PIN Debit & EBT)

PROHIBITED BY AMERICAN EXPRESS AND ON PIN DEBIT & EBT

Payment Channels

- Card Present
- Card Not Present
- e-Commerce



Rules

- The cash and credit prices should be clearly marked on all merchandise.
- Businesses must follow the strict rules set by the card brands.
- You must register with the card brands by completing these brief online forms with [Visa](#) and [Mastercard](#).

YOU MUST NOTIFY THE CARD BRANDS 30 DAYS BEFORE YOU APPLY A NON-CASH ADJUSTMENT.



NON-CASH ADJUSTMENT

National Availability ALL 50 STATES



Maximum Fee Amount

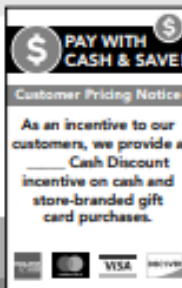
The amount cannot exceed the merchant's cost of processing (i.e., their discount rate) and is capped at 4%.

4%

Fee Structure & Program Changes

- Non-Cash Adjustments will be applied as a percentage only.
- Non-Cash Adjustments cannot be applied as a flat fee.
- Program is open to merchants with an average ticket of \$15 or more.
- If the merchant's average ticket is under \$15, they will be placed on surcharging.

YOU MUST POST BOTH SIGNAGE AND PRICING STICKER



Cardholder Disclosure

Required prior to completion of sale. Transaction must be itemized on the receipt.

Receipt Requirements

Receipt must show a Non-Cash Adjustment being added.

Signage Requirements

Cash Discount Available Here

You must post both the cash price and the card price of each item so there is no confusion about how much an item costs.

