



# Cash Discounting, Dual Pricing & Surcharging Overview

[www.gosuede.com](http://www.gosuede.com)

<https://gosuede.com/compliance/>



Suede  
2 Jericho Plaza Suite 304,  
Jericho, NY 11753  
1-866-811-1005

02/28/2026 15:45  
Cash Sale

Trans:6 Batch:4  
Cash Manual

AMOUNT: \$10.40  
DISCOUNT: -\$0.40

Total: \$10.00

CUSTOMER COPY  
Thank You

## How it works:

Merchants display a higher price on their merchandise to cover the cost of their card processing fees. Customers receive a discount on the merchandise when paying with cash.

## Customer Incentive:

Paying with cash earns customers a discount, encouraging more cash sales for the merchant and helps them eliminate processing fees.

## Merchant Benefits:

Offering cash discounts attracts more customers, increases sales, and sets merchants apart from competitors. It appeals to cost-conscious shoppers while promoting faster payments and reducing the risk of bad debts.

## Cash Discount Device Display

### Compliant POS/Terminal/PIN Pad Display

Confirm your devices are compliant under Cash Discounting.

- Run a \$10.40 card transaction and confirm your Valor terminal/PIN pad is NOT adding a line item labeled "Non-Cash Charge" on their display screens.
- Confirm your Valor terminal is setup on Reverse Total. Enter the higher card price into the terminal and ensure the card price DOES NOT increase on the screen.
- Ensure all merchandise in your business is listed at the higher card price so you input the higher card price into your Valor terminal.

If your device is not on Reverse Total, includes a "Non-Cash Charge" line item, or does not show both the cash and card price, contact our tech department at 1-866-811-1005 or at [tech@gosuede.com](mailto:tech@gosuede.com) to correct this issue.

The card price is the price that is entered into the terminal. In this example the price entered into the terminal is \$10.40. The card price does not increase on the terminal and the cash price decreases.

Compliant Terminal



Compliant PIN Pad



## Cash Discount Device Display

### Compliant POS/Terminal/PIN Pad Display

Confirm your devices are compliant under Cash Discounting.

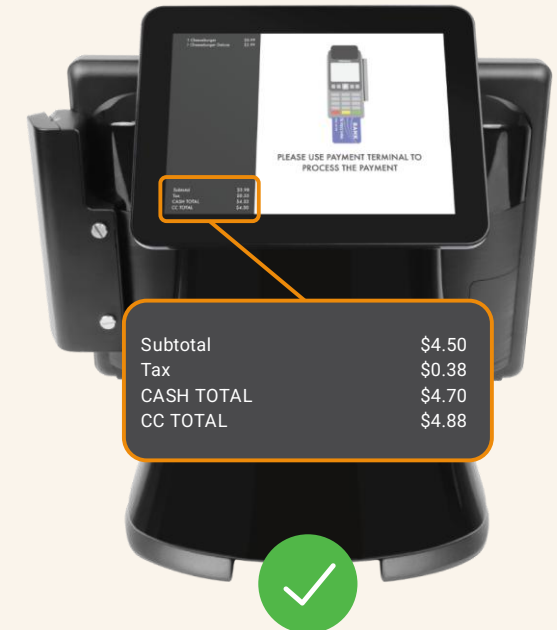
- Confirm your POS displays the higher card price on all items. If your POS has a customer facing display, be sure to check that the customer can see the higher card price. All devices should display the cash and card price. Devices CANNOT show a "Non-Cash Charge" line item under our Cash Discounting program.

If your device is not on Reverse Total, includes a "Non-Cash Charge" line item, or does not show both the cash and card price, contact our tech department at 1-866-811-1005 or at [tech@gosuede.com](mailto:tech@gosuede.com) to correct this issue.

Merchant Facing Display



Customer Facing Display



## Cash Discount Receipt Display

### Compliant Receipt Display

Confirm your receipts are compliant under Cash Discounting.

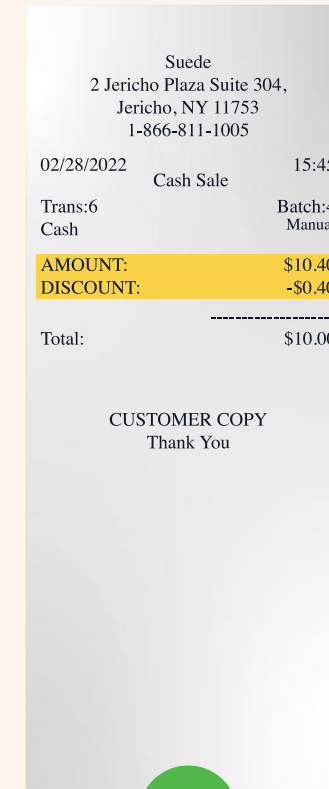
- Confirm your receipts show a Discount line item on both cash and card receipts. Receipts CANNOT show a "Non-Cash Charge" line item.
- Run a \$10.00 DEBIT card transaction and confirm your devices are NOT adding a line item labeled "Non-Cash Charge" on the receipts.
- Confirm your Valor terminal is setup on Reverse Total. Enter the higher card price into the terminal and ensure the card price DOES NOT increase on the receipt.

If your receipts includes a "Non-Cash Charge" line item or does not show both the cash and card price, contact our tech department at 1-866-811-1005 or at [tech@gosuede.com](mailto:tech@gosuede.com) to correct this issue.

