

## What is 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?

displayed when EBT is enabled.

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.