



www.gtechpayments.com

Cash Discount and Surcharge Solutions

January 2023



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Pricing Options

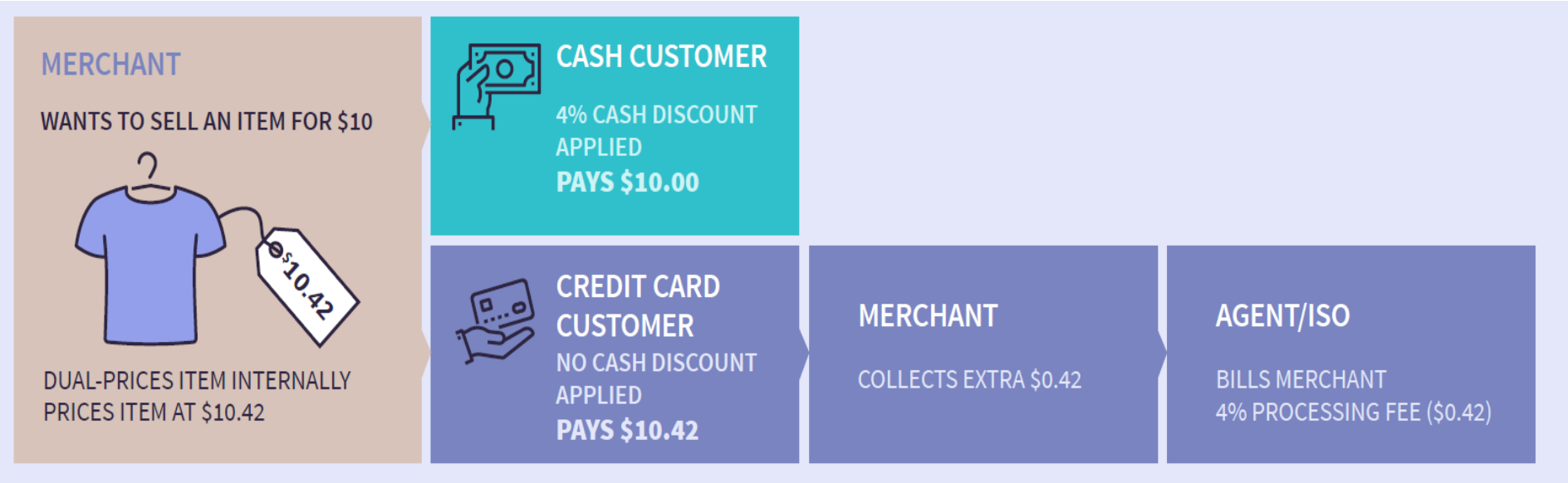
- General pricing tips
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What is Cash Discount?

Cash discount: A way for merchants to give discounts to customers who pay with cash

Important: Merchants must mark up their pricing and refer to it simply as the “standard price”, “the price”, or “amount”

Cash-paying customers pay the “cash price”

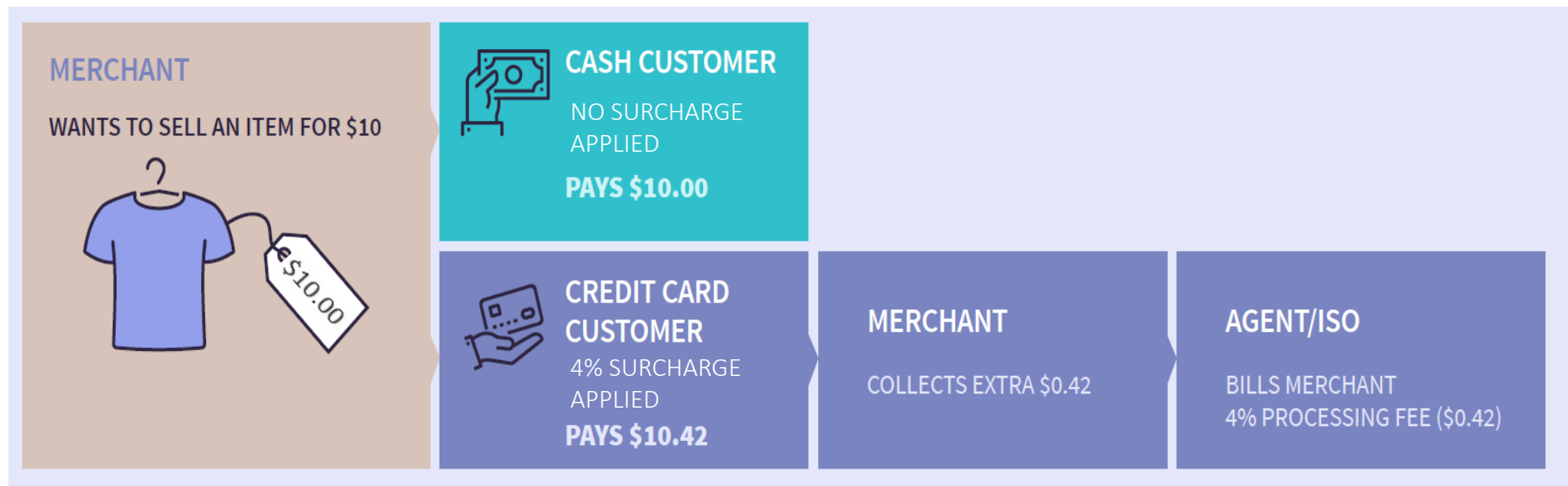


What is Surcharge?

Surcharge : A way for merchants to charge fees to customers who pay with credit cards

Important: The agent must register the merchant with G-Tech, VISA, and Mastercard

Merchants do not have to mark up their pricing



Pros and Cons for Merchants

Cash Discount

Pros

- Offset processing fees with greater accuracy
- Required cash discount signage shows customers *potential savings*
- When using a Dual Price CD program, simple receipts with no discounts/adjustments

Cons

- **All pricing must be marked up on the shelf**
- Are competitors using CD?

Surcharge

Pros

- Partially offset processing fees
- No need to mark up pricing on the shelves

Cons

- **Merchant must be registered with the card brands in G-Tech to Paysafe**
- Merchant will still owe processing for surcharge fees
- Required surcharge signage shows customers *additional fees*
- Fees are shown on customer receipts
- Are competitors using CD?

What's the Point?

Merchants

- **OFFSET PROCESSING FEES**
by collecting more on card transactions
- **MANAGE CASH FLOW**
with no surprises or big bills due at month end
with daily discount

Agents/ISOs

- **GROW YOUR BUSINESS**
by offering merchants simple solutions
to offset their processing fees
- **INCREASE YOUR MARGINS**
when merchants are signed with higher
flat rate pricing

Cash Discount Onboarding

To board a merchant onto a cash discount program, a **Cash Discount Request Form** must be signed by merchants and submitted through iEntry or via apps@gtechpayments.com by the agent.

CASH DISCOUNT PROGRAM REQUEST FORM AND ADDENDUM ("ADDENDUM")

Merchant Acknowledgement

This Addendum amends and modifies the Merchant Payment Card Application / Agreement or similarly named agreement (the "**Merchant Agreement**") by and among Paysafe Payment Processing Solutions, LLC or its predecessor in-interest ("**Paysafe**") and the Merchant named below ("**Merchant**"). Except as expressly modified by this Addendum, the terms and provisions of the Merchant Agreement are hereby affirmed and ratified. No cross-outs, changes or modifications to this Addendum will be accepted or approved unless confirmed in writing by Paysafe. By signing below, Merchant hereby agrees to the terms and conditions of this Addendum and authorizes Paysafe to debit Merchant's checking account as designated in the Merchant Agreement, or as such checking account may be changed from time-to-time, for any amounts that may be owed by Merchant pursuant to this Addendum. Merchant acknowledges that the business will strictly adhere to any written policies, procedures, notices and instructions of Paysafe or any of its third party vendors with respect thereto that Paysafe may deliver to Merchant from time to time and the following requirements:

- Merchant must notify Paysafe of their intent to initiate a Cash Discount Program prior to implementation.
- Merchant's disclosures to customers (signage) regarding Cash Discount and Customer Service Fees must be displayed at the business entrance and point of sale. For Programs 1-5 in the above grid, Merchant must post signage pertaining to the Cash Discount offered. For Program 6, Merchant must post signage pertaining to both the Customer Service Fee and Cash Discount separately.
- For Programs 1-5 in the above grid, Merchant must dual price the applicable product with both cash and credit pricing, or, if not dual pricing, post credit-only pricing. For Program 6, Merchant must dual price the applicable product with both cash and credit pricing, or if not dual pricing, post cash-only pricing.
- Merchant must uniformly provide a Cash Discount at the point of sale for all cash purchases.
- Where enabled per selected Program, Customer Service Fees must be applied uniformly across all payment types.
- Unless explicitly enabled per the selected Cash Discount Program, merchant will not surcharge or assess fees on any card transaction.
- Interchange and all processing fees shall continue to be assessed and collected from Merchant in accordance with the terms for the Merchant Agreement.
- The fees set forth in the Merchant Agreement are inclusive of any fees owing by Merchant for its participation in the Cash Discount Program.
- Paysafe reserves the right to modify or terminate this Addendum at any time, immediately upon written notice to Merchant, for any reason. Merchant may terminate this Addendum at any time by providing written notice to Paysafe. All terms and provisions of the Merchant Agreement shall survive termination of this Addendum. This Addendum shall terminate automatically upon any termination of the Merchant Agreement for any reason.