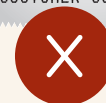
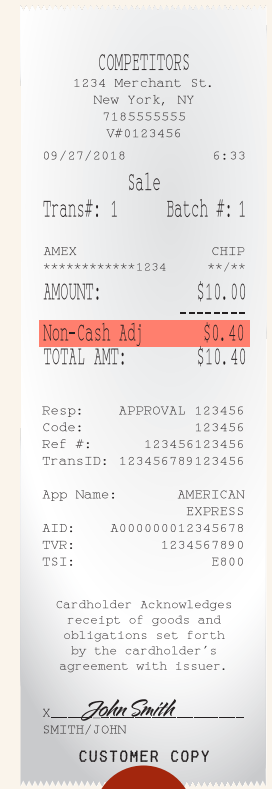
### Cash Discount Credit Card Receipt



### Cash Discount Cash Receipt



### Non-Compliant Card Receipt

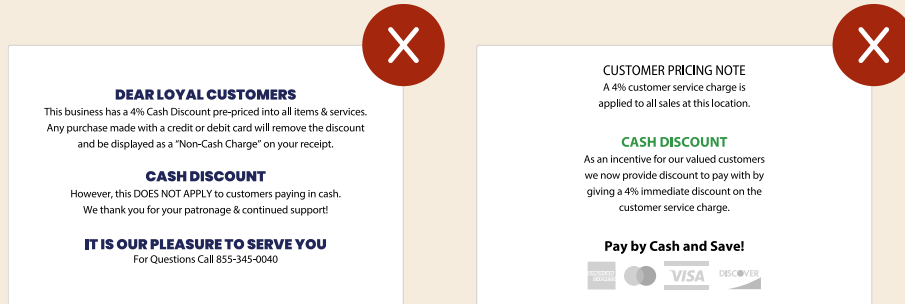


## Cash Discount Compliance

### No More Signage Needed

No signage is necessary for Cash Discounting.

- Businesses with any signage being used at their storefronts that reference a Cash Discount with a specified percentage amount or Non-Cash Charge are required to remove all that existing signage immediately.

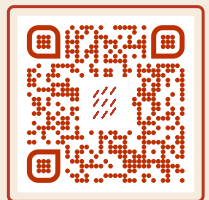


- Cover/Remove any previous signage/stickers at your location belonging to Suede or any other previous processor.
- Confirm that CREDIT CARD minimum signs are higher than \$10.00.

If you would like to inform your customers that your place of business accepts credit cards, we have provided the below signage to download and print. You may also have signage with a general reference to a cash discount such as, "Pay with cash and save." A specific discount amount/percentage CANNOT be mentioned.



Visit [gosuede.com/compliance](https://gosuede.com/compliance) or click the download buttons / scan the qr code.



## Cash Discount Product Pricing

### Display Your Prices In Compliance with Card Brand Rules

As a merchant under our Cash Discount program, you must raise the prices on all your merchandise in your place of business to the card price.

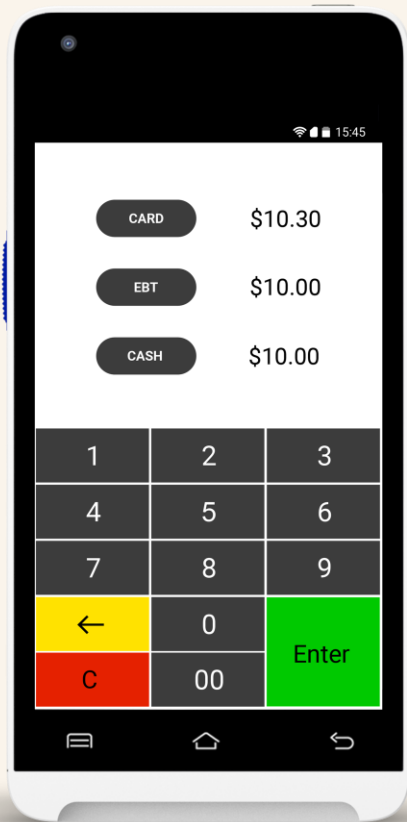
- Raise all prices on your merchandise to reflect the card prices (higher prices) including on your menus if applicable.



You can download/print our Card Price & Cash Price list by visiting [gosuede.com/compliance](https://gosuede.com/compliance) or click the price list button / scan the qr code.

Price List



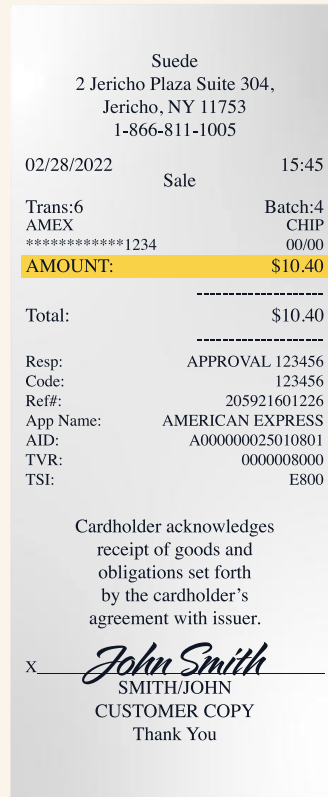


The perfect solution for business owners that have the card price listed on their items and menus.

