



## CASH DISCOUNT PROGRAM

### What is a “Cash Discount Program”?

A “Cash Discount Program” refers to when a merchant discounts the posted credit card price for customers paying in cash. This is commonly seen at gas stations. Cash Discount Programs can help merchants lower their payment card processing fees by encouraging their customers to pay in cash. The Federal Trade Commission states in the Durbin amendment to the Dodd-Frank Act:

“A PCN [payment card network] cannot stop you from offering your customers a discount or another incentive for using a certain method of payment, as long as you offer it to all your customers and disclose the offer clearly and conspicuously.”<sup>1</sup>

### Accept All Payments and Earn More!

Give customers options. Stop saying “Cash Only” and lose sales opportunities. Surcharging on credit card transactions may not be legal in certain states, whereas offering a “Cash Discount” is not prohibited in any state. Use our Cash Discount Program to encourage cash payments, incur less transaction fees, and decrease chargeback risk.

#### Simple Steps to our Cash Discount Program



Determine the Administrative Fee percentage to collect from your credit card customers, and post credit card prices reflecting the Administrative Fee percentage increase.



Display conspicuous signage at the cash register and entrance indicating the cash discount percentage offered on all merchandises or services sold at the location.



Install a cash discount program enabled POS or terminal.

\*Merchants will still be billed monthly processing fees for credit card transactions. Terms and conditions apply.  
<sup>1</sup> <https://www.ftc.gov/tips-advice/business-center/guidance/new-rules-electronic-payments-lower-costs-retailers>

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