Principal Name (Print): _____
 Principal Signature: _____ Date: _____

CASH DISCOUNT PROGRAM REQUEST FORM AND ADDENDUM ("ADDENDUM")

Merchant Name (DBA): _____
 MID: _____ Tax ID: _____
 Principal Name: _____
 Principal Email: _____ Business Phone: _____
 Address: _____ City: _____
 State: _____ Zip: _____

(1) Select Program (2) Select Equipment (3) Review / Specify Options

<input type="checkbox"/> Clover™ CD Program <input type="checkbox"/> Station <input type="checkbox"/> Mini <input type="checkbox"/> Flex CASH DISCOUNT: 4.0 %	<input type="checkbox"/> PAX CD Program <input type="checkbox"/> A920 <input type="checkbox"/> A80 CASH DISCOUNT: _____ \$ _____ %
<input type="checkbox"/> SwipeSimple CD Program <input type="checkbox"/> PAX Aries8 <input type="checkbox"/> PAX A920 <input type="checkbox"/> PAX A80 <input type="checkbox"/> mPOS Only <small>Terminals include mPOS</small> CASH DISCOUNT: _____ \$ _____ %	<input type="checkbox"/> Valor Dual Price CD Program <input type="checkbox"/> VL100 <input type="checkbox"/> VL110 <input type="checkbox"/> VL500 CASH DISCOUNT: _____ \$ _____ % <small>NOTE: Not available on North platform</small>
<input type="checkbox"/> DTT Dual Price CD Program <input type="checkbox"/> PAX A920 <input type="checkbox"/> PAX A80 PIN PADS: <input type="checkbox"/> PAX SP 30 Mono CASH DISCOUNT: _____ \$ _____ %	<input type="checkbox"/> DTT Service Fee CD Program <input type="checkbox"/> PAX A920 <input type="checkbox"/> PAX A80 <input type="checkbox"/> Dejavoos Z8 <input type="checkbox"/> Dejavoos Z9 <input type="checkbox"/> Dejavoos Z11 PIN PADS: <input type="checkbox"/> PAX SP 30 Mono <input type="checkbox"/> Dejavoos Z3 <input type="checkbox"/> Dejavoos Z6 CUST. SERVICE FEE: _____ \$ _____ % * CASH DISCOUNT: _____ \$/ % UNIT MATCHED TO FEE <small>NOTE: Not available on North platform</small>

*DTI Service Fee CD Program: Cash Discount must be (+/-) \$0.05 or 50 BPS from service fee; if blank or non-compliant, will default to (-) \$0.05 OR 50 BPS from service fee.

COMPLETE SECTIONS BELOW IF OPTION 5 OR 6 SELECTED:

* PARTNER DEPLOYED: Yes, add email as comment No AUTO CLOSE REQUIRED: Yes, time: _____ No

* COMMS TYPE(S): IP WiFi Dial Wireless ACCEPT EBT: Yes, FNS #: _____ No

* PLATFORM: FD Omaha TSYS

OTHER FILE BUILD OPTIONS: Retail Restaurant Servers Tip Adjust In-Line Tip AWS CVV2

COMMENTS: _____

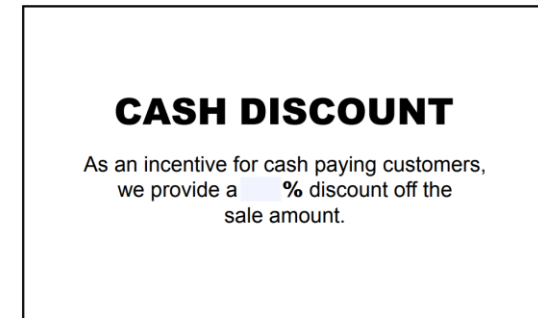
Revision: 0722

Cash Discount Rules

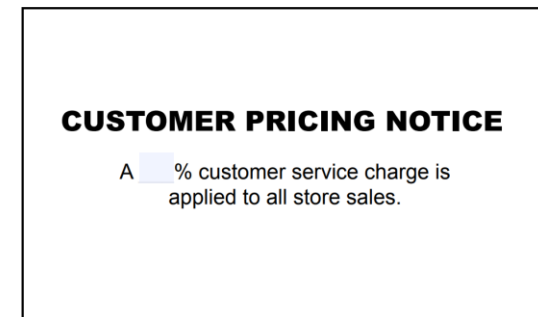
Merchants must:

- Post “**standard prices**” on their shelves *with markups included*
 - **Prices cannot be referred to as “credit” or “card” pricing**
 - **Exception:** The DTI Service Fee product, where “cash prices” are posted, but should still be referred to as “standard prices”, “the prices”, or “amounts”
- Post cash discount disclosure signage at both the point of entry and at the point of sale
 - G-Tech does have editable PDFs that can be filled in and printed by your merchants, as pictured to the right
 - Alternatively, agents can provide their own, or merchants can create so long as the signage is made to reflect the wording provided in the examples on the right
 - **Exception:** The DTI Service Fee product requires **two** signs; one for the customer service fee and one for the cash discount
 - **These signs cannot be combined and must be placed at least 12 inches apart**

Standard Cash Discount Signage



Second Sign Required for DTI Service Fee Product



Surcharge Onboarding

To board a merchant onto a surcharge program, a **Surcharge Notification Form** must be signed by merchants and submitted through iEntry or via apps@gtechpayments.com by the agent.

Additionally, merchants must be registered with both VISA and MC.

VISA: <https://usa.visa.com/Forms/merchant-surcharge-notification-form.html>

MC: https://www.mastercard.us/en-us/surcharge-disclosure-webform.html#contentpar_text



Surcharge Notification Form

Merchant Information:

Merchant Name:			
Merchant Number(s):			
Sales Channel(s) Merchant will Surcharge in:	<input type="checkbox"/> Retail	<input type="checkbox"/> Internet	<input type="checkbox"/> Mail/Telephone Order
Surcharging All Credit Cards or Specific Credit Products*:	<input type="checkbox"/> Brand Level	<input type="checkbox"/> Product Level	
Surcharge Amount:	<input type="checkbox"/> Percentage %	<input type="checkbox"/> Flat Amount \$	

Merchant Location(s) Information:

Select the number of merchant locations you wish to register:	
---	--

Notification to Card Brands:

Date Merchant Notified Visa and MasterCard of Intent to Surcharge:	
--	--

By signing and dating this Surcharge Notification Form, the undersigned Merchant acknowledges that Merchant will strictly adhere to and follow all program requirements listed below regarding the Surcharge Program:

- Merchant must notify merchant service provider of their intent to initiate a Surcharge Program 30 days prior to implementation
- Merchant must register with VISA and MasterCard online via the following two websites 30 days prior to implementation:
 - [www.visa.com/merchantsurcharging](https://usa.visa.com/merchantsurcharging)
 - https://www.mastercard.us/en-us/surcharge-disclosure-webform.html#contentpar_text
- Merchant must adhere to all card brand surcharge regulations
- Merchant must display proper surcharge signage
- Merchant must not surcharge on PIN debit, offline/signature debit or prepaid card transactions
- Merchant must not surcharge an amount greater than merchant's overall average discount rate for credit card transactions taken in the preceding 1 month period or preceding 12 month period; Surcharge amount must **never** exceed 4%
- Merchant must abide by all relevant federal, state and local laws

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

Principal Name (Print): _____

Principal Signature: _____ Date: _____

*If this request involves surcharging at the Brand Level, it is important to note that surcharging must be applied to all card types in a non-discriminatory manner.

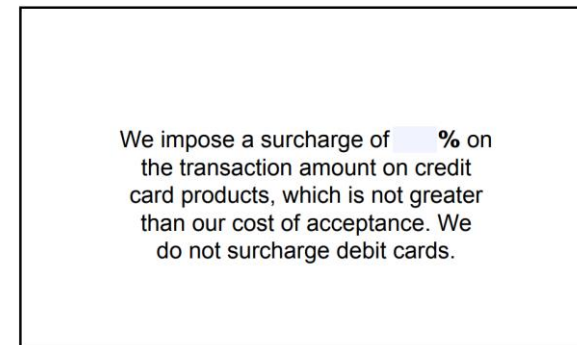
Revision: 03/319

Surcharge Rules

Merchants must:

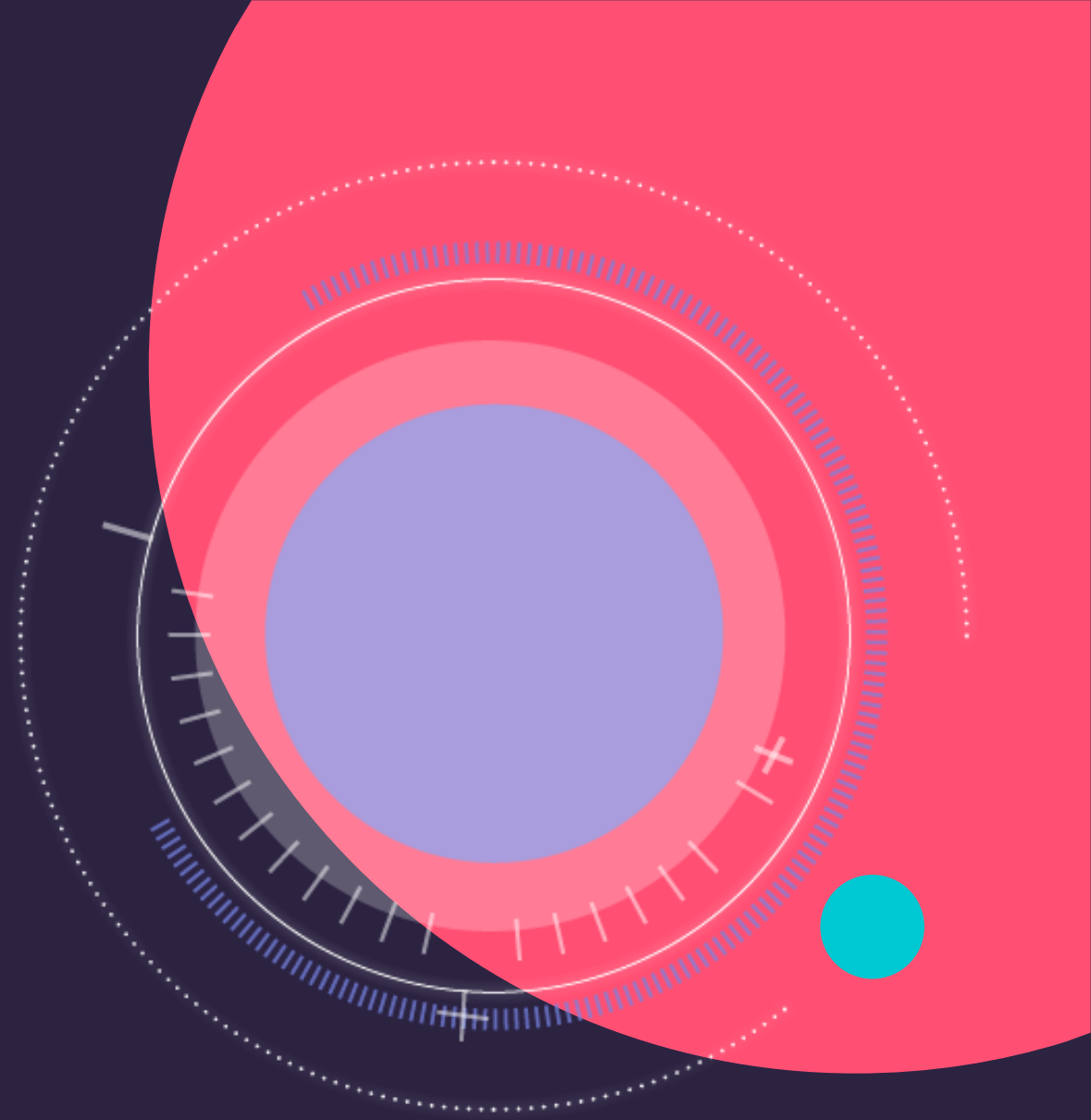
- Post cash prices on their shelves without any markups included
 - Prices may be referred to as “standard prices”, “the prices”, or “amounts”
- Post surcharge disclosure signage at both the point of entry and at the point of sale
 - G-Tech does have editable PDFs that can be filled in and printed by your merchants, as pictured to the right
 - Alternatively, agents can provide their own, or merchants can create so long as the signage is made to reflect the wording provided in the example on the right