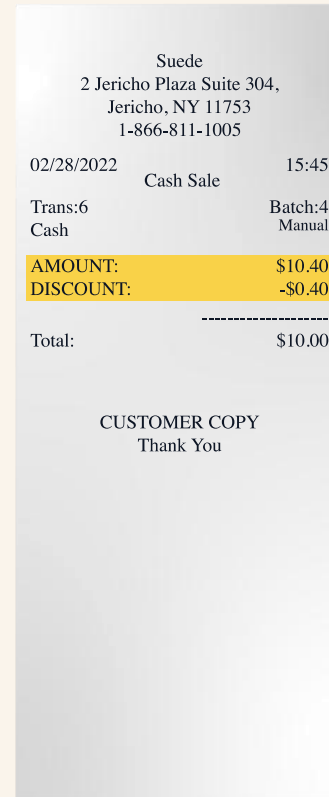
Now your Valor device's default pricing can be set to the card price, making it easier for you to process card sales.

Enter the card price and your Valor device will display the discount percentage to cash sales automatically.

## Enter the Card Price and Let Your Valor Device Do the Rest!



**CARD SALE**  
discount is NOT applied



**CASH SALE**  
discount is applied

**DUAL PRICING**  
REVERSE TOTAL

Available on VL100, VL110, VL500, VP100, VP500, and RCKT devices.



## How it works:

Merchants display both the higher card price and the lower cash price on their merchandise's POS systems, and payment terminals at checkout.

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## Customer Incentive:

Customers are clearly informed of the price difference and given a transparent choice of payment options encouraging them to pay with cash.

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## Merchant Benefits:

Like Cash Discounting, Dual Pricing attracts budget-conscious buyers, promotes faster payments, and reduces the risk of unpaid debts, all while helping merchants eliminate card processing fees.



## What to Avoid

- Do NOT call it a surcharge
- Do NOT add fees without disclosure
- Do NOT show only one price and adjust later
- Do NOT hide fees in fine print
- Do NOT misrepresent the adjustment as a tax

## Dual Pricing vs. Surcharging

Dual Pricing:

- Applies to debit cards
- Requires two prices
- Generally allowed in all states
- Better customer perception

Surcharging:

- Does NOT apply to debit cards
- Single price + added fee
- Restricted in some states
- Can create customer friction

## Best Practices

- Keep adjustment around 3-4%
- Use simple, clear signage
- Train staff to explain the program clearly  
Example: We offer a discount for cash to help keep prices lower.

## Key Takeaway

Dual pricing is one of the most effective and compliant ways to offset card processing costs—when implemented with full transparency and proper disclosure.

## Dual Pricing Device Display

### Compliant POS/Terminal/PIN Pad Display

Confirm your devices are compliant under Dual Pricing.

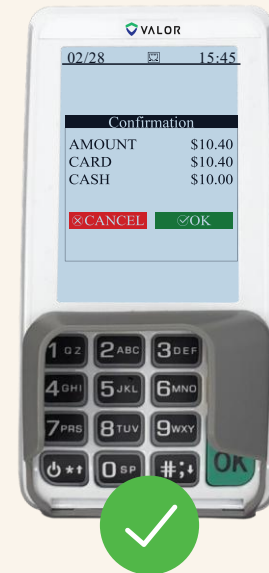
- Run a \$1.00 debit card transaction and confirm your devices are NOT adding a line item labeled “Non-Cash Charge” on their display screens.

If your devices do NOT show both the cash and card price or add a line item labeled “Non-Cash Charge” contact our tech department at 1-866-811-1005 or at [tech@gosuede.com](mailto:tech@gosuede.com) to correct this issue.

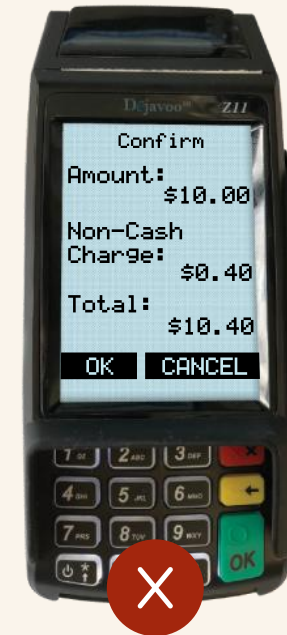
Compliant Terminal



Compliant PIN Pad



Non Compliant Terminal



Non Compliant PIN Pad



## Dual Pricing Device Display

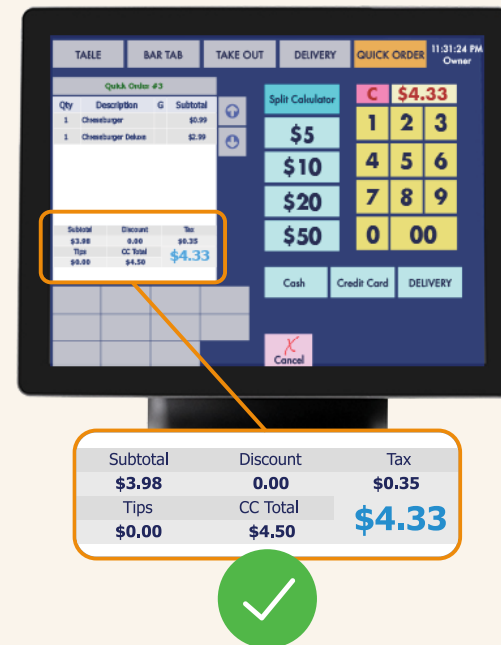
### Compliant POS/Terminal/PIN Pad Display

Confirm your devices are compliant under Dual Pricing.

