



# **Special Pricing Programs: Dual Pricing**

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# **Dual Pricing Program**

This document will cover the current release version and application of the **Dual Pricing** program, as well as historical information from previous releases.

Please direct merchants interested in this special pricing program to <u>Enable Dual Pricing</u> (<u>Dual Pricing</u> <u>Program</u>) in the Knowledge Base.

# **Dual Pricing Program – Current Release Version**

**Dual Pricing** is a special pricing program that creates a higher **List Price** for non-cash payments (e.g., credit cards, debit cards, etc.) and a lower **Cash Price** for cash payments. The **List Price** and **Cash Price** both display on pricing labels, receipts, the Customer Facing Display (CFD), and other store signage.

- Merchants must display two prices at their location: a List Price and a Cash Price.
- When customers check out, they are billed according to their tender method.
  - Customers paying with cash are billed the Cash Price.
  - Customers paying with other tenders are billed the List Price.
- This model does **NOT** add a fee to the receipts or the final purchase price.
- There are no Exatouch device limitations with this program.
- There is no additional signage required as all products will display both the **List Price** and the **Cash Price**.
- Merchants are responsible for understanding all local and state laws regarding pricing disclosures.

**IMPORTANT:** Electronic Payments strongly recommends merchants configure the following settings to remain fully compliant with the latest credit card regulations.

This article will continue to be updated as compliance requirements change.

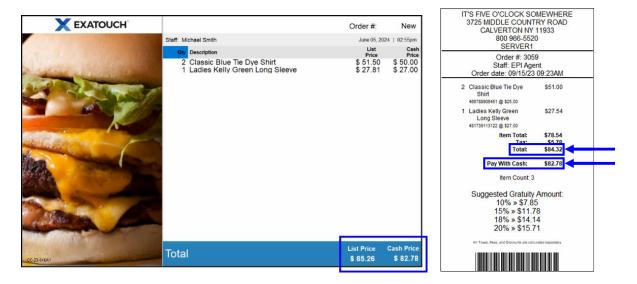
If you wish to implement the Dual Pricing program, please contact Electronic Payments Technical Support for assistance.

An example of pricing in a compliant **Dual Pricing** program is below.

Dual Pricing Program Pricing Example		
Card Purchase	Cash Purchase	All Other Tenders Purchase
List Price: \$5.00	Cash Price: \$4.50	List Price: \$5.00



Dual Pricing examples on the **Customer Facing Display** and a **customer receipt** are shown below.



**NOTE:** Only EPI administrative users can enable the Cash Discount program in Exatouch systems.

The **Dual Pricing** program allows merchants to set separate pricing for cash (**Cash Price**) and non-cash (**List Price**) payments. For example, a gas station selling fuel might charge \$3.09/gallon for credit or debit card payments and \$2.99/gallon for cash payments. To enable Dual Pricing in Exatouch, follow the steps below.

#### **Enable Dual Pricing**

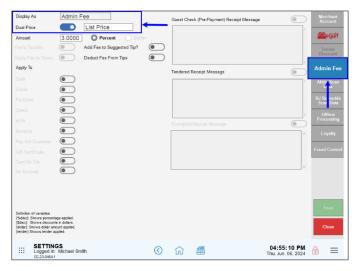
The **Dual Price** setting is configured under **Settings** > **Account**.

**NOTE**: The **Tender Discount** and **Admin Fee** settings display as disabled when Dual Pricing is enabled. They cannot be enabled when Dual Pricing is active. See: <a href="Enable-Tender Discounts">Enable Admin Fee (Reverse Cash Discount Program)</a> and <a href="Enable-Enable

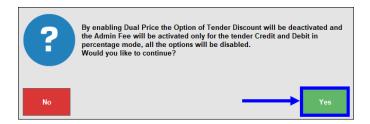
- From Home, navigate to Settings > Account.
- 2. Tap the **Admin Fee** tab.
- Enable the Dual Price slider.
  - a. The **Tender Discount** tab and tender payment options display as inactive.



b. Verify List Price displays in the Dual Price field. If List Price does not display by default, contact our 24/7 Support Team for assistance.