Standard Surcharge Signage



Cash Discount Options

Tools to help you sell and retain more MIDs. Choose which products to use and how, and help your merchants save on their cost of processing.



Valor PayTech - Terminal Options



VL500

Wireless pay at the table Android solution

- Handheld POS
- Large 5.5" Touch Screen Display
- Secure Android Platform
- Full Transaction Information Display
- Signature Capture and Pay At The Table
- Paperless Signature / Receipt Option
- Contactless Payment / Bill Splitting
- Cash Discounting / Surcharge On Tip
- GPRS / 4G and Wi-Fi Connectivity
- Auto-Connection Failback Procedure



VL100

Countertop solution

- Ethernet
- WiFi
- Dial Up
- Large Scale Touch Screen Display
- Full Transaction Information Display
- Signature Capture
- Paperless Signature / Receipt Option
- Contactless Payment
- Ethernet and Wi-Fi Connectivity
- Auto-Connection Failback Procedure



VL110

Wireless pay at the table solution

- Handheld POS
- Large Scale Touch Screen Display
- Full Transaction Information Display
- Signature Capture and Pay At The Table
- Paperless Signature / Receipt Option
- Contactless Payment / Bill Splitting
- Tipping Cash Discounting / Surcharge On Tip
- GPRS / 4G and Wi-Fi Connectivity
- Auto-Connection Failback Procedure

Valor PayTech - How it Works

Merchants should key in the cash price of an item into the sales flow. The terminal will display both a standard price and a cash price per item, and the merchant should select the tender. The customer's receipt will either show the standard price or the cash price, with no adjustments shown.

- Merchants must post standard pricing on their shelves with markups included (not cash prices)
- The terminal will include markups automatically as required based on the tender, as determined by the cash discount % established in the file build
- Cash discount disclosure signage must be displayed at both the point of entry and at the point of sale

Dual Price Cash Discount

\$10 transaction with a 4% cash discount (credit prices marked up by 4.17%)

Cash receipt



Card Amount receipt



Merchant is entering \$10.00 cash price into the terminal

Card Amount with in-line tip



Card Amount with tip adjust



On tips: Merchants will pay their full cost of processing on tips and will not collect additional \$ from consumers to offset it.

Valor PayTech Customer Support | 1-800-615-8755 <https://valorpaytech.com/knowledge-base/>

Valor PayTech - CD Request Form

When filling out the cash discount form please provide the following:

- Merchant DBA
- Merchant Identification number (MID)
- Principal's Name
- The type of equipment
- Cash discount applied to consumer
 - Dollar amount or percentage
- Merchant signature

CASH DISCOUNT PROGRAM REQUEST FORM AND ADDENDUM ("ADDENDUM")

Merchant Name (DBA):			
MID:		Tax ID:	
Principal Name:			
Principal Email:		Business Phone:	
Address:		City:	
State:		Zip:	

(1) Select Program (2) Select Equipment (3) Review / Specify Options

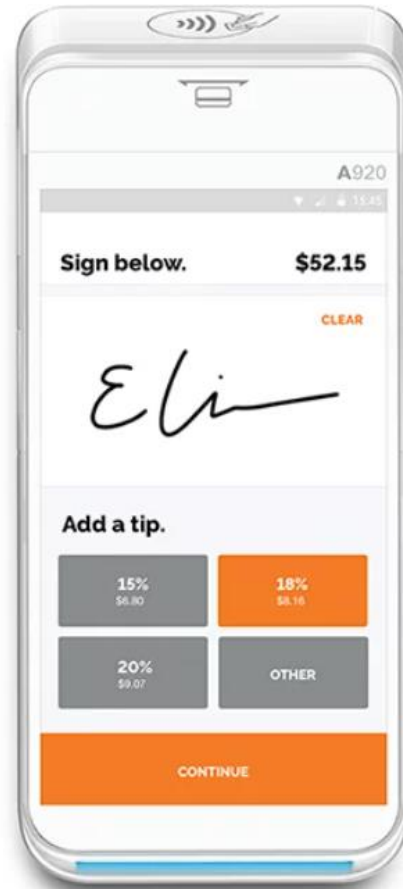
<input type="checkbox"/> Clover™ CD Program <input type="checkbox"/> Station <input type="checkbox"/> Mini <input type="checkbox"/> Flex	1	<input type="checkbox"/> PAX CD Program <input type="checkbox"/> A920 <input type="checkbox"/> A80 CASH DISCOUNT: <input type="text"/> \$ <input type="checkbox"/> %	2
<input type="checkbox"/> SwipeSimple CD Program <input type="checkbox"/> PAX A920 <input type="checkbox"/> PAX A80 <input type="checkbox"/> mPOS Only <small>Terminals include mPOS</small> CASH DISCOUNT: <input type="text"/> \$ <input type="checkbox"/> %	3	<input checked="" type="checkbox"/> Valor Dual Price CD Program <input type="checkbox"/> VL100 <input type="checkbox"/> VL110 <input type="checkbox"/> VL500 CASH DISCOUNT: <input type="text"/> \$ <input type="checkbox"/> %	4

NOTE: Not available on North platform

DTI Dual Price – Terminal Options

- Flexible and secure platform
- Multiple connectivity: 4G / 3G / WiFi / Bluetooth
- High capacity 5250mAH Li-ion rechargeable battery
- 5-Volt Charging Port
- Built-in NFC contactless
- Dual camera, 1D & 2D Scanner
- Illuminated card reader

PAX A920



PAX A80



- Android based
- Ultra-safe security processor
- Chip & Pin, NFC Contactless, and Mag. Stripe
- NFC contactless certified
- Micro SD expandability
- PCI PTS 5.x, SRED
- Wifi, Internet, Dial

DTI Dual Price - How it Works

Merchants should key in the cash price of an item into the sales flow. The merchant should select the tender and the terminal will either price an item at the standard price or the cash price. The customer's receipt will either show the standard price or the cash price, with no adjustments shown.

- Merchants must post standard pricing on their shelves with markups included (not cash prices)
- The terminal will include markups automatically as required based on the tender, as determined by the cash discount % established in the file build
- Cash discount disclosure signage must be displayed at both the point of entry and at the point of sale

Dual Price Cash Discount

\$10 transaction with a 4% CD (credit prices marked up by 4.17%)

Cash receipt	Card Amount receipt	Card Amount with in-line tip* <small>NOT RECOMMENDED for % CD</small>	Card Amount with tip adjust <small>OK for either %/\$ CD</small>
<p>CARBON TEST RESTAURANT 1 128 VISION PARK BLVD SHENANDOAH, TX 77384 (713) 444-3288</p> <p>01/14/2022 12:18:55</p> <p>CLERK: PAYSAFE ADMIN SSID: 30805146</p> <p>CARD TYPE: CASH TRANS TYPE: Sale RESPONSE: Approved</p> <p>TOTAL: \$10.00</p> <p>AMT TENDERED: \$10.00 CHANGE: \$0.00</p> <p>THANK YOU COME AGAIN!</p>	<p>CARBON TEST RESTAURANT 1 128 VISION PARK BLVD SHENANDOAH, TX 77384 (713) 444-3288</p> <p>01/14/2022 11:53:05</p> <p>MID: ****325589 TID: ****315635 CLERK: PAYSAFE ADMIN SSID: 30802097 INVOICE: 100041</p> <p>ACCOUNT #: *****7393 CARD TYPE: VISA ENTRY MODE: Chip Read TRANS TYPE: Sale PNREF: 2 AUTH CODE: 000000 RESPONSE: Approved</p> <p>TOTAL: \$10.42</p>	<p>CARBON TEST RESTAURANT 1 128 VISION PARK BLVD SHENANDOAH, TX 77384 (713) 444-3288</p> <p>01/19/2022 12:45:02</p> <p>MID: ****325589 TID: ****315635 CLERK: MANAGER SSID: 31218893 INVOICE: 100045</p> <p>ACCOUNT #: *****8545 CARD TYPE: MASTERCARD ENTRY MODE: Swipe TRANS TYPE: Sale PNREF: 2 AUTH CODE: 000000 RESPONSE: Approved</p> <p>TOTAL: \$11.46</p> <p>THANK YOU COME AGAIN!</p>	<p>CARBON TEST RESTAURANT 1 128 VISION PARK BLVD SHENANDOAH, TX 77384 (713) 444-3288</p> <p>01/14/2022 12:18:16</p> <p>MID: ****325589 TID: ****315635 CLERK: PAYSAFE ADMIN SSID: 30805061 INVOICE: 100042</p> <p>ACCOUNT #: *****8545 CARD TYPE: MASTERCARD ENTRY MODE: Swipe TRANS TYPE: Sale PNREF: 1 AUTH CODE: 000000 RESPONSE: Approved</p> <p>SUBTOTAL: \$10.42 TIP: 1.00 TOTAL: 11.42</p>

Merchant is entering \$10.00 cash price into the terminal

*For credit transactions with in-line tip, the terminal's calculations for the pricing markup will include the tip. In-line tip is not recommended when using cash discount.