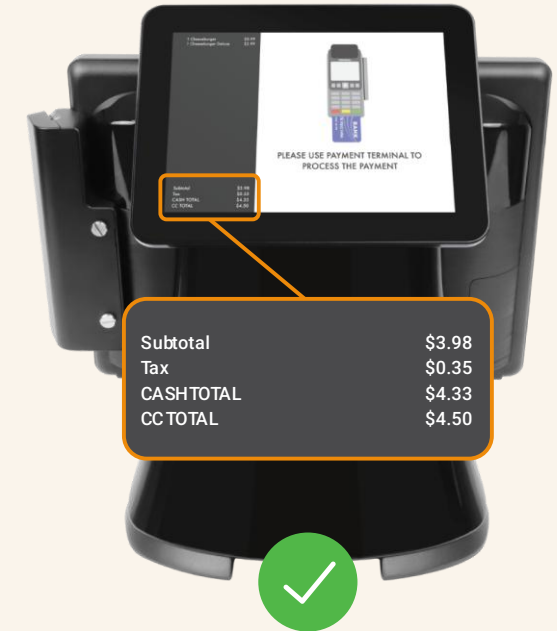
- Confirm your POS displays both the cash and card price on all items. If your POS has a customer facing display, be sure to check that the customer can see both the cash and card price as well. This also applies to terminals and PIN pads. All devices should display the cash and card price. Devices CANNOT show a “Non-Cash Charge” line item under the Dual Pricing program.

If your devices do NOT show both the cash and card price or add a line item labeled “Non-Cash Charge” contact our tech department at 1-866-811-1005 or at [tech@gosuede.com](mailto:tech@gosuede.com) to correct this issue.

Merchant Facing Display



Customer Facing Display



## Dual Pricing Receipt Display

### Compliant Receipt Display

Confirm your receipts are compliant under Dual Pricing.

- Confirm your receipts show a Discount line item on both cash and card receipts. Receipts CANNOT show a “Non-Cash Charge” line item.
- Run a \$1.00 DEBIT card transaction and confirm your devices are NOT adding a line item labeled “Non-Cash Charge” on the receipts.

If your receipts do NOT show discount line item or add a line item labeled “Non-Cash Charge” contact our tech department at 1-866-811-1005 or at tech@gosuede.com to correct this issue.

### Dual Pricing Credit Card Receipt

Suede  
2 Jericho Plaza Suite 304,  
Jericho, NY 11753  
1-866-811-1005

02/28/2022 Sale 15:45

Trans:6 Batch:4  
AMEX CHIP  
\*\*\*\*\*1234 00/00

AMOUNT: \$10.40  
DISCOUNT: \$0.00

Total: \$10.40

Resp: APPROVAL 123456  
Code: 123456  
Ref#: 205921601226  
App Name: AMERICAN EXPRESS  
AID: A000000025010801  
TVR: 000008000  
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

### Dual Pricing Cash Receipt

Suede  
2 Jericho Plaza Suite 304,  
Jericho, NY 11753  
1-866-811-1005

02/28/2022 Cash Sale 15:45

Trans:6 Batch:4  
Cash Manual

AMOUNT: \$10.40  
DISCOUNT: -\$0.40

Total: \$10.00

CUSTOMER COPY  
Thank You

### Non-Compliant Card Receipt

COMPETITORS  
1234 Merchant St.  
New York, NY  
7185555555  
V#0123456

09/27/2018 6:33

Sale

Trans#: 1 Batch #: 1

AMEX CHIP  
\*\*\*\*\*1234 \*\*/\*\*

AMOUNT: \$10.00

Non-Cash Adj \$0.40  
TOTAL AMT: \$10.40

Resp: APPROVAL 123456  
Code: 123456  
Ref #: 123456123456  
TransID: 123456789123456

App Name: AMERICAN EXPRESS  
AID: A000000012345678  
TVR: 1234567890  
TSI: E800

Cardholder Acknowledges receipt of goods and obligations set forth by the cardholder's agreement with issuer.

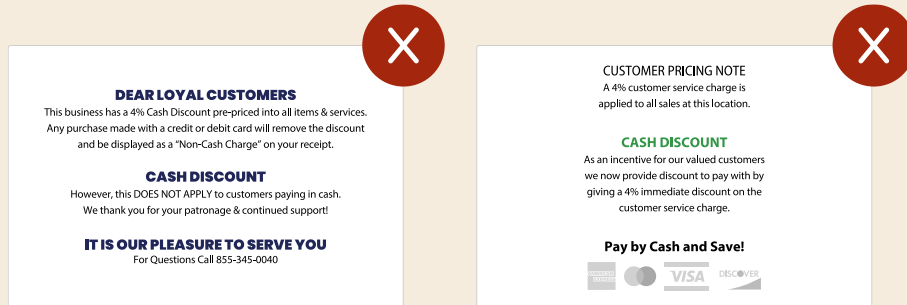
X John Smith  
SMITH/JOHN  
CUSTOMER COPY

## Dual Pricing Compliance

### No More Signage Needed

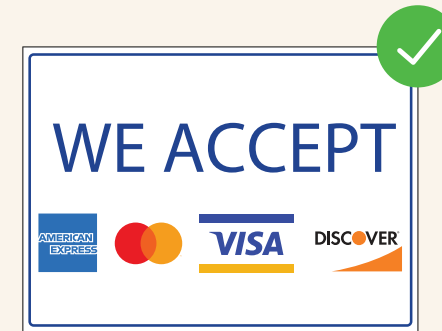
No signage is necessary for Dual Pricing.