4. When the warning message displays, tap Yes.



5. Enter the fee **Amount** reflected in the **List Price**. **NOTE**: Dual Pricing must be set as a **Percent**, and not a **Dollar** amount.



6. Tap Save.



#### Add Fees to Suggested Tips

Merchants can apply **Dual Pricing** to suggested tip amounts on customer receipts. When processing payment, the **Suggested Gratuity Amount** values reflect the lower **Cash Price** or higher **List Price** on the tips as well as on the base purchase amount.



#### **Deduct Fees from Tips**

Merchants can deduct credit and debit fees from tips when participating in the **Dual Pricing** program. When processing payment, this setting will deduct the percentage amount indicated in the **Amount** field from the employee tip payout, regardless if the customer is paying by cash, credit card, or debit card.



See <u>Deduct Fees from Tips/Add Fees to Suggested Tips</u> in the Exatouch Knowledge Base for more information.

**NOTE:** Changes in federal banking regulations may result in adjustments to features in special pricing programs such as <u>Dual Pricing</u>, <u>Cash Discount</u>, and <u>Reverse Cash Discount</u>.

#### **Dual Price Shelf Labels**

In addition to quickly and easily printing labels, Exatouch also makes it easy to print shelf labels that support Dual Pricing.

Labels can be set up to display the **Cash Price** and **List Price** of an item. This further ensures that merchants remain compliant with the latest credit card regulations. For more information on printing labels in general, see <u>Create Labels for Items</u>.

Perform the following to configure shelf labels for Dual Pricing:



1. In the Admin Fee tab, toggle on the Dual Price slider-



**NOTE**: If **Dual Price** is not enabled, the **Shelf Label Dual Price** setting displays as inactive and cannot be selected.

- 2. From **Home**, navigate to **Items > Labels**.
- 3. On the Item Labels screen, tap Add Items.

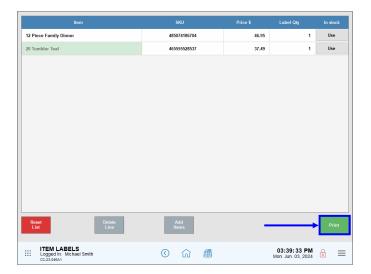


4. Select an item(s) from the list or use the **Search** field to locate a specific item, then tap **Close**.

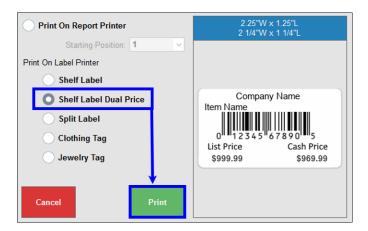




5. Select the item(s) from the Item Labels screen and tap **Print**.



6. On the Shelf Label pop-up screen, select Shelf Label Dual Price and then tap Print.



## Register and Customer Facing Display (CFD)

**List Price** and **Cash Price** amounts display in the **Register** app and CFD. Understanding these amounts is important when communicating their meaning and purpose to paying customers.

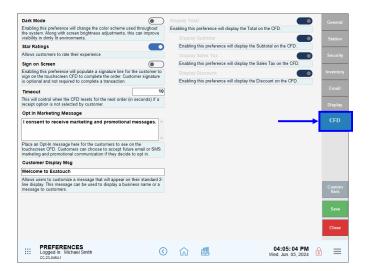
Merchants can also configure Exatouch to display the total, subtotal, tax, and any discounts on the CFD, which are applied to the **List Price** and **Cash Price**.

## **Customer Facing Display Settings**

1. From **Home**, navigate to **Settings** > **Preferences**.



2. Tap the CFD tab.



3. Verify all CFD **Display** settings are enabled. **NOTE**: When Dual Pricing is enabled, the **Display** settings sliders automatically default to enabled.

For more information, see <u>Customer Facing Display (CFD) Settings</u> in the Exatouch Knowledge Base.