DTI Dual Price – CD Request Form

When filling out the cash discount form please provide the following:

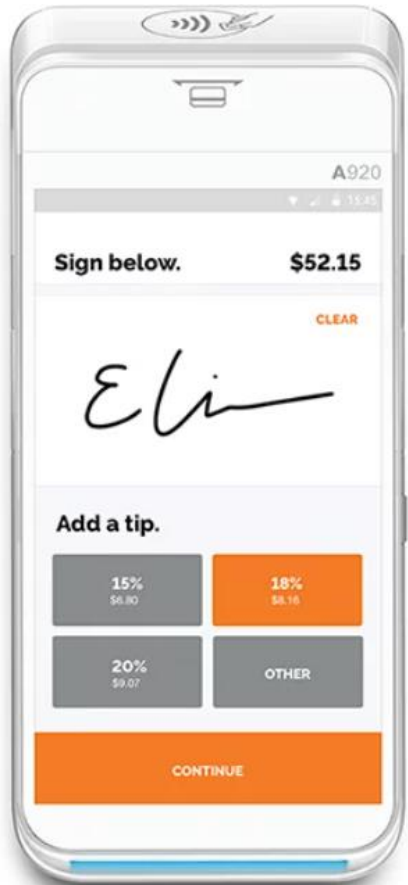
- Merchant DBA
- Merchant Identification number (MID)
- Principal’s Name
- The type of equipment
- Cash discount applied to consumer
 - Dollar amount or percentage
- Complete additional section below the red text specific to DTI programs
- Merchant signature

CASH DISCOUNT PROGRAM REQUEST FORM AND ADDENDUM (“ADDENDUM”)

Merchant Name (DBA): <input style="width: 90%;" type="text"/>	
MID: <input style="width: 60%;" type="text"/>	Tax ID: <input style="width: 30%;" type="text"/>
Principal Name: <input style="width: 95%;" type="text"/>	
<input type="checkbox"/> DTI Dual Price CD Program 5 <input type="checkbox"/> PAX A920 <input type="checkbox"/> PAX A80 PIN PADS: <input type="checkbox"/> PAX SP 30 Mono CASH DISCOUNT: <input style="width: 40px;" type="text"/> <input type="checkbox"/> \$ <input type="checkbox"/> %	<input type="checkbox"/> DTI Service Fee CD Program 6 <input type="checkbox"/> PAX A920 <input type="checkbox"/> PAX A80 <input type="checkbox"/> Dejavoo Z8 <input type="checkbox"/> Dejavoo Z9 <input type="checkbox"/> Dejavoo Z11 PIN PADS: <input type="checkbox"/> PAX SP 30 Mono <input type="checkbox"/> Dejavoo Z3 <input type="checkbox"/> Dejavoo Z6 CUST. SERVICE FEE: <input style="width: 40px;" type="text"/> <input type="checkbox"/> \$ <input type="checkbox"/> % * CASH DISCOUNT: <input style="width: 40px;" type="text"/> \$/% UNIT MATCHED TO FEE
NOTE: Not available on North platform	
*DTI Service Fee CD Program: Cash Discount must be (+/-) \$0.05 or 50 BPS from service fee; if blank or non-compliant, will default to (-) \$0.05 OR 50 BPS from service fee.	
COMPLETE SECTIONS BELOW IF OPTION 5 OR 6 SELECTED:	
* PARTNER DEPLOYED: <input type="checkbox"/> Yes, add email as comment <input type="checkbox"/> No AUTO CLOSE REQUIRED: <input type="checkbox"/> Yes, time: <input style="width: 40px;" type="text"/> <input type="checkbox"/> No	
* COMMS TYPE(S): <input type="checkbox"/> IP <input type="checkbox"/> WiFi <input type="checkbox"/> Dial <input type="checkbox"/> Wireless ACCEPT EBT: <input type="checkbox"/> Yes, FNS #: <input style="width: 60px;" type="text"/> <input type="checkbox"/> No	
* PLATFORM: <input type="checkbox"/> FD Omaha <input type="checkbox"/> TSYS	
OTHER FILE BUILD OPTIONS: <input type="checkbox"/> Retail <input type="checkbox"/> Restaurant <input type="checkbox"/> Servers <input type="checkbox"/> Tip Adjust <input type="checkbox"/> In-Line Tip <input type="checkbox"/> AVS <input type="checkbox"/> CVV2	
COMMENTS: <input style="width: 95%;" type="text"/>	

SwipeSimple - Terminal Options

PAX A920



PAX A80



Swift B200



Swift B250



- Accept all major card types (plus contactless tap-to-pay)
- Connects to your iOS or Android device via Bluetooth Low Energy connection.
- Long-lasting battery life.
- Also supports EMV Quick Chip and magnetic stripe cards.

- Accept all major card types (plus contactless tap-to-pay)
- Connects to your iOS or Android device via Bluetooth Low Energy connection.
- Long-lasting battery life.
- Supports contactless tap-to-pay (Apple Pay, Google Pay, contactless cards).
- Also supports EMV Quick Chip and magnetic stripe cards.

SwipeSimple - How it Works

Merchants should key in the standard price of an item into the sales flow, which should already include a markup added by the merchant. The merchant should select the tender and the terminal will either price an item at the standard price or reduce the price by the appropriate cash discount % if cash is selected. The customer's receipt will show both the standard price, and the application of a cash discount adjustment.

- Merchants must post standard pricing on their shelves with markups included (not cash prices)
- The terminal will apply cash discounts based on the tender selected, as determined by the cash discount % established in the file build
- Cash discount disclosure signage must be displayed at both the point of entry and at the point of sale

CardFlight Support | 1-800-783-5596 | support@swipesimple.com <https://support.swipesimple.com/hc>



Cash receipt from an A920
Running SS Register

SwipeSimple - CD Request Form

When filling out the cash discount form please provide the following:

- Merchant DBA
- Merchant Identification number (MID)
- Principal's Name
- The type of equipment
- Cash discount applied to consumer
 - Dollar amount or percentage
- Merchant signature

CASH DISCOUNT PROGRAM REQUEST FORM AND ADDENDUM ("ADDENDUM")

Merchant Name (DBA):	
MID:	Tax ID:
Principal Name:	
Principal Email:	Business Phone:
Address:	City:
State:	Zip:

(1) Select Program (2) Select Equipment (3) Review / Specify Options

<input type="checkbox"/> Clover™ CD Program <input type="checkbox"/> Station <input type="checkbox"/> Mini <input type="checkbox"/> Flex	1	<input type="checkbox"/> PAX CD Program <input type="checkbox"/> A920 <input type="checkbox"/> A80 CASH DISCOUNT: \$ %	2
<input checked="" type="checkbox"/> SwipeSimple CD Program <input type="checkbox"/> PAX A920 <input type="checkbox"/> PAX A80 <input type="checkbox"/> mPOS Only <small>Terminals include mPOS</small> CASH DISCOUNT: \$ %	3	<input type="checkbox"/> Valor Dual Price CD Program <input type="checkbox"/> VL100 <input type="checkbox"/> VL110 <input type="checkbox"/> VL500 CASH DISCOUNT: \$ %	4

NOTE: Not available on North platform

Clover - Terminal Options

All Clover Station, Mini, and Flex devices



Clover - How it Works

Recommended app:

[#1 Cash Discount App](#) by SPS

SPS Developer Support | 1-305-398-7571 | support@mybmr.com | <http://www.mybmr.com/>

Merchants should key in the standard price of an item into the sales flow, which should already include a 4% markup added by the merchant. The merchant should select the tender and the terminal will either price an item at the standard price or reduce the price by a fixed 3.85% cash discount if cash is selected. The customer's receipt will show both the standard price, and the application of a cash discount adjustment.

- Merchants must post standard pricing on their shelves—they should include a 4% markup (not cash prices)
- The app contains an option to mark up all Clover inventory in the system by 4%
- Merchants can either key standard pricing into the sales flow, or select an item from their Clover inventory to which a cash discount will be applied
- The terminal will apply cash discounts based on the tender selected, as determined by the cash discount % established in the file build
- Cash discount disclosure signage must be displayed at both the point of entry and at the point of sale

House Boutique	
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 \$70.83
1	BROOK STONE ACTIVE SPORT HANDHELD MASSAGER \$61.49
1	B45 RZBJ \$2.00
<hr/>	
Subtotal	\$285.32
Discount	\$10.99
Tax	\$19.84
Total	\$294.17
<hr/>	
CASH SALE	\$294.17

Cash receipt from a Clover device running SPS app

Clover - CD Request Form

When filling out the cash discount form please provide the following:

- Merchant DBA
- Merchant Identification number (MID)
- Principal's Name
- The type of equipment
- Merchant signature

CASH DISCOUNT PROGRAM REQUEST FORM AND ADDENDUM ("ADDENDUM")

Merchant Name (DBA):			
MID:		Tax ID:	
Principal Name:			
Principal Email:		Business Phone:	
Address:		City:	
State:		Zip:	

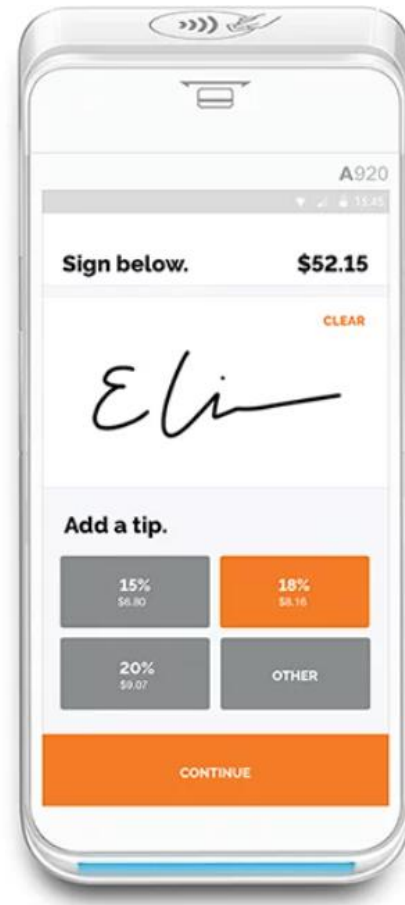
(1) Select Program (2) Select Equipment (3) Review / Specify Options