- Businesses with any signage being used at their storefronts that reference a Cash Discount or Non-Cash Charge are required to remove all that existing signage immediately.



- Cover/Remove any previous signage/stickers at your location belonging to Suede or any other previous processor.
- Confirm that CREDIT CARD minimum signs are higher than \$10.00.

If you would like to inform your customers that your place of business accepts credit cards, we have provided the below signage to download and print.



Download

Visit [gosuede.com/compliance](https://gosuede.com/compliance) or click the download button / scan the qr code.



## Dual Pricing Product Pricing

### Display Your Prices In Compliance with Card Brand Rules

As a merchant under our Dual Pricing program, you must follow one of the two pricing suggestions on all your items/goods in your place of business.

- OPTION 1: Raise all prices on your items/goods to reflect card prices (higher prices) including on your menus if applicable.



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Price List



## Dual Pricing Product Pricing

### Display Your Prices In Compliance with Card Brand Rules

As a merchant under our Dual Pricing program, you must follow one of the two pricing suggestions on all your items/goods in your place of business.

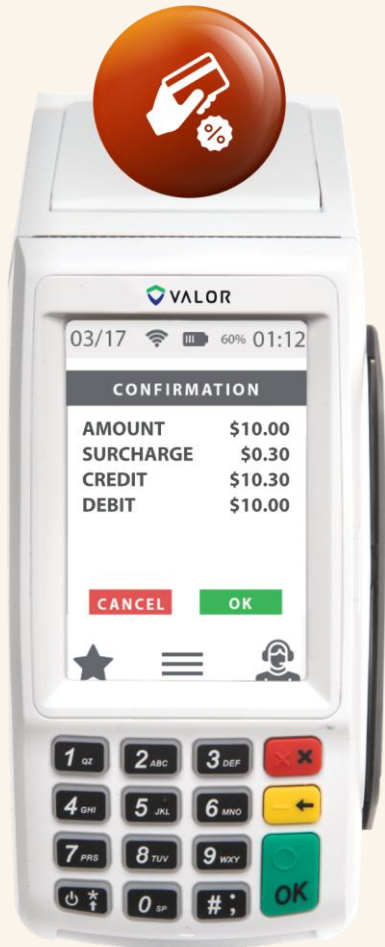
- OPTION 2: Display both the cash and card prices (higher prices) on your items/goods including on your menus if applicable.



You can download/print our Card Price & Cash Price list by visiting [gosuede.com/compliance](https://gosuede.com/compliance) or click the price list button / scan the qr code.

Price List





## How it works:

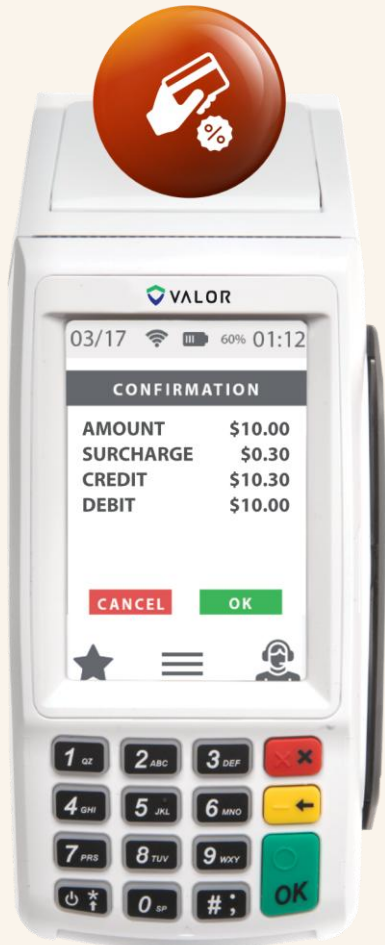
Merchants add a 3% fee to all credit card purchases on their merchandise. Customers are notified of the surcharge through signage provided by Suede.

## Customer Incentive:

Customer Incentive: Customers are clearly informed of the price difference and can avoid the surcharge by paying with a debit card or cash.

## Merchant Benefits:

Surcharging completely eliminates a merchant's credit card processing fees by transferring them to their customers. This also encourages cash sales.



## States Where Surcharging is Illegal

- Connecticut
- Maine
- Massachusetts
- New York (effectively restricted based on pricing disclosure rules)
- Puerto Rico (U.S. Territory)

## States with Evolving or Legally Challenged Rules

- California – Allowed only for Restaurants- but strict “all-in pricing” requirements
- Texas – Law exists but enforcement is legally challenged and unclear
- Florida – Prior ban challenged, now partially allowed with disclosure rules
- Oklahoma – Similar legal challenges (2% cap)
- Kansas – Ban overturned, but compliance rules still apply
- Colorado – Allows surcharging with caps (2% cap) and disclosure requirements

## States Where Surcharging is Generally Allowed

Most other U.S. states allow credit card surcharging with the following conditions:

- Must clearly disclose the surcharge before the transaction
- Must not exceed card network caps (typically 2%–3%)
- Must comply with Visa, Mastercard, and other card brand rules

## Important Universal Rule

Surcharging is NOT allowed on debit or prepaid cards anywhere in the United States

## Key Takeaway

- Clearly illegal: CT, ME, MA, Puerto Rico (and effectively NY)
- Gray / evolving: CA, TX, FL, OK, KS, CO
- Allowed with rules: Most other states

## Surcharge Compliance

### Percentage Compliance

The maximum Surcharge percentage to customers is 3%

The maximum Surcharge percentage you can charge to your customers is 3% and ONLY on credit card transactions (Colorado and Oklahoma limit are 2%). California ONLY allows restaurant merchants to apply a surcharge on credit card transactions.

