DUAL PRICING

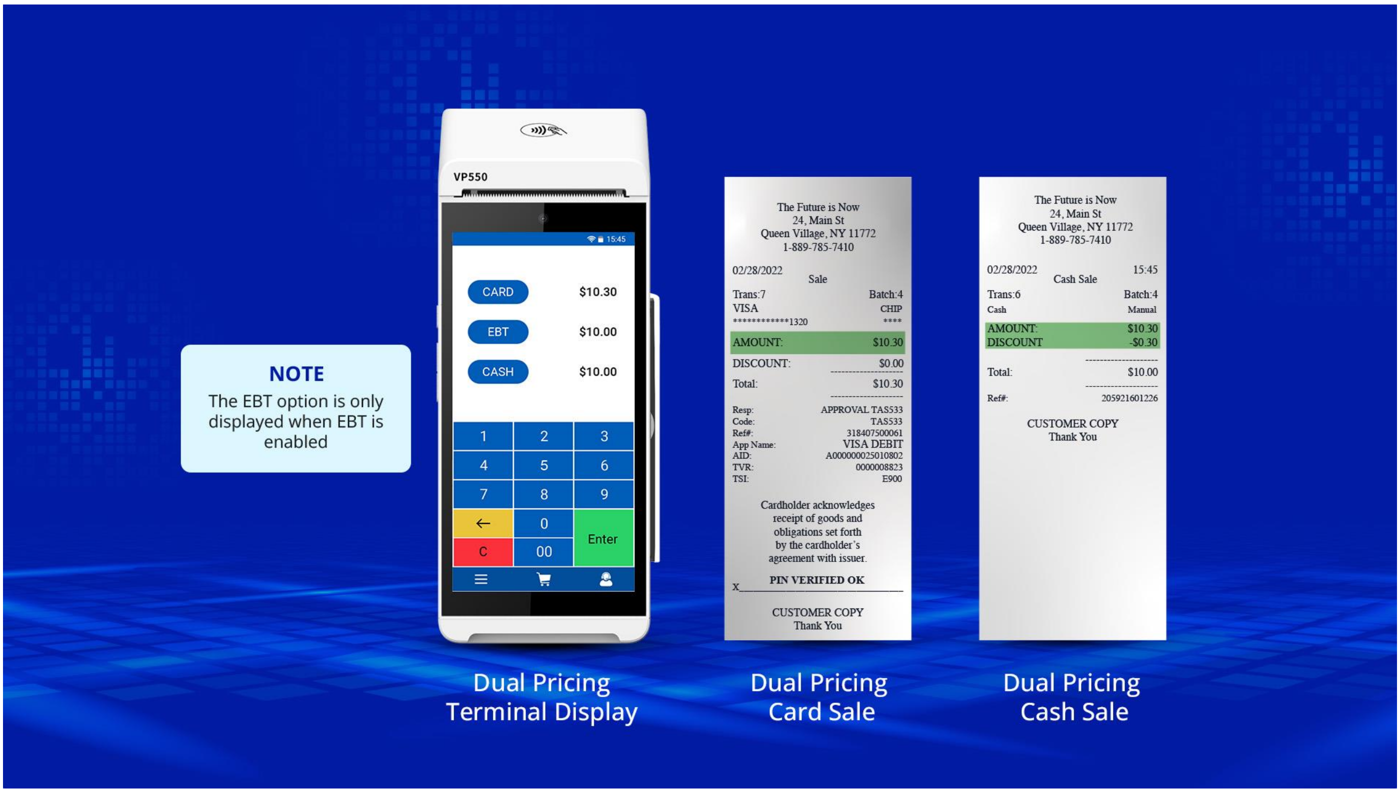
USER GUIDE

VALOR PAYTECH

What is a Dual Pricing?

Dual pricing allows merchants to offer two different transaction amounts to customers paying with cash versus a credit card. The two prices are displayed on the terminal and PIN pad, showing customers the discount applied when paying with cash. If a customer chooses to pay with a credit card, the discount is not applied during the transaction. The customer is also shown the discount as a separate line item on their receipt, making the transaction a truly transparent and compliant cash discount transaction.