<input type="checkbox"/> Clover™ CD Program	1	<input type="checkbox"/> PAX CD Program	2
<input type="checkbox"/> Station <input type="checkbox"/> Mini <input type="checkbox"/> Flex		<input type="checkbox"/> A920 <input type="checkbox"/> A80	
		CASH DISCOUNT: <input type="text"/> <input type="checkbox"/> \$ <input type="checkbox"/> %	

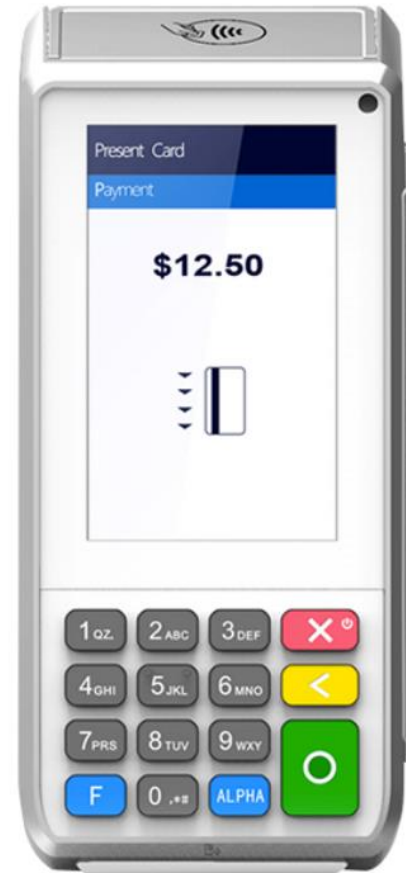
DTI Service Fee - Terminal Options

- Flexible and secure platform
- Multiple connectivity: 4G / 3G / WiFi / Bluetooth
- High capacity 5250mAh Li-ion rechargeable battery
- 5-Volt Charging Port
- Built-in NFC contactless
- Dual camera, 1D & 2D Scanner
- Illuminated card reader

PAX A920



PAX A80



- Ultra-safe security processor
- Supports RSA, AES, 3DES
- NFC contactless certified
- Micro SD expandability
- PCI PTS 5.x, SRED

DTI Service Fee - Terminal Options, continued

Dejavoo Z8



- EMV and NFC Contactless Built In
- Tri-Comm capability (Dial, IP, & WiFi)
- 192 MB of Memory
- Apple Pay, Samsung Pay, Google Wallet, Visa PayWave, MasterCard PayPass
- Display logo on the screen and print logo on the transaction receipts

Dejavoo Z11



- EMV and NFC Contactless Built In
- Tri-Comm capability (Dial, IP & WiFi)
- 2.4" Color LCD with backlight
- 192 MB of Memory
- Apple Pay, Samsung Pay, Google Wallet, Visa payWave, MasterCard PayPass,
- Display logo on the screen and print logo on the transaction receipts
- Scroll multiple images on the terminal display when in idle mode
- Ideal for signature capture and upload to the

Dejavoo Z9



- For stand alone and semi-integration
- Mobile PIN pad terminal allows multiple transaction entry points
- Large Sleek flat screen
- Enhanced battery life
- USB-C charger
- 3G - 4G GPRS

DTI Service Fee - How it Works

Merchants should key in the cash price of an item into the sales flow. All transactions will be assessed a customer service fee. Cash transactions will receive a separate cash discount which will differ in amount. The customer's receipt will show both the customer service fee and the cash discount adjustment lines.

- Merchants must post cash pricing on their shelves—i.e., pricing without a markup included
- The terminal will always apply a customer service fee
- The terminal will also apply a separate cash discount on cash transactions
- Both customer service fee and cash discount disclosure signage must be displayed at both the point of entry and at the point of sale with 12" of space between the two signs (note: they cannot be combined)



Service Fee Cash Discount

Various transactions with % and \$ parameters

DTI Service Fee (\$)	DTI Service Fee (\$)	DTI Service Fee (\$)	DTI Service Fee (%)	DTI Service Fee (%)*
Cash receipt from an A80 running Svc Fee CD Program.	Credit receipt from an A80 running Svc Fee CD Program.	Credit receipt from an A80 running Svc Fee CD Program.	Credit receipt from an A80 running Svc Fee CD Program.	Credit receipt from an A80 running Svc Fee CD Program.
\$15 trans with a flat \$0.59 Svc Fee and flat \$0.54 CD.	\$15 trans with a flat \$0.59 Svc Fee. \$0.54 CD not given.	\$15 trans with a flat \$0.59 Svc Fee. \$0.54 CD not given.	\$30 trans with a 3.75% Svc Fee. 3.25% CD not given.	\$30 trans with a 3.75% Svc Fee. 3.25% CD not given.
\$ CD: CD value must be +/- \$0.05 from Svc Fee value		In-line tip shown and OK for \$ CD	% CD: CD value must be +/- 50 bps from Svc Fee value	In-line tip shown but NOT RECOMMENDED for % CD

```

SAMPLE MERCHANT
700 RETAIL LANE
DENVER, CO 80401
604-888-1234

12/01/2020      10:00
Sale
Trans #: 1  Batch #: 1
CASH:          $15.00
CUST SVC:      $0.59
DISC:          -$0.54
TOTAL:         $15.05
Resp:
Code:         1234567890

CUSTOMER COPY
    
```

```

SAMPLE MERCHANT
700 RETAIL LANE
DENVER, CO 80401
604-888-1234

12/01/2020      10:00
Sale
Trans #: 3  Batch #: 1
VISA          *****2349  Swipe
**/**
BASE AMT:     $15.00
CUST SVC:     $0.59
DISC:         $0.00
TOTAL AMT:   $15.59
Resp:
Code:         Approved
              1234567890

Cardholder acknowledges
receipt of goods and
obligations set forth
by the cardholder's
    
```

```

SAMPLE MERCHANT
REST TIP LANE
DENVER, CO 80401
604-888-1234

12/01/2020      10:00
Sale
Trans #: 1  Batch #: 1
MASTERCARD    *****0814  CHIP
**/**
BASE AMT:     $15.00
TIP AMT:      $3.00
CUST SVC:     $0.59
DISC:         $0.00
SUB TOTAL:    $18.59
TOTAL AMT:    $18.59
Resp:
Code:         Approved
              1234567890
    
```

```

SAMPLE MERCHANT
700 RETAIL LANE
DENVER, CO 80401
604-888-1234

12/01/2020      10:00
Sale
Trans #: 1  Batch #: 1
MASTERCARD    *****0814  CHIP
**/**
BASE AMT:     $30.00
CUST SVC:     $1.13
DISC:         $0.00
TOTAL AMT:   $31.13
Resp:
Code:         Approved
              1234567890
App Name:     MASTERCARD
AID:          A000000001010
IVR:          88888888000
TSI:          E800
    
```

```

SAMPLE MERCHANT
REST TIP LANE
DENVER, CO 80401
604-888-1234

12/01/2020      10:00
Sale
Trans #: 1  Batch #: 1
VISA          *****2349  Swipe
**/**
BASE AMT:     $30.00
TIP AMT:      $6.00
CUST SVC:     $1.35
DISC:         $0.00
SUB TOTAL:    $37.35
TOTAL AMT:    $37.35
Resp:
Code:         Approved
              1234567890
    
```

*For credit transactions with in-line tip and percentage-based Svc Fee/CD setups, the DTI Service Fee software calculations for the service fee will include the tip. **In-line tip is not recommended for percentage-based Svc Fee/CD setups**, only for flat \$ per trans setups.

DTI Service Fee - CD Request Form

When filling out the cash discount form please provide the following:

- Merchant DBA
- Merchant Identification number (MID)
- Principal's Name
- The type of equipment
- Customer service fee amount
 - Dollar amount or percentage
- Complete additional section below the red text specific to DTI programs
- Merchant signature

CASH DISCOUNT PROGRAM REQUEST FORM AND ADDENDUM ("ADDENDUM")

Merchant Name (DBA): _____	
MID: _____	Tax ID: _____
Principal Name: _____	
<input type="checkbox"/> DTI Dual Price CD Program 5 <input type="checkbox"/> PAX A920 <input type="checkbox"/> PAX A80 PIN PADS: <input type="checkbox"/> PAX SP 30 Mono CASH DISCOUNT: _____ <input type="checkbox"/> \$ <input type="checkbox"/> %	<input checked="" type="checkbox"/> DTI Service Fee CD Program 6 <input type="checkbox"/> PAX A920 <input type="checkbox"/> PAX A80 <input type="checkbox"/> Dejavoo Z8 <input type="checkbox"/> Dejavoo Z9 <input type="checkbox"/> Dejavoo Z11 PIN PADS: <input type="checkbox"/> PAX SP 30 Mono <input type="checkbox"/> Dejavoo Z3 <input type="checkbox"/> Dejavoo Z6 CUST. SERVICE FEE: _____ <input type="checkbox"/> \$ <input type="checkbox"/> % * CASH DISCOUNT: _____ \$/% UNIT MATCHED TO FEE
<small>NOTE: Not available on North platform</small>	
<small>*DTI Service Fee CD Program: Cash Discount must be (+/-) \$0.05 or 50 BPS from service fee; if blank or non-compliant, will default to (-) \$0.05 OR 50 BPS from service fee.</small>	
COMPLETE SECTIONS BELOW IF OPTION 5 OR 6 SELECTED:	
* PARTNER DEPLOYED: <input type="checkbox"/> Yes, add email as comment <input type="checkbox"/> No	AUTO CLOSE REQUIRED: <input type="checkbox"/> Yes, time: _____ <input type="checkbox"/> No
* COMMS TYPE(S): <input type="checkbox"/> IP <input type="checkbox"/> WiFi <input type="checkbox"/> Dial <input type="checkbox"/> Wireless	ACCEPT EBT: <input type="checkbox"/> Yes, FNS #: _____ <input type="checkbox"/> No
* PLATFORM: <input type="checkbox"/> FD Omaha <input type="checkbox"/> TSYS	
OTHER FILE BUILD OPTIONS: <input type="checkbox"/> Retail <input type="checkbox"/> Restaurant <input type="checkbox"/> Servers <input type="checkbox"/> Tip Adjust <input type="checkbox"/> In-Line Tip <input type="checkbox"/> AVS <input type="checkbox"/> CVV2	
COMMENTS: _____	