As a merchant you CANNOT charge the customer a Surcharge on any type of debit card transactions and prepaid/gift card transactions.

Surcharging is PROHIBITED in the following states:  
Connecticut, Maine, Massachusetts, and New York.

California only allows restaurant merchants to apply a surcharge.

- 3% max on credit card transactions.
- Cannot charge customers on debit cards or prepaid/gift cards.
- Display Surcharge notice stickers at points of entry at your place of business and at all point-of-sale areas where cards are accepted.

Visit [gosuede.com/compliance](https://gosuede.com/compliance) or scan the qr code to download/print Surcharge notice stickers.



## Surcharge Device Display

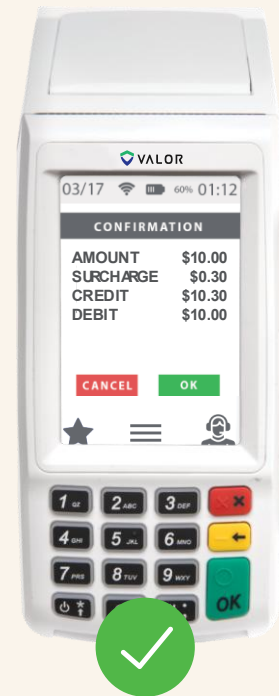
### Compliant POS/Terminal/PIN Pad Display

Confirm your devices are compliant under Surcharging card brand rules.

- Run a credit card transaction and confirm your devices are adding a line item labeled Surcharge and are NOT adding a line item labeled “Non-Cash Charge” on their display screens. Confirm the percentage being added is a MAXIMUM of 3%.
- Run a DEBIT card transaction and confirm your devices are NOT adding a Surcharge line item or a “Non-Cash Charge” line item.

If your devices do NOT show a Surcharge line item on credit sales or adds a line item labeled “Non-Cash Charge” on debit sales contact our tech department at 1-866-811-1005 or at [tech@gosuede.com](mailto:tech@gosuede.com) to correct this issue.

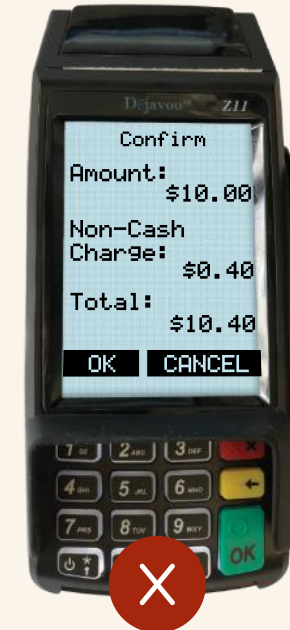
Compliant Terminal



Compliant PIN Pad



Non-Compliant Terminal



Non-Compliant PIN Pad



## Surcharge Device Display

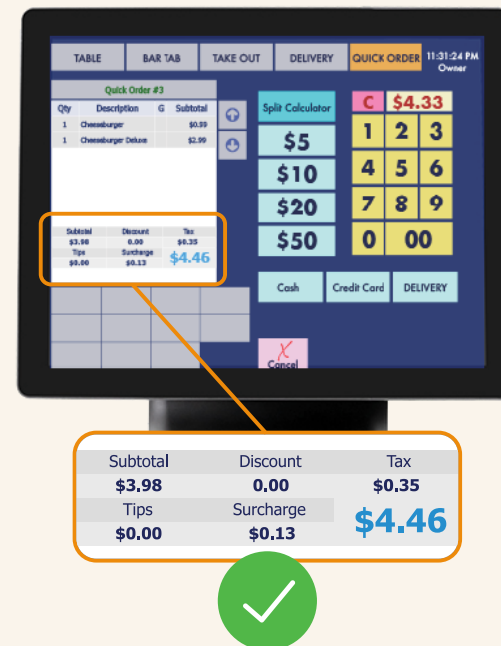
### Compliant POS/Terminal/PIN Pad Display

Confirm your POS systems are compliant under Surcharging card brand rules.