Example



How is Dual Pricing different than Cash Discounting?

Cash discounting adds a fee that is charged to the customer when they make a credit card transaction. This fee is displayed as a separate line item on the terminal, PIN Pad, and receipt, typically labeled as a "Non-Cash charge." When a customer makes a cash transaction, this fee does not display, and no discount is applied to the sale or shown on the customer's receipt.

Card brands have found that cash discounting is actually a form of non-compliant surcharging as there is no proof of a discount being applied to cash sales.

Dual Pricing, however, shows a discount being applied on the terminal, PIN pad, and receipt on cash sales, making it a fully compliant transaction under all card brand rules.

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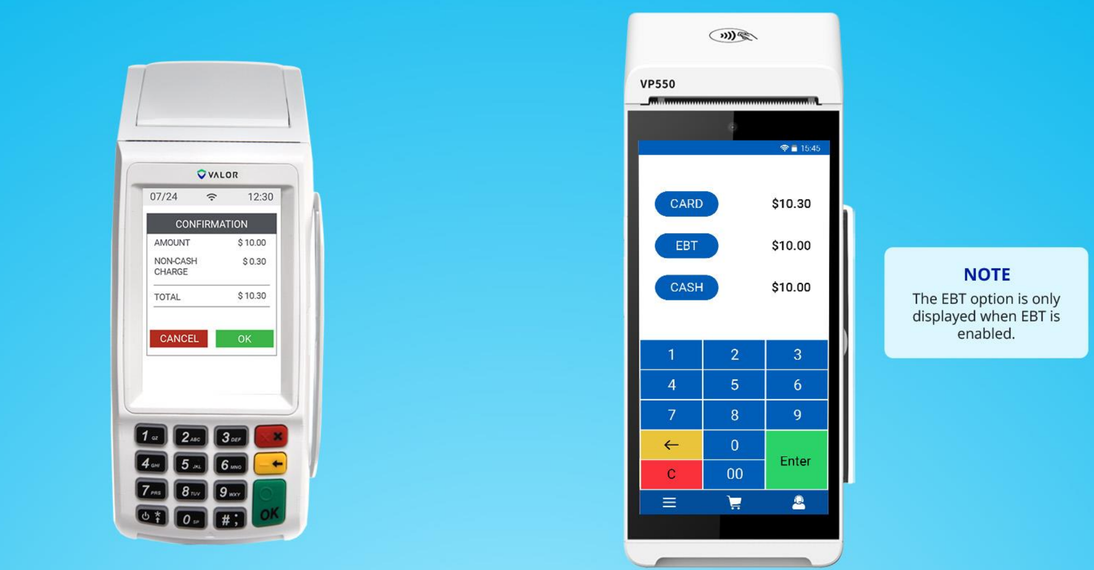