Cash Discount Cheat Sheet

Valor PayTech

DTI Dual Price

SwipeSimple

Clover

#1 Cash Discount App by SPS

DTI Service Fee

	Valor PayTech	DTI Dual Price	SwipeSimple	Clover	DTI Service Fee
Program type	Dual Price	Dual Price	Normal Cash Discount	Normal Cash Discount	Customer Service Fee
Pricing markup needed	Yes	Yes	Yes	Yes	No
Shelf pricing needed	Standard price <i>including</i> markup	Standard price <i>including</i> markup	Standard price <i>including</i> markup	Standard price; should mark up 4%	Cash price only
Merchants key in	<u>Cash price</u> into sales flow	<u>Cash price</u> into sales flow	<u>Standard price</u> into sales flow	<u>Standard price</u> into sales flow	<u>Cash price</u> into sales flow
Terminals show	“Standard price” or “cash price” based on tender selected	“Standard price” or “cash price” based on tender selected	Application of cash discounts when applicable	Application of cash discounts when applicable	Application of customer service fees and separate cash discounts
Receipts show	Standard- or cash-only receipts with no adjustments shown	Standard- or cash-only receipts with no adjustments shown	Normal receipt with cash discount adjustments shown	Normal receipt with cash discount adjustments shown	Both customer service fee and cash discount adjustment lines shown
Onboarding config.	Select CD % or flat \$ amount	Select CD % or flat \$ amount	Select CD % or flat \$ amount	3.85% fixed cash discount	Select both Svc Fee and CD, % or flat \$ (unit matched)
Recommended config.	Set CD % equal to merchant’s discount rate (DR) for credit	Set CD % equal to merchant’s discount rate (DR) for credit	<i>Recommend</i> 4% pricing markup, 3.85% CD, 3.85% discount rate (DR) for credit	<i>Recommend</i> 4% pricing markup, 3.85% CD, 3.85% discount rate (DR) for credit	<i>Recommend</i> 4% Svc Fee, 3.5% CD, 3.85% merchant discount rate (DR) for credit
Banks	PNC, Citizens, Woodforest, Wells	PNC, Citizens	PNC, Citizens, Woodforest	PNC, Citizens, Woodforest, Wells	PNC, Citizens
Platforms	FD Omaha, TSYS, Nashville, North	FD Omaha, TSYS	FD Omaha, TSYS	FD Omaha, FD Nashville	FD Omaha, TSYS
Hardware	VL100, VL110, VL500	PAX A920, A80	Payments: B200, B250, iOS/Android Terminal: PAX A920, A80 Register: PAX Aries8 + Virtual Terminal	All Clover Station, Mini, and Flex devices	PAX A920, A80 Dejavoo Z8, Z9, Z11
Signage needed	Yes—cash discount disclosures at entry and point of sale	Yes—cash discount disclosures at entry and point of sale	Yes—cash discount disclosures at entry and point of sale	Yes—cash discount disclosures at entry and point of sale	Yes—cash discount disclosures at entry and point of sale
Key selling point	Terminal does the math on Standard price markups	Terminal does the math on Standard price markups	Omnichannel—available on any SwipeSimple platform, including VT	Cash discount on Clover, FD Nashville platform	CD available on Dejavoo terminals
Agent buy rate	Included with Valor billing	\$5/MID per month	\$5/MID per month	N/A; fixed \$19.95 ACH <u>to merchant</u>	\$5/MID per month

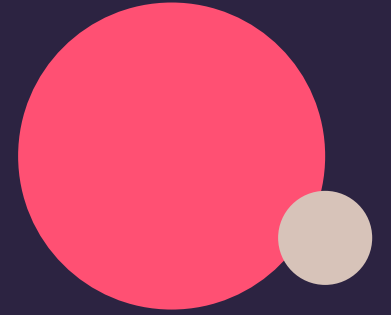
Important:

It is the agent’s responsibility to inform and instruct merchants on both the required pricing and required signage for the CD program a merchant is placed on.

If merchants fail to comply with these requirements, they may be found in violation by the card brands. This will negatively impact their processor experience, and potential result in monetary fines.

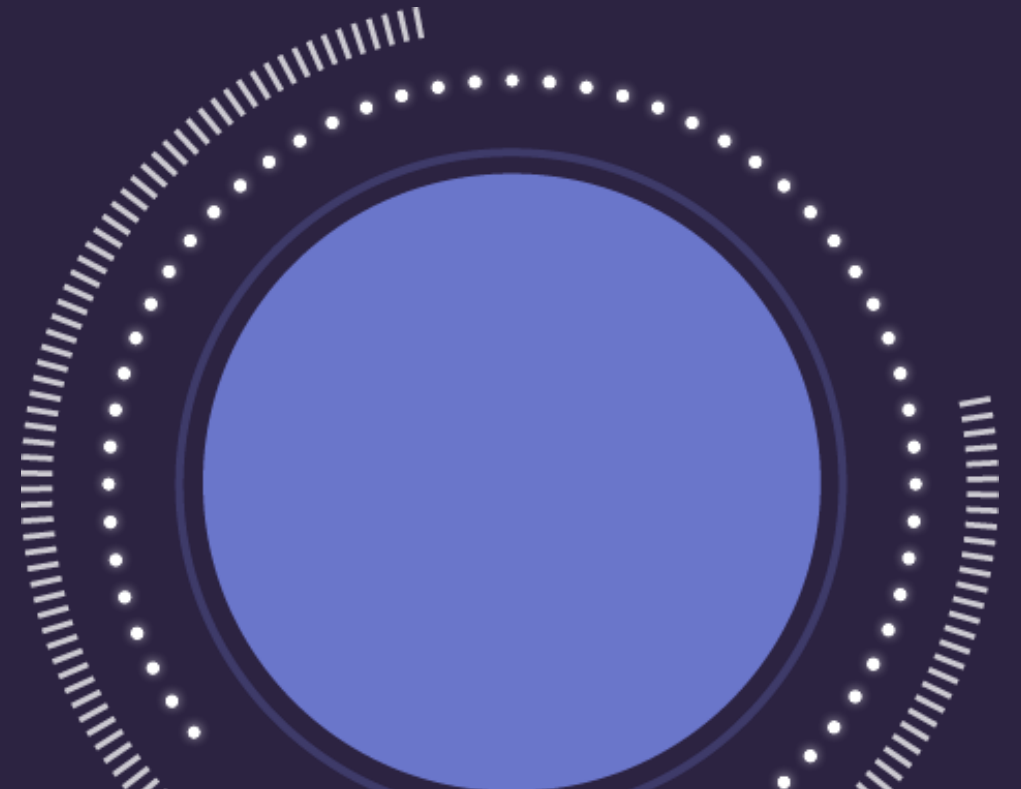
Merchant Violations and Card Brand Fines

- 1st Notification: Merchant will be notified and will have 30 days to remedy the violation(s)
- 2nd Notification: Merchant will be fined by the card brands. Fines start at \$1,000-\$5,000 and G-Tech will pass these on to the merchant



Surcharge Options

Alternative tools to help your merchants offset their cost of processing in a more standardized way.



Valor PayTech - Terminal Options



VL500

Wireless pay at the table Android solution

- Handheld POS
- Large 5.5" Touch Screen Display
- Secure Android Platform
- Full Transaction Information Display
- Signature Capture and Pay At The Table
- Paperless Signature / Receipt Option
- Contactless Payment / Bill Splitting
- Cash Discounting / Surcharge On Tip
- GPRS / 4G and Wi-Fi Connectivity
- Auto-Connection Failback Procedure



VL100

Countertop solution

- Ethernet
- WiFi
- Dial Up
- Large Scale Touch Screen Display
- Full Transaction Information Display
- Signature Capture
- Paperless Signature / Receipt Option
- Contactless Payment
- Ethernet and Wi-Fi Connectivity
- Auto-Connection Failback Procedure



VL110

Wireless pay at the table solution

- Handheld POS
- Large Scale Touch Screen Display
- Full Transaction Information Display
- Signature Capture and Pay At The Table
- Paperless Signature / Receipt Option
- Contactless Payment / Bill Splitting
- Tipping Cash Discounting / Surcharge On Tip
- GPRS / 4G and Wi-Fi Connectivity
- Auto-Connection Failback Procedure

Valor PayTech - How it Works

Merchants should key in the cash price of an item into the sales flow. Credit card transactions will be surcharged. The customer's receipt will show the surcharge being assessed.