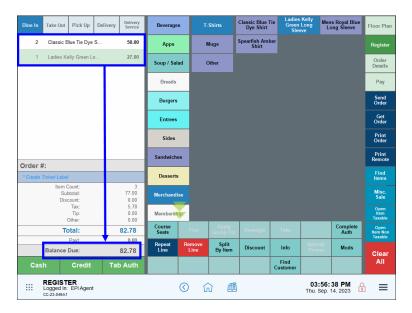
4. Tap Save.



#### Viewing List Prices and Cash Prices

Perform the following to view List Price and Cash Price amounts in the Register app and the CFD.

1. Create an order in the **Register** app. The balance due displays in the bottom left pane.

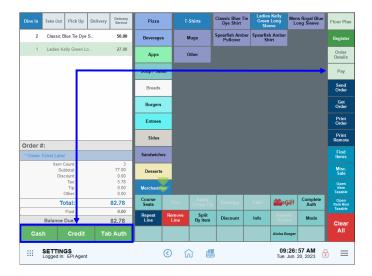


- 2. Verify the correct List Price and Cash Price display on the CFD.
  - a. For cash payments, customers pay the total Cash Price.
  - For credit or debit payments, cardholders pay the List Price based off Dual Price settings.
     In the following example, the Total reflects a 3% difference between List Price and Cash
     Price.

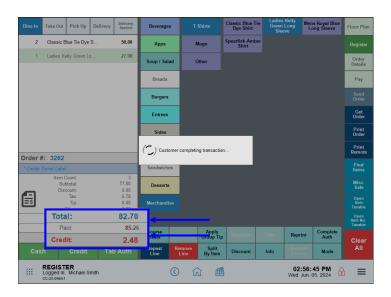




3. Tap **Pay** or select a payment method directly in the **Register** app.



- a. For cash payments, the **Total** and **Balance Due** lines reflect the **Cash Price**.
- b. For credit payments, the following fields display in the **Register** app:
  - i. Total: The order total without any increases-applied
  - ii. Paid: The List Price, or total price for non-cash payments
  - iii. Credit: The Dual Price markup.



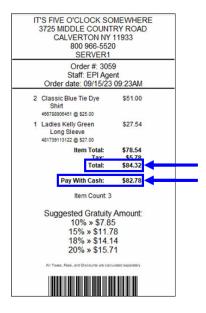
**NOTE**: Prior to Release 8.367, processing fees for non-cash payments used to display on the **Other** line in the **Register** app payment pane. Processing fees now display in the **Credit** (remaining balance) field.



# **Receipts and Dual Pricing**

When printing customer checks, the following rules apply:

- The **Total** line reflects the amount due for non-cash payments, such as credit or debit cards.
- The Pay With Cash line reflects the amount due when paying by cash.



## **Dual Pricing and Reporting**

Credit card processing fees are reflected in the Business Overview and Settlement reports. Fees are reported as "Daily Discounts," which are estimates of daily credit card processing fees collected by the merchant.

#### **Business Overview Report**

On the Business Overview report, processing fees are reported under the **Credit Card Transactions** section on the **Less Daily Disc** line. Fees collected display as a negative number (e.g., -\$6.38) and are not included in a merchant's daily deposits. The **Less Daily Disc** value is a calculated amount derived from a defined percentage setting within Exatouch.

The **Less Daily Discount** value represents the fees collected by the merchant. Note that there are two types of rates applied to these fees: the **applied rate** and the **effective rate**.

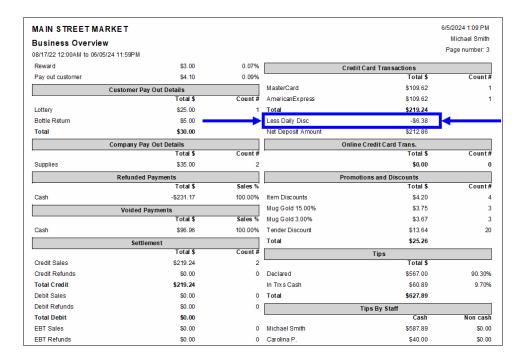
 The applied rate is a calculation of fees before the processing activity has been batched, settled, and handled by the network.



