

Cash Discount Agreement

Program Definitions and Examples

- **Cash Discount:** Lists credit card price; offers discount for cash. *Ex:* \$100 item listed at \$104; cash payment reduces it to \$100 (3.85% discount).
- **Surcharge:** Adds fee to credit card (not debit) transactions, disclosed upfront. *Ex:* \$100 item listed at \$100; credit card payment adds 3% (\$3), totaling \$103.

Merchant Responsibilities

Merchant agrees to:

- Post clear signage at point of sale, entrance, and online disclosing terms.
- List cash discount as reduced price; disclose surcharges (max 3% Visa, 4% Mastercard).
- Avoid surcharges on debit/prepaid cards (per Durbin Amendment).
- Register surcharge programs with Visa/Mastercard 30 days prior.
- Use compliant POS systems to differentiate card types.
- Keep transaction records.
- Follow state laws.

Liability

Merchant is solely responsible for fines or losses due to non-compliance. Merchant holds provider harmless from any claims or damages.

Card Brand Rules

Merchant must follow rules at:

- Visa: <https://usa.visa.com/dam/VCOM/download/about-visa/visa-rules-public.pdf>
- Mastercard: <https://www.mastercard.us/content/dam/public/mastercardcom/na/us/en/documents/Merchant-Rules-Manual.pdf>
- Discover: <https://www.discovernetwork.com/en-us/business-resources/merchant-operating-regulations>
- Amex: <https://www.americanexpress.com/us/merchant/merchant-regulations.html>

Acknowledgment

Merchant agrees to comply with card brand rules and laws. 3 Cord Solutions, Inc is not liable for Merchant's non-compliance.

Printed Name: _____

Signature: _____

Business Name: _____

Date: _____