- Merchants must post cash pricing on their shelves—i.e., pricing without a markup included
- The terminal will apply a surcharge to credit card transactions
- Surcharge disclosure signage must be displayed at both the point of entry and at the point of sale

Standard Surcharge
\$10 transaction with a 4% surcharge

Cash receipt

```

Paysafe R&D Test#1
128 Vision Park Blvd
Shenandoah TX 77384
713-373-6074

01/17/2022 12:17
Cash Sale
Trans:3 Batch:11
CASH MANUAL
AMOUNT: $10.00
Ref#: 000096971768
MERCHANT COPY
Thank You
Powered By ValorPay(v1.2.54)

Paysafe R&D Test#1
128 Vision Park Blvd
Shenandoah TX 77384
713-373-6074

01/17/2022 12:17
Cash Sale
Trans:3 Batch:11
CASH MANUAL
AMOUNT: $10.00
Ref#: 000096971768
CUSTOMER COPY
    
```

Credit receipt

```

Paysafe R&D Test#1
128 Vision Park Blvd
Shenandoah TX 77384
713-373-6074

02/01/2022 23:26
Sale
Trans:8 Batch:5
MASTERCARD TAP
*****5984 **/**
AMOUNT: $10.00
Surcharge $0.40
TOTAL: $10.40

Resp: APPROVAL 660418
Code: 660418
Ref#: 203305002713
App Name: Mastercard
AID: A0000000041010
TVR: 0000008001

Cardholder acknowledges
receipt of goods and
obligations set forth
by the cardholder's
agreement with issuer.
MERCHANT COPY
Thank You
    
```

Credit with in-line tip Credit with tip adjust

```

Paysafe R&D Test#1
128 Vision Park Blvd
Shenandoah TX 77384
713-373-6074

02/01/2022 23:27
Sale
Trans:9 Batch:5
MASTERCARD TAP
*****5984 **/**
AMOUNT: $10.00
TIP: $1.00
Surcharge $0.40
TOTAL: $11.40

Resp: APPROVAL 674547
Code: 674547
Ref#: 203305400589
App Name: Mastercard
AID: A0000000041010
TVR: 0000008001

Cardholder acknowledges
receipt of goods and
obligations set forth
by the cardholder's
agreement with issuer.
MERCHANT COPY
Thank You
Powered By ValorPay(v1.2.54)
    
```

```

Paysafe R&D Test#1
128 Vision Park Blvd
Shenandoah TX 77384
713-373-6074

02/01/2022 23:29
Sale
Trans:10 Batch:5
MASTERCARD TAP
*****5984 **/**
AMOUNT: $10.00
Surcharge $0.40
SUB TOTAL: $10.40

TIP: 1.00
TOTAL: 11.40

Resp: APPROVAL 691492
Code: 691492
Ref#: 203305000578
App Name: Mastercard
AID: A0000000041010
TVR: 0000008001

Cardholder acknowledges
receipt of goods and
obligations set forth
by the cardholder's
    
```

Valor PayTech - Surcharge Form

When filling out the surcharge form please provide the following:

- Merchant name
- MID
- Surcharge amount
- Date registered with the card brands
- Merchant signature

Surcharge Notification Form

Merchant Information:

Merchant Name:			
Merchant Number(s):			
Sales Channel(s) Merchant will Surcharge in:	<input type="checkbox"/> Retail	<input type="checkbox"/> Internet	<input type="checkbox"/> Mail/Telephone Order
Surcharging All Credit Cards or Specific Credit Products*:	<input type="checkbox"/> Brand Level		<input type="checkbox"/> Product Level
Surcharge Amount:	<input type="checkbox"/> Percentage _____ %	<input type="checkbox"/> Flat Amount \$ _____	

Merchant Location(s) Information:

Select the number of merchant locations you wish to register:	
---	--

Notification to Card Brands:

Date Merchant Notified Visa and MasterCard of Intent to Surcharge:	
--	--

Valor PayTech - How it Works

Merchants should key in the cash price of an item into the sales flow. Credit card transactions will be surcharged. The customer's receipt will show the surcharge being assessed.

- Merchants must post cash pricing on their shelves—i.e., pricing without a markup included
- The terminal will apply a surcharge to credit card transactions
- Surcharge disclosure signage must be displayed at both the point of entry and at the point of sale

Standard Surcharge

\$10 transaction with a 4% surcharge

Cash receipt

```

Paysafe R&D Test#1
128 Vision Park Blvd
Shenandoah TX 77384
713-373-6074

01/17/2022 12:17
Cash Sale
Trans:3 Batch:11
CASH MANUAL
AMOUNT: $10.00
Ref#: 000096971768
MERCHANT COPY
Thank You
Powered By ValorPay(v1.2.54)

Paysafe R&D Test#1
128 Vision Park Blvd
Shenandoah TX 77384
713-373-6074

01/17/2022 12:17
Cash Sale
Trans:3 Batch:11
CASH MANUAL
AMOUNT: $10.00
Ref#: 000096971768
CUSTOMER COPY
    
```

Credit receipt

```

Paysafe R&D Test#1
128 Vision Park Blvd
Shenandoah TX 77384
713-373-6074

02/01/2022 23:26
Sale
Trans:8 Batch:5
MASTERCARD TAP
*****5984 **/**
AMOUNT: $10.00
Surcharge $0.40
TOTAL: $10.40

Resp: APPROVAL 660418
Code: 660418
Ref#: 203305002713
App Name: Mastercard
AID: A0000000041010
TVR: 0000008001

Cardholder acknowledges
receipt of goods and
obligations set forth
by the cardholder's
agreement with issuer.
MERCHANT COPY
Thank You
    
```

Credit with in-line tip

```

Paysafe R&D Test#1
128 Vision Park Blvd
Shenandoah TX 77384
713-373-6074

02/01/2022 23:27
Sale
Trans:9 Batch:5
MASTERCARD TAP
*****5984 **/**
AMOUNT: $10.00
TIP: $1.00
Surcharge $0.40
TOTAL: $11.40

Resp: APPROVAL 674547
Code: 674547
Ref#: 203305400589
App Name: Mastercard
AID: A0000000041010
TVR: 0000008001

Cardholder acknowledges
receipt of goods and
obligations set forth
by the cardholder's
agreement with issuer.
MERCHANT COPY
Thank You
Powered By ValorPay(v1.2.54)
    
```

Credit with tip adjust

```

Paysafe R&D Test#1
128 Vision Park Blvd
Shenandoah TX 77384
713-373-6074

02/01/2022 23:29
Sale
Trans:10 Batch:5
MASTERCARD TAP
*****5984 **/**
AMOUNT: $10.00
Surcharge $0.40
SUB TOTAL: $10.40

TIP: 1.00
TOTAL: 11.40

Resp: APPROVAL 691492
Code: 691492
Ref#: 203305000578
App Name: Mastercard
AID: A0000000041010
TVR: 0000008001

Cardholder acknowledges
receipt of goods and
obligations set forth
by the cardholder's
    
```

Dejavoo - Terminal Options

Dejavoo Z8



- EMV and NFC Contactless Built In
- Tri-Comm capability (Dial, IP, & WiFi)
- 192 MB of Memory
- Apple Pay, Samsung Pay, Google Wallet, Visa PayWave, MasterCard PayPass
- Display logo on the screen and print logo on the transaction receipts

Dejavoo Z11



- EMV and NFC Contactless Built In
- Tri-Comm capability (Dial, IP & WiFi)
- 2.4" Color LCD with backlight
- 192 MB of Memory
- Apple Pay, Samsung Pay, Google Wallet, Visa payWave, MasterCard PayPass,
- Display logo on the screen and print logo on the transaction receipts
- Scroll multiple images on the terminal display when in idle mode
- Ideal for signature capture and upload to the

Dejavoo Z9



- For stand alone and semi-integration
- Mobile PIN pad terminal allows multiple transaction entry points
- Large Sleek flat screen
- Enhanced battery life
- USB-C charger
- 3G - 4G GPRS

Dejavoo- How it Works

Merchants should key in the cash price of an item into the sales flow. Credit card transactions will be surcharged. The customer's receipt will show the surcharge being assessed.

- Merchants must post cash pricing on their shelves—i.e., pricing without a markup included
- The terminal will apply a surcharge to credit card transactions
- Surcharge disclosure signage must be displayed at both the point of entry and at the point of sale

Merchant ABC	
1129 Northern Blvd	
Suite 303	
Manhasset, NY 11030	
02/10/2017	15:31
Sale	
Trans: #4	Batch: #1
Amex *****1105	CHIP **/**
AMOUNT:	\$56.64
Surcharge:	\$1.50
TOTAL AMT:	\$58.14
Resp: Code:	Approved 1234567890
App Name:	American Express
AID:	A000000025010801
TVR:	0000008000
TSI:	E800
We impose a surcharge of 2.200% plus \$0.25 on the total transaction amount on credit card products, which is not more than our cost of acceptance.	
Thank You!	
CUSTOMER COPY	

Dejavoo - Surcharge Form

When filling out the surcharge form please provide the following:

- Merchant name
- MID
- Surcharge amount
- Date registered with the card brands
- Merchant signature

Surcharge Notification Form

Merchant Information:

Merchant Name:			
Merchant Number(s):			
Sales Channel(s) Merchant will Surcharge in:	<input type="checkbox"/> Retail	<input type="checkbox"/> Internet	<input type="checkbox"/> Mail/Telephone Order
Surcharging All Credit Cards or Specific Credit Products*:	<input type="checkbox"/> Brand Level		<input type="checkbox"/> Product Level
Surcharge Amount:	<input type="checkbox"/> Percentage _____ %	<input type="checkbox"/> Flat Amount \$ _____	

Merchant Location(s) Information:

Select the number of merchant locations you wish to register:	
---	--

Notification to Card Brands:

Date Merchant Notified Visa and MasterCard of Intent to Surcharge:	
--	--

Surcharge Cheat Sheet

Does the merchant still have to register with G-Tech, VISA and Mastercard?

30 days' notice must be provided to all three parties. It's easy. Here's how:

G-Tech: A **Surcharge Notification Form** must be signed by merchants and submitted through iEntry or via apps@gtechpayments.com by the agent.

VISA: Complete and submit the form @ <https://usa.visa.com/Forms/merchant-surcharge-notification-form.html>

MC: Complete and submit the form @ https://www.mastercard.us/en-us/surcharge-disclosure-webform.html#contentpar_text

Important:

It is the agent's responsibility to inform and instruct merchants on both the required pricing and required signage for the surcharge program a merchant is placed on.

If merchants fail to comply with these requirements, they may be found in violation by the card brands. This will negatively impact their processor experience, and potential result in monetary fines.

Merchant Violations / Card Brands

- 1st Notification: Merchant will be notified and will have 30 days to remedy the violation(s).