 The effective rate is the statement of fees after the processing activity has been batched, settled, and handled by the network.

Merchants should review their credit card statements for exact fee amounts.

**NOTE**: Business Overview report data also displays on the Snapshot Report see: <u>Business Overview Reports</u> and <u>Snapshot and Station Snapshot Reports</u>.



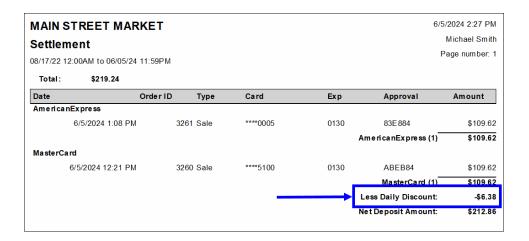
**NOTE**: As of Release 8.367, credit card processing fees are no longer reported on the **Admin Fee** line of the **Business Overview** report.

#### Settlement Report

Processing fees are also reflected on the Less Daily Discount line of the Settlement report.

As with the Business Overview report, the **Less Daily Discount** value on the Settlement report represents an estimate of fees collected by the merchant. Merchants should review their credit card statements for exact fee amounts. See: <u>Settlement Report</u>.





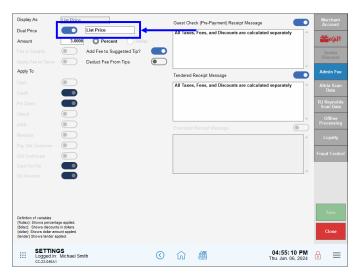
# **Dual Pricing Program – Previous Release Versions**

The following sections provide historical information about the evolution of the Dual Pricing functionality in Exatouch.

## Release 8.369 (June 10, 2024)

#### **Dual Price Labeling**

A new field is added in **Account Settings** that provides labeling for both the **Dual Pricing** and **Admin Fee** settings. These enhancements provide increased control and clarity over how pricing labels appear on the Customer Facing Display (CFD). No changes were made to the customer checks and receipts.



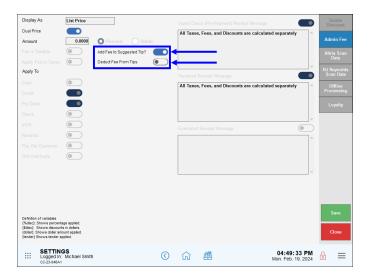


## Release 8.367 (April 10, 2024)

#### Add Fee to Suggested Tip / Deduct Fee from Tips

New tip settings were added to the **Admin Fee** tab under **Settings** > **Account**. These settings include the following:

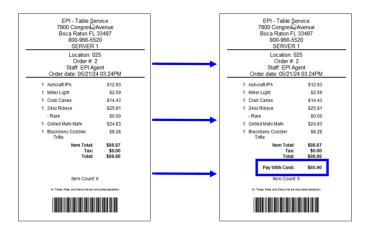
- Add Fee to Suggested Tip Suggested tip amounts were increased to include Reverse Cash Discounts.
- **Deduct Fee From Tips** Merchants would deduct credit and debit fees from staff tips (only for Dual Pricing).



## Release 8.365 (September 14, 2023)

#### Pay With Cash

A Pay With Cash line was added to customer receipts. This line displays when Dual Pricing is enabled.





# Release 8.361 (September 1, 2022)

### **Dual Price Setting Introduced**

Release 8.361 introduced the **Dual Price** setting on the **Admin Fee** tab under **Settings > Account**. This setting allows merchants to configure separate pricing for cash payments (**Cash Price**) and non-cash payments (**List Price**). Additionally, the CFD was updated to include total **Cash Price** and **List Price**.

Users are not able to enable multiple programs at once. If a user decides to use Dual Pricing, they cannot also use the **Reverse Cash Discount** or **Cash Discount**-pricing programs.