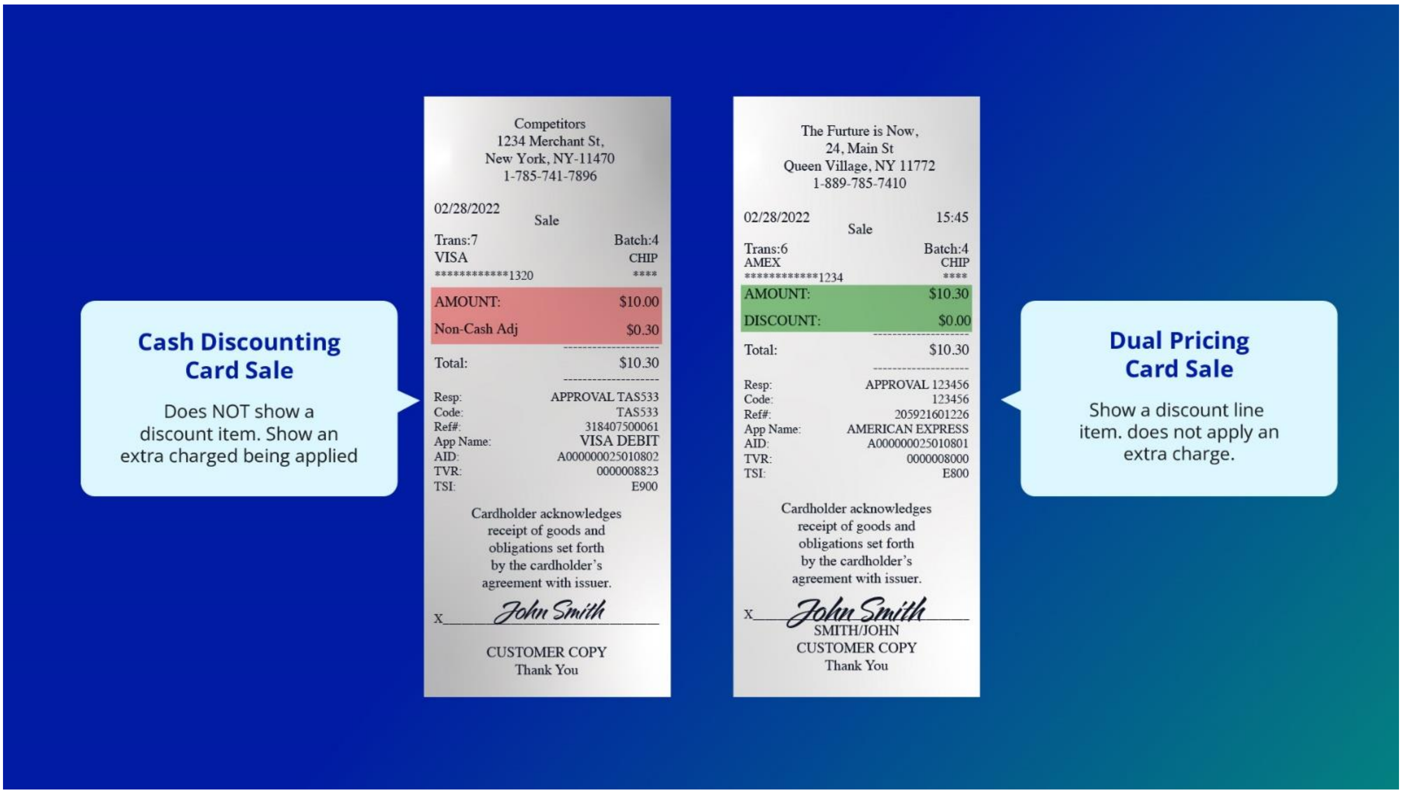
Cash Discounting Terminal Display

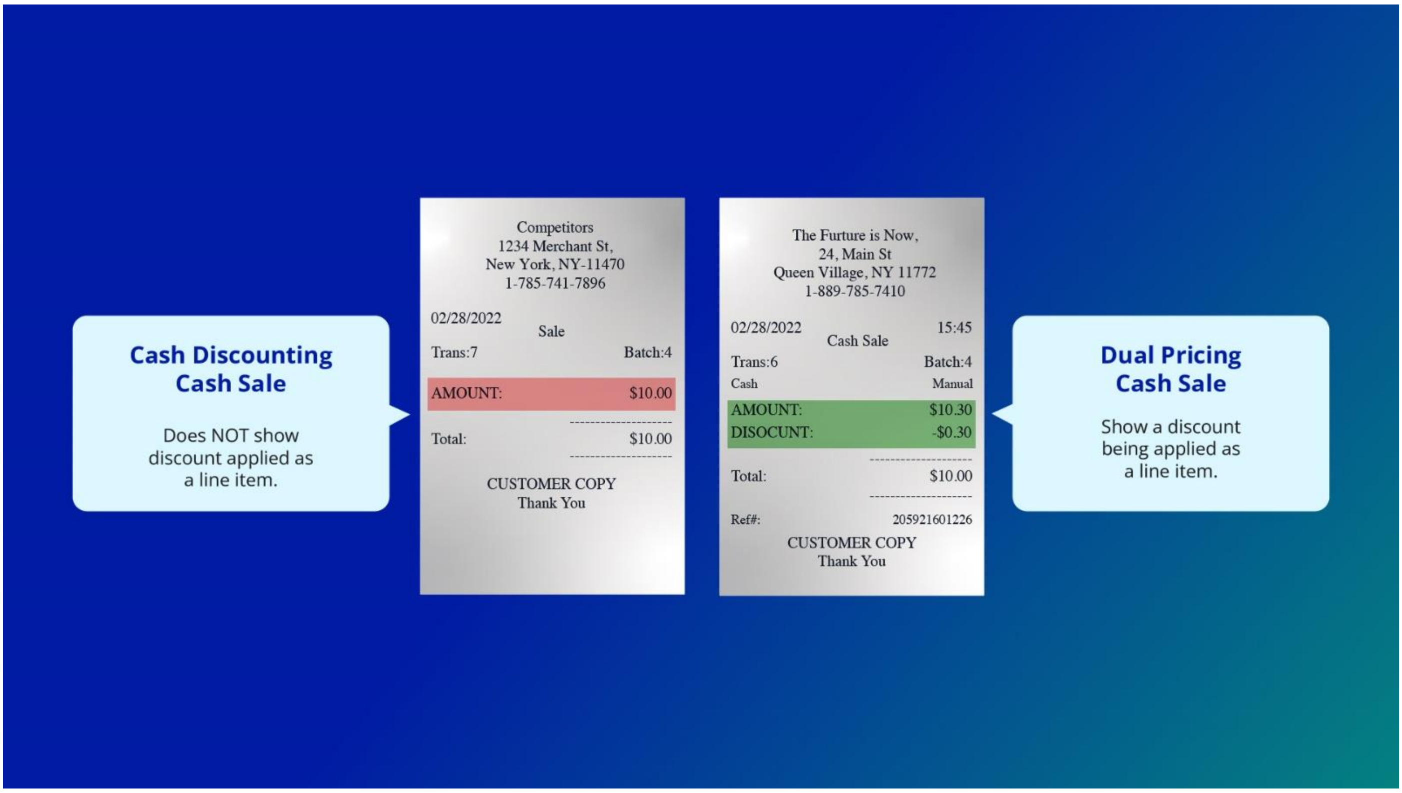
Show an additional fee applied to credit card transactions

Dual Pricing Terminal Display

Does Not show an additional fee applied to credit card transactions.

Example


Cash Discounting
Card Sale
Does NOT show a discount item. Show an extra charged being applied
Competitors
1234 Merchant St,
New York, NY-11470
1-785-741-7896
02/28/2022
Sale
Trans:7
Batch:4
VISA
CHIP
************1320
****
AMOUNT: $10.00
Non-Cash Adj $0.30
Total: $10.30
Resp: APPROVAL TAS533
Code: TAS533
Ref#: 318407500061
App Name: VISA DEBIT
AID: A0000000025010802
TVR: 0000008823
TSI: E900
Cardholder acknowledges receipt of goods and obligations set forth by the cardholder's agreement with issuer.
X John Smith
CUSTOMER COPY
Thank You
The Furture is Now,
24, Main St
Queen Village, NY 11772
1-889-785-7410
02/28/2022
15:45
Sale
Trans:6
Batch:4
AMEX
CHIP
************1234
****
AMOUNT: $10.30
DISCOUNT: $0.00
Total: $10.30
Resp: APPROVAL 123456
Code: 123456
Ref#: 205921601226
App Name: AMERICAN EXPRESS
AID: A0000000025010801
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
Dual Pricing
Card Sale
Show a discount line item. does not apply an extra charge.


Cash Discounting
Cash Sale
Does NOT show discount applied as a line item.
Competitors
1234 Merchant St,
New York, NY-11470
1-785-741-7896
02/28/2022
Sale
Trans:7
Batch:4
AMOUNT: $10.00
Total: $10.00
CUSTOMER COPY
Thank You
The Furture is Now,
24, Main St
Queen Village, NY 11772
1-889-785-7410
02/28/2022
15:45
Cash Sale
Trans:6
Batch:4
Cash
Manual
AMOUNT: $10.30
DISOCUNT: -$0.30
Total: $10.00
Ref#: 205921601226
CUSTOMER COPY
Thank You
Dual Pricing
Cash Sale
Show a discount being applied as a line item.