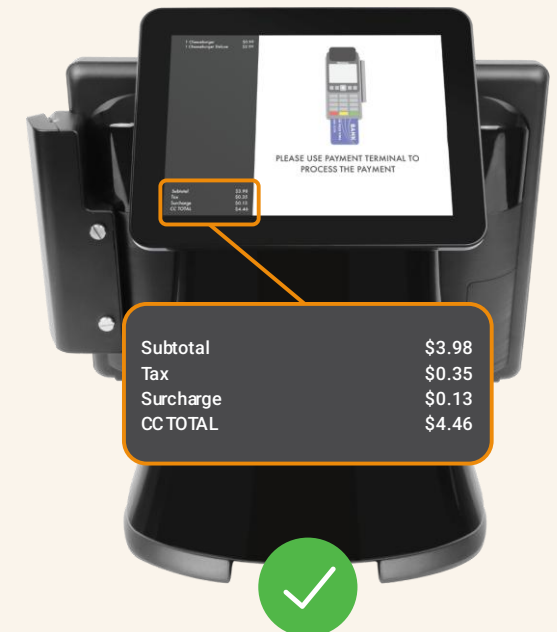
- Run a credit card transaction and confirm your POS displays a line item labeled Surcharge. If it has a customer facing display, check that customers can see the line item as well. Devices CANNOT show a “Non-Cash Charge” line item. Confirm the percentage being added is a MAXIMUM of 3%.
- Run a DEBIT card transaction and confirm your devices are NOT adding a Surcharge line item or a “Non-Cash Charge” line item.

If your devices do NOT show a Surcharge line item on credit sales or adds a line item labeled “Non-Cash Charge” on debit sales contact our tech department at 1-866-811-1005 or at [tech@gosuede.com](mailto:tech@gosuede.com) to correct this issue.

Merchant Facing Display



Customer Facing Display



## Surcharge Receipt Display

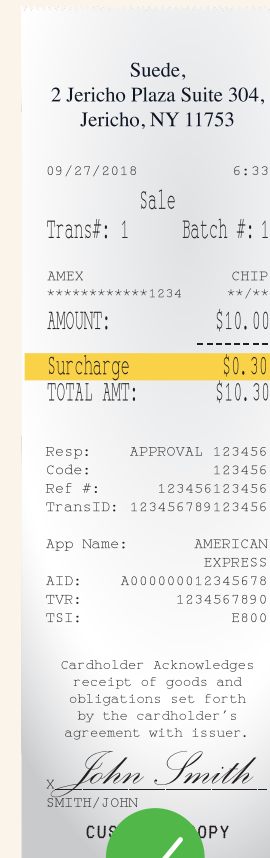
### Compliant Receipt Display

Confirm your receipts are compliant under Surcharging card brand rules.

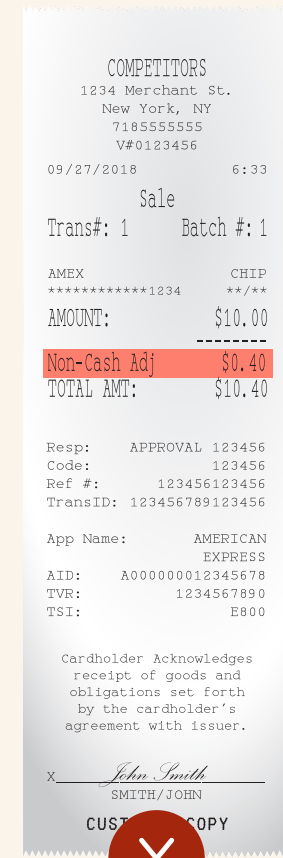
- Confirm your receipts show a Surcharge line item on a CREDIT card transaction. Receipts CANNOT show a “Non-Cash Charge” line item on credit transactions.
- Run a DEBIT card transaction and confirm your devices are NOT adding a Surcharge line item or a line item labeled “Non-Cash Charge” on the receipts.

If your receipts do NOT show a Surcharge line item on credit sales or add a line item labeled “Non-Cash Charge” on debit sales contact our tech department at 1-866-811-1005 or at [tech@gosuede.com](mailto:tech@gosuede.com) to correct this issue.

### Compliant Credit Card Receipt



### Non-Compliant Credit/Debit Card Receipt



## Surcharge Signage Compliance

### Signage is Required

Signage is necessary for Surcharging.

- You MUST put Surcharge signage at all points of entry at your place of business and at all point-of-sale areas where cards are accepted.

**We impose a surcharge of  3 % on all products. This surcharge is a merchant addition applied only to credit transactions. Our surcharge amount is not greater than our cost of acceptance.**

3% Surcharge Sticker

**We impose a surcharge of \_\_\_\_\_% on all products. This surcharge is a merchant addition applied only to credit transactions. Our surcharge amount is not greater than our cost of acceptance.**

Blank Surcharge Sticker

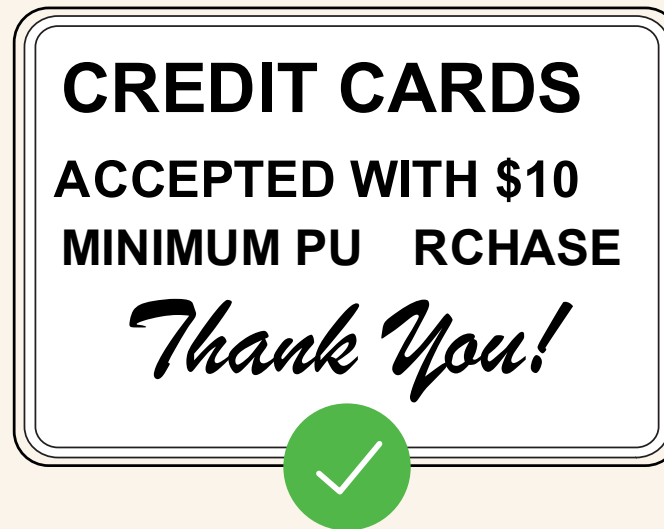
Visit [gosuede.com/compliance](https://gosuede.com/compliance) or scan the qr code to download/print Surcharge notice stickers.