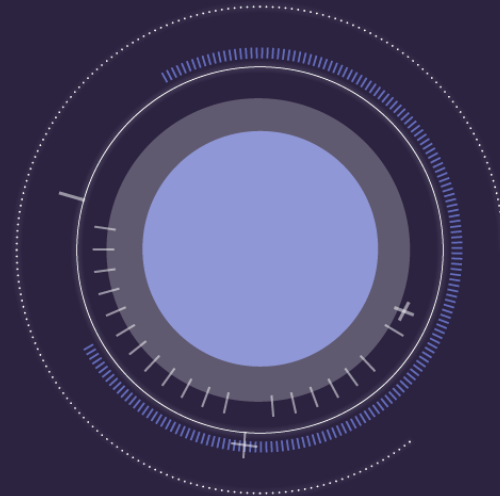


	Valor PayTech	Dejavoo
Program type	Standard surcharge	Standard surcharge
Pricing markup	N/A – surcharge offsets processing fees	N/A – surcharge offsets processing fees
Parameters	Select surcharge % or flat \$ amount	Select surcharge % or flat \$ amount
Recommended parameters	Set surcharge % equal to merchant's top discount rate (DR) for credit	Set surcharge % equal to merchant's top discount rate (DR) for credit
Banks	PNC, Citizens, Woodforest, Wells	PNC, Citizens, Woodforest
Platforms	FD Omaha, TSYS, Nashville, North	FD Omaha, TSYS
Hardware	VL100, VL110, VL500	Dejavoo Z8, Z9, Z11
Required pricing	Cash only	Cash only
Required signage	Surcharge disclosure signage required entry and point of sale	Surcharge disclosure signage required entry and point of sale
Merchants key in	Cash price into terminal	Cash price into terminal
Customer receipts show	Surcharge adjustment line	Surcharge adjustment line
Key selling point	Surcharge on a smart POS system + more up-to-date BIN lookup for debit cards	Surcharge on Dejavoo terminals
Agent buy rate	None!	None!



Pricing Options

Guides, tips and tricks to help you win.



Tips on Merchant Pricing

Merchant pricing is at the agent's discretion. Here are some tips to help:

- **Discount rate:** You can leave at “normal” rates or increase knowing merchants using CD will pass it on and not feel it in their month-end due balance (using daily discount). However, know that competitors can still price shop your merchants' statements.
- **Flat rate vs. tiered:** Flat rate is ideal, and daily discount is optimal. Only one value, or parameter, will typically be plugged into cash discount software. You'll want to ensure that the value used can offset the merchants average, or highest cost of processing.
- **Discount rate % vs. flat \$ per trans:** It's best to use % when avg. ticket is over \$20, and flat \$ when under \$20. When using % for small avg. ticket merchants there is a risk that the cash discount software will not fully offset the merchant's fees, which means the merchant's statement will be slightly higher than it otherwise could be.
- **Daily discount:** Recommended to sell merchants on a “*smaller month-end due balance.*” The extra revenue collected by the posted pricing markups or cash discount software will be pulled from the merchant's daily funding to offset the cost of their processing.
- **SaaS fees:** You can either add a SaaS fee for any cash discount software being used, or simply absorb any additional buy rate if present.
- **Statement fees:** Embed a SaaS fee here, or otherwise increase to ensure coverage on processing buy rates if merchant is placed on flat-rate pricing. This is an additional safety mechanism for you to ensure merchant's cost of processing is fully offset by revenue if they are placed on flat-rate pricing, particularly for smaller/low-vol MIDs.
- **Cash discount and surcharge %s:** Refer to the next few slides for more guidance.
- **Caution on target market:** Merchants with extremely high average tickets \$500 or more are not good candidates for cash discount. Customers will more keenly feel the impact of NOT paying with cash. Also, any markup/discount calculations done by the terminals will begin to yield imperfect results vs. the actual cost of processing due to rounding errors, resulting in higher month-end due balances.

Pricing Cash Discount

- ***Merchant Pricing (MPA)*:** The price the agent charges the merchant on the application or rate change addendum.
- **Intended Revenue:** The price the merchant wants to make on the item.
- ***Product Markup (%/\$)*:** The markup percentage and corresponding price the merchant should put on the shelf in our \$10 example.
- ***Cash Discount Amount*:** The percentage of discount the terminal gives to cash paying customers.
- **Cash Payment:** The amount a cash paying customer would be charged on a cash discount program.
- **Credit Card Payment:** The amount a credit card paying customer would pay on a cash discount program.
- **Statement Fees:** The Fees charged for the credit transaction based on the MPA

Merchant Pricing (MPA)	Intended Revenue <small>*Example*</small>	Product Markup (%)	Product Markup (\$)	Cash Discount Amount	Cash Payment	Credit Card Payment	Statement Fees
4.00%	\$10.00	4.17%	\$10.42	4.00%	\$10.00	\$10.42	\$0.42
3.90%	\$10.00	4.06%	\$10.41	3.90%	\$10.00	\$10.41	\$0.41
3.85%	\$10.00	4.00%	\$10.40	3.85%	\$10.00	\$10.40	\$0.40
3.80%	\$10.00	3.95%	\$10.40	3.80%	\$10.00	\$10.40	\$0.40
3.70%	\$10.00	3.84%	\$10.38	3.70%	\$10.00	\$10.38	\$0.38
3.60%	\$10.00	3.73%	\$10.37	3.60%	\$10.00	\$10.37	\$0.37
3.50%	\$10.00	3.63%	\$10.36	3.50%	\$10.00	\$10.36	\$0.36
3.40%	\$10.00	3.52%	\$10.35	3.40%	\$10.00	\$10.35	\$0.35
3.30%	\$10.00	3.41%	\$10.34	3.30%	\$10.00	\$10.34	\$0.34
3.20%	\$10.00	3.31%	\$10.33	3.20%	\$10.00	\$10.33	\$0.33
3.10%	\$10.00	3.20%	\$10.32	3.10%	\$10.00	\$10.32	\$0.32
3.00%	\$10.00	3.09%	\$10.31	3.00%	\$10.00	\$10.31	\$0.31
2.91%	\$10.00	3.00%	\$10.30	2.91%	\$10.00	\$10.30	\$0.30
2.90%	\$10.00	2.99%	\$10.30	2.90%	\$10.00	\$10.30	\$0.30
2.80%	\$10.00	2.88%	\$10.29	2.80%	\$10.00	\$10.29	\$0.29
2.70%	\$10.00	2.78%	\$10.28	2.70%	\$10.00	\$10.28	\$0.28
2.60%	\$10.00	2.67%	\$10.27	2.60%	\$10.00	\$10.27	\$0.27
2.50%	\$10.00	2.56%	\$10.26	2.50%	\$10.00	\$10.26	\$0.26

Important / How to Interpret: Each row represents the MPA, markup and cash discount % that must correlate in order to properly offset a merchant's statement fees.

DTI Service Fee Program

Service Fee = Service fee that all customers must pay regardless of tender that is separate from the cash discount; parameter entered on CD Request Form.

% based service fees must be (+ / -) 50 BPS from the cash discount.

For per trans fees with fixed amounts, cash discount must be (+ / -) \$0.05 from the service fee.

Notice: All transactions must be run through the terminal for the program to function as designed.

Discount Rate (MPA)	Service Fee	Cash Discount
4.00%	N/A (not advised); max Svc Fee is 4%	
3.90%		
3.85%	4.00%	3.50%
3.80%	3.95%	3.45%
3.70%	3.84%	3.34%
3.60%	3.73%	3.23%
3.50%	3.63%	3.13%
3.40%	3.52%	3.02%
3.30%	3.41%	2.91%
3.20%	3.31%	2.81%
3.10%	3.20%	2.70%
3.00%	3.09%	2.59%
2.91%	3.00%	2.50%
2.90%	2.99%	2.49%
2.80%	2.88%	2.38%
2.70%	2.78%	2.28%
2.60%	2.67%	2.17%
2.50%	2.56%	2.06%
2.40%	2.46%	1.96%
2.30%	2.35%	1.85%
2.20%	2.25%	1.75%
2.10%	2.15%	1.65%
2.00%	2.04%	1.54%
1.90%	1.94%	1.44%
1.80%	1.83%	1.33%

Pricing Surcharge:

- **Merchant Pricing (MPA):** The price the agent charges the merchant on the application or rate change addendum.
- **Intended Revenue:** The original cost of the merchandise.
- **Cash Payment:** The amount a Cash paying customer would be charged on a cash discount program.
- **Surcharge Amount:** The additional percentage on top of the cash price charged to credit cards.
- **Credit Card Payment:** The amount a customer paying with credit card pays on a surcharge program.
- **Statement Fees:** The fees charged to the merchant for that transaction.

Important: A surcharge should be no greater than the merchant's highest cost of acceptance, maxing out at 4%. Debit cards are not surcharged.



Merchant Pricing (MPA)	Intended Revenue <small>*Example*</small>	Cash Payment	Surcharge Amount	Credit Card Payment	Statement Fees
4.00%	\$10.00	\$10.00	4.00%	\$10.40	\$0.42
3.90%	\$10.00	\$10.00	3.90%	\$10.39	\$0.41
3.85%	\$10.00	\$10.00	3.85%	\$10.39	\$0.40
3.80%	\$10.00	\$10.00	3.80%	\$10.38	\$0.49
3.70%	\$10.00	\$10.00	3.70%	\$10.37	\$0.38
3.60%	\$10.00	\$10.00	3.60%	\$10.36	\$0.37
3.50%	\$10.00	\$10.00	3.50%	\$10.35	\$0.36
3.40%	\$10.00	\$10.00	3.40%	\$10.34	\$0.35
3.30%	\$10.00	\$10.00	3.30%	\$10.33	\$0.34
3.20%	\$10.00	\$10.00	3.20%	\$10.32	\$0.33
3.10%	\$10.00	\$10.00	3.10%	\$10.31	\$0.32
3.00%	\$10.00	\$10.00	3.00%	\$10.30	\$0.31
2.91%	\$10.00	\$10.00	2.91%	\$10.29	\$0.30
2.90%	\$10.00	\$10.00	2.90%	\$10.29	\$0.30
2.80%	\$10.00	\$10.00	2.80%	\$10.28	\$0.29
2.70%	\$10.00	\$10.00	2.70%	\$10.27	\$0.28
2.60%	\$10.00	\$10.00	2.60%	\$10.26	\$0.27
2.50%	\$10.00	\$10.00	2.50%	\$10.25	\$0.26



More options available at www.gtechpayments.com



15.6"

15.6"+10"

15.6"+15.6"