Correctly processing a credit card EMV chip sale

Step-1

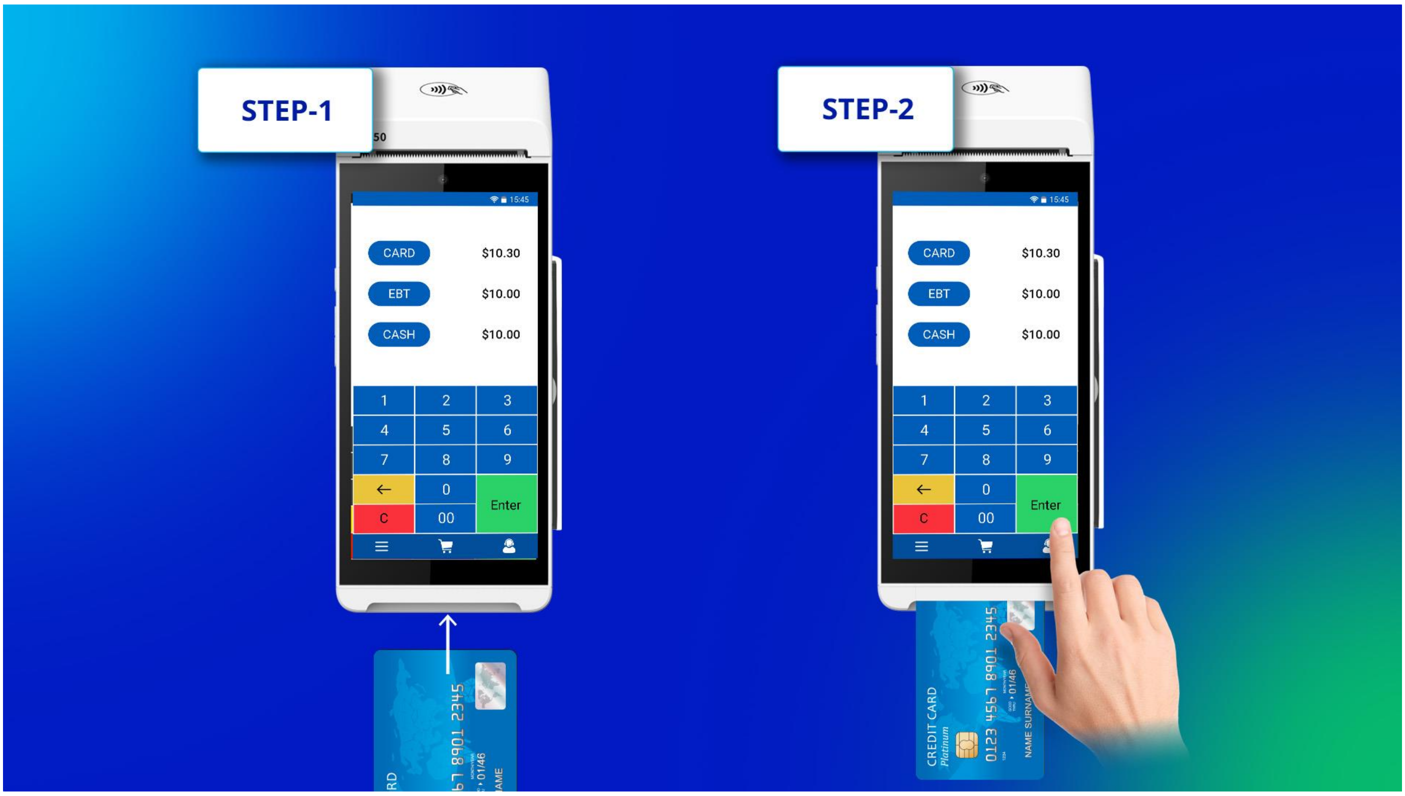
During a credit card EMV chip sale the merchant will insert the credit card into the slot.

Step-2

Next, the merchant will press OK on the keypad.