## Credit Card Minimum Signage

Minimum signs must not be imposed on debit transactions

Minimum signs can ONLY apply to credit card transactions and MUST be higher than \$10.00.



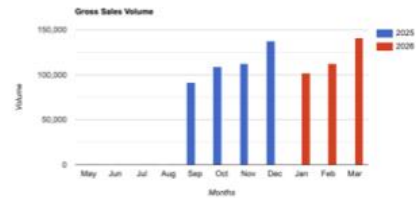
- Remove all signs that mention minimum transactions on debit cards.
- Confirm that credit card minimum signs are higher than \$10.00.

# Merchant Processing Statement Summary



## Activity Summary

Type	Sales	Sales Trans	Credit/Refund	Credit/Refund trans	Net Amount	Total Trans	Disc pi	Disc Percent%	Discount Due
Visa	\$82,039.33	659	\$0.00	00	\$82,039.33	659	0	3.8462	3,155.40
MasterCard	\$25,745.36	231	\$0.00	00	\$25,745.36	231	0	3.8462	990.22
American Express	\$28,352.59	212	\$0.00	00	\$28,352.59	212	0	3.8462	1,090.50
Discover	\$3,221.96	23	\$0.00	00	\$3,221.96	23	0	3.8462	123.92
Debit	\$1,253.55	10	\$0.00	00	\$1,253.55	10	0	3.8462	48.21
<b>Total</b>	<b>\$140,612.79</b>	<b>1,135</b>	<b>\$0.00</b>	<b>00</b>	<b>\$140,612.79</b>	<b>1,135</b>			<b>5,408.25</b>



## Deposit Detail

PROCESS DATE	Num trans	Batch Amount	Adjustment	ChargeBack	Fee paid	Net Amount
03/01	21	\$2,790.92	\$0.00	\$0.00	-\$107.34	\$2,683.58
03/01	18	\$1,826.89	\$0.00	\$0.00	-\$70.26	\$1,756.63
03/02	22	\$2,248.86	\$0.00	\$0.00	-\$86.49	\$2,162.37
03/02	11	\$1,307.93	\$0.00	\$0.00	-\$50.31	\$1,257.62
03/02	09	\$1,275.83	\$0.00	\$0.00	-\$49.07	\$1,226.76
03/02	18	\$2,396.39	\$0.00	\$0.00	-\$92.17	\$2,304.22
03/03	02	\$239.24	\$0.00	\$0.00	-\$9.20	\$230.04
03/03	18	\$2,097.58	\$0.00	\$0.00	-\$80.67	\$2,016.91
03/04	03	\$229.63	\$0.00	\$0.00	-\$8.83	\$220.80
03/04	36	\$3,847.97	\$0.00	\$0.00	-\$148.00	\$3,699.97
03/05	20	\$2,523.52	\$0.00	\$0.00	-\$97.05	\$2,426.47
03/05	28	\$5,739.40	\$0.00	\$0.00	-\$220.74	\$5,518.66
03/06	44	\$5,112.77	\$0.00	\$0.00	-\$196.64	\$4,916.13
03/06	08	\$706.37	\$0.00	\$0.00	-\$27.17	\$679.20

03/30	27	\$3,562.74	\$0.00	\$0.00	-\$137.03	\$3,425.71
03/30	17	\$1,748.19	\$0.00	\$0.00	-\$67.23	\$1,680.96
03/31	06	\$508.61	\$0.00	\$0.00	-\$19.56	\$489.05
03/31	26	\$3,098.53	\$0.00	\$0.00	-\$119.17	\$2,979.36
<b>Total</b>	<b>1,136</b>	<b>\$140,658.55</b>	<b>\$0.00</b>	<b>\$45.76</b>	<b>-\$5,408.14</b>	<b>\$135,250.41</b>

## Chargebacks billed section

Date	Case Number	CB/REV	Amount	FEES	Net Amount
03/09	2026036034384	REV	45.76	.00	45.76

## Processing Detail

Description	Amount	Dis rate	Numx	Trans Fees	Process Fee
<b>Total</b>					

## Authorization Section

Description	rate	Numx	Auth Fee
<b>Total</b>			

## Other Section

Description	Amount	Dis rate	Numx	Trans Fees	Process Fee
VS PRE-ARB			01	\$30.00000	\$30.00
MAS CHARGEBACK REVERSALS			02	\$15.00000	\$30.00
<b>Total</b>				\$60.00	

## Total Summary

Summary	
Fee Type	Total
Processing Details	\$0.00
Auth Fees	\$0.00
Other Fees	\$60.00
<b>Total Process Fees</b>	<b>\$60.00</b>


REVIEW THIS STATEMENT CLOSELY VERIFY ALL DEPOSITS, ADJUSTMENTS, CHARGEBACKS AND FEES. IT IS THE MERCHANT'S RESPONSIBILITY TO REPORT ANY ERROR OR DISCREPANCIES IN WRITING WITHIN NINETY (90) DAYS FOLLOWING THE REPORTING PERIOD. AFTER THIS TIME, THE STATEMENT INFORMATION AND FEES ARE CONSIDERED TO BE ACCEPTED BY THE MERCHANT. REQUESTS FOR ANALYSIS BEYOND THIS TIMEFRAME MAY RESULT IN ADDITIONAL RESEARCH FEES.



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