



# Information Guide



**Powered By Swiped Solutions Inc.**

Swiped Solutions is a registered ISO of Esquire Bank N.A.,  
Jericho, NY.

**CashDiscounts.com**

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# About Cash Discounts

**KEEP 100%  
OF SALES**

**ACCEPT ALL  
CREDIT CARDS**

**REWARD CASH PAYING  
CUSTOMERS**

## Zero Processing Fees

You strive to make your business viable by keeping up with payment technology. An avenue for many business owners to gain track is by accepting credit cards. However, if you are a small retailer, having to **pay card processing fees each month cuts away from those profits you work so hard to achieve.**

At swipedolutions.com, we are here to help your business increase its revenue by passing on these card processing fees to your customers who decide to pay with credit cards. In turn, decreasing your monthly credit card processing statement and putting the proceeds back into your business.

**Our cash discount program offers you compliant equipment and software which is already programmed** to calculate the service fee at the time of customer's check out. If your customers choose to pay using credit card, the convenience fee will be added to the amount purchased on their receipt. Those who pay with cash will see it waived.

**Contact Us today for free processing.**

**Phone Number: 347.609.5116**



# What We Offer



**0% PROCESSING FEES**



**NO TRANSACTION FEES**



**POS CASH DISCOUNT**



**NEXT DAY FUNDING**



**ONE LOW MONTHLY FEE**



**ONLINE CASH DISCOUNT**



**FREE DISCLOSURE SIGNAGE**

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## Cash Discount Can Benefit Many Businesses





# How It Works



## SAVE WITH CASH

A solution to get faster access to funds by increasing cash on hand during challenging times



## CASH DISCOUNT SIGNAGE

Correct signage must be posted to inform customers about the fees applied to all items to abide by national regulations.



## LOWER YOUR CREDIT CARD PROCESSING BILL

Once the merchant batches, they will receive a deposit for the total cost of goods and services sold to their customers while the cash discount will be forwarded towards your monthly processing fees.

Customer shops and purchases goods as normal in your store.



The displayed signage at checkout **offers the customer the opportunity** to save by paying in cash.



Our software automatically calculates the service fee and discount amount.



The fee will be removed if the customer pays with cash.



The collected service fee goes towards your processing fee while your sales go straight to you.

# Frequently Asked Questions

## WHAT IS A CASH DISCOUNT PROGRAM?

A cash discount program is a type of credit card processing that allows a business to **offer a deduction of their services or goods** to customers by motivating them to pay with cash. If the merchant chooses to pay with credit cards, the business can pass the cost of acceptance to the cardholder thus allowing the business owner to continue to accept all major credit card but without the loss of discount fees.

## IS CASH DISCOUNT PROGRAM LEGAL?

**The short answer is Yes. Offering Cash Discount** is legal in all 50 states all due to the Durbin Amendment which states that **businesses are permitted to offer a discount** to customers as an incentive for paying with cash. As long as proper signage is disclosed clearly and visibly about the program to the consumer, the merchant can actually save on processing fees which can add up monthly.

## WHAT IS THE DURBIN AMENDMENT?

The Durbin Amendment (part of the 2010 Dodd-Frank law), which was a provision of United States Federal Law, 15 U.S.C. § 1693o-2, **that required the Federal Reserve to limit fees** charged to retailers for debit card transactions. The Durbin Amendment added a new Section 920 to the Electronic Fund Transfer Act regarding debit interchange transaction fees and rules for debit card transactions. **Disclosing that merchants can offer an incentive or discount** to their customers who are paying by alternative methods other than a credit/debit card. (*§ 920. Reasonable Fees and Rules for Payment Card Transactions.*)

## HOW DO I USE CASH DISCOUNT PROPERLY?

In order to be compliant, merchants with a **Cash Discount Program require to display signs** by the entrance and in front of all point-of-sale locations. Additionally, a clear display of based cost, cash discount, and total of sale must be on the customers' receipt.

## DO I HAVE TO GIVE DISCOUNTS OR LOWER MY PRICES?

No. The signage we will provide to you states, "All Prices Posted are the Cash Price." This means that your prices do not have to be **adjusted. The equipment will automatically add** the service fee to your cash price if they use a card.

## WHAT IS THE DIFFERENCE BETWEEN CASH DISCOUNT AND SURCHARGE?

A *cash discount* is when a merchant displays **credit card prices of goods being sold and offer** a discount on that price for consumers who pay with cash.

A *surcharge* is when a merchant displays cash prices of goods being sold and then charges an additional fee on top of that price for consumers who pay with a card.

## WHAT HAPPENS IF THE PROGRAM IS NOT FOR ME?

**If you are unsatisfied with the Cash Discount Program**, we would be happy to switch you to a traditional processing rate.