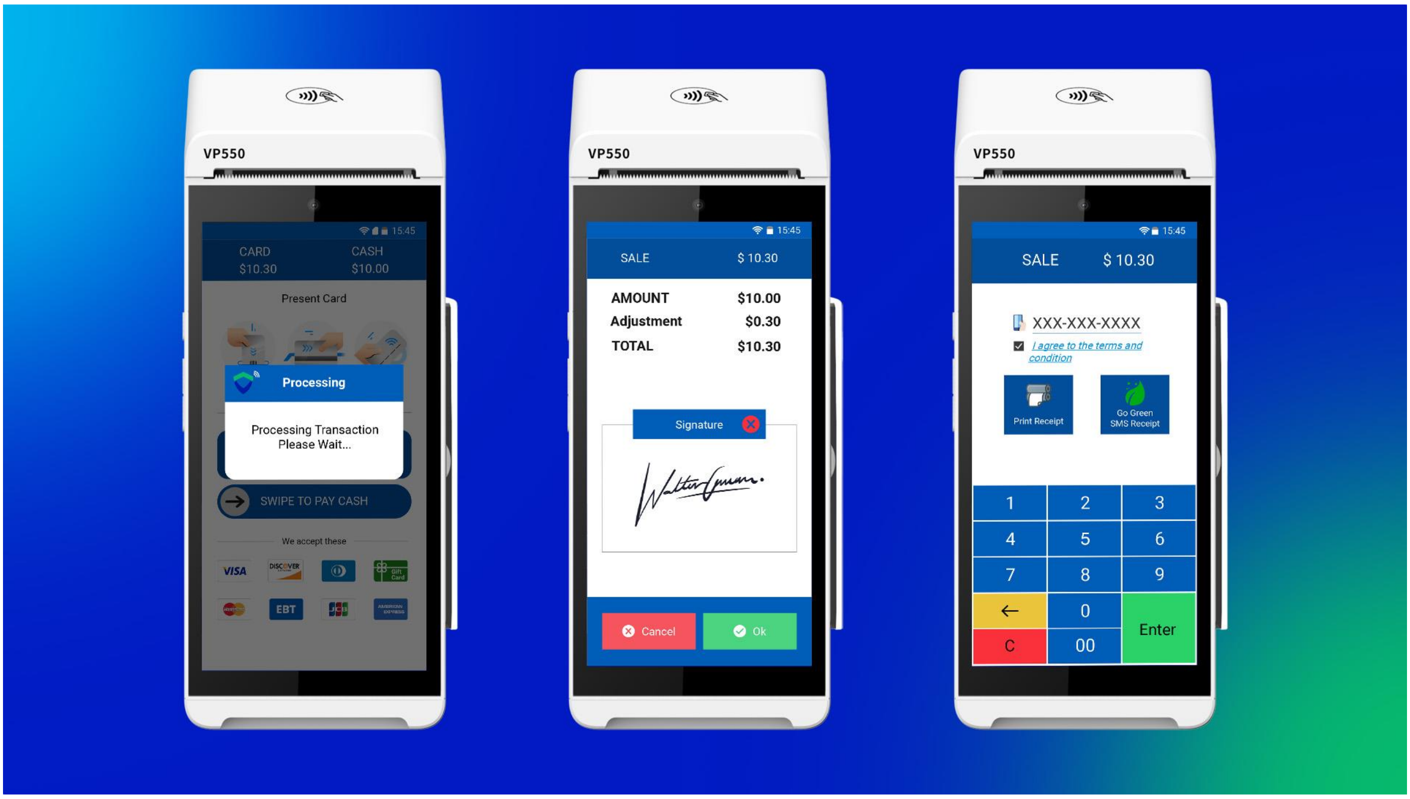
Note:

Merchants do not have to press CARD on the terminal's screen.



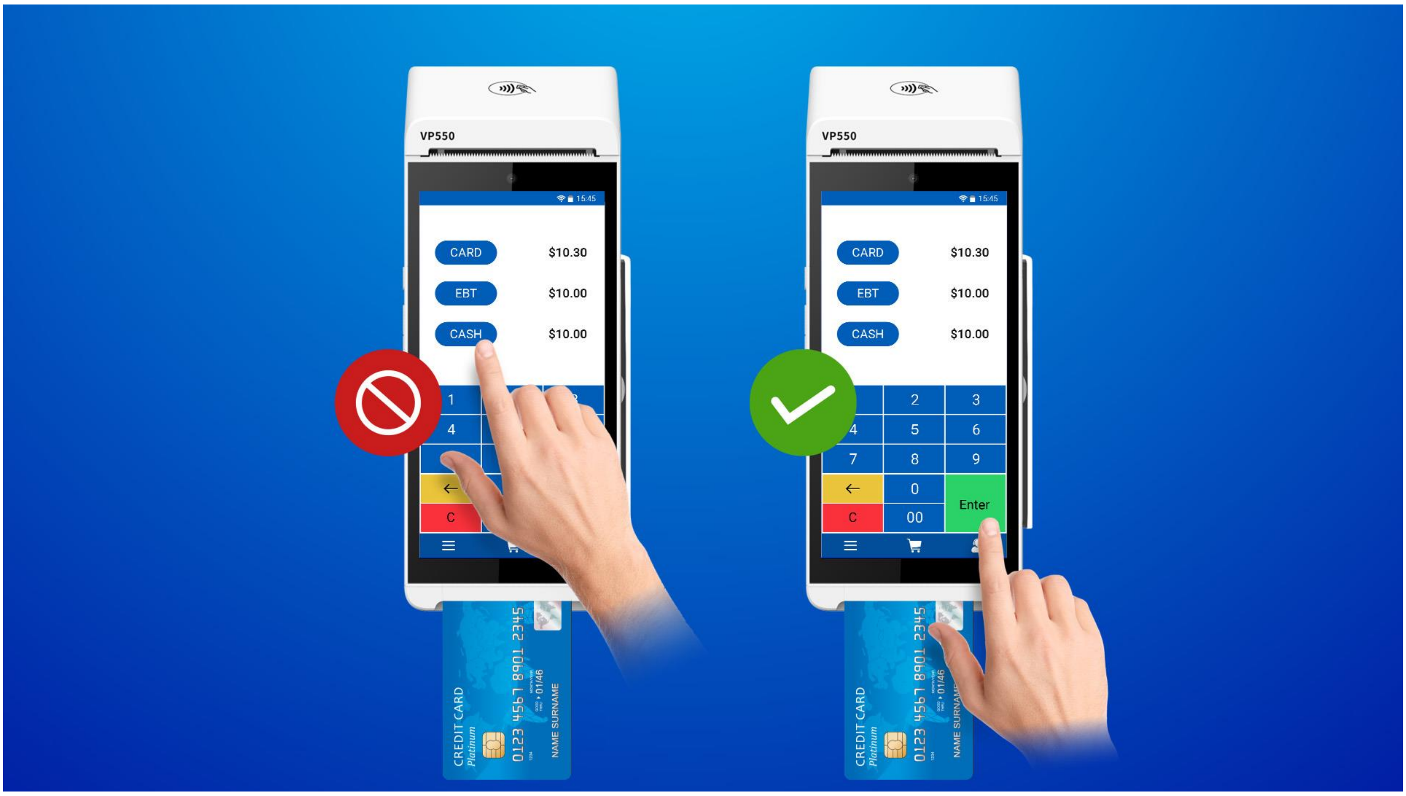
Step-3

The terminal will process the transaction and prompt the customer to sign on screen. The terminal will prompt the customer to enter their phone number as well. The terminal will then proceed with the transaction and print the receipt.



Common Error: Processing a credit card EMV chip sale as a cash sale

Do NOT tap Cash or EBT on the terminal's screen during a credit card EMV chip sale. This will not process as a legitimate sale. You will not receive funds for the sale and we are unable to monitor the sale. To ensure no transaction errors are made during a credit card transaction, once the credit card is inserted in the terminal's slot, use the keypad and press OK



Be aware that if a credit card sale is mistakenly processed as a cash sale you will NOT see the screen prompting the customer to sign. The terminal will bypass that option and will instead display the screen to enter the customer's phone number. The terminal will then proceed with the transaction and print the receipt as a Cash Sale.

THANK YOU

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