



Non - Cash Adjustment Program

**THE SMART
WAY TO GET
PAID**



What is Non Cash Adjustment?

1. The **Non Cash Adjustment** is a way for you as a merchant to offset some or all of your current merchant service fees without increasing your overall prices.
2. It is a method of implementing a service charge to all customers, while giving a discount to those who pay with cash.
3. Your posted prices now become the price for those who pay with cash.
No need to re-price all your inventory!
4. Those customers who pay with cash avoid the service charge and all others will see a line item added to their receipt.
5. Our technology allows this to happen and keeps you within the guidelines of Visa, Mastercard, and processor regulations.

Sample Savings on a small business:

Existing Processing Account

\$30,000 per month in credit card sales x 3.50% = \$1050.00 monthly fees

\$1050.00 per month x 12 months = \$12,600.00 yearly credit card fees

The Non Cash Adjustment Program

\$64.95 per month x 12 months = \$779.40 yearly credit card fees

Total Yearly Savings \$12,600.00 - \$779.40 = \$11,820.60 Yearly Savings



CAN YOUR BUSINESS OFFER THE Non-Cash Adjustment Program?

The short answer is yes! All 50 states allow for cash discounting. For further reference, below is some language taken directly from the Durbin Amendment, passed as part of the [Dodd-Frank](#) financial reform legislation in 2010, and well as the position of the Card Associations:

“(2)(A) IN GENERAL.—A payment card network shall not, directly or through any agent, processor, or licensed member of the network, by contract, requirement, condition, penalty, or otherwise, inhibit the ability of any person to provide a discount or in-kind incentive for payment by the use of cash, checks, debit cards, or credit cards to the extent that—”...

“(iii) to the extent required by Federal law and applicable State law, such discount or in-kind incentive is offered to all prospective buyers and disclosed clearly and conspicuously.

“(B) LAWFUL DISCOUNTS.—For purposes of this paragraph, the network may not penalize any person for the providing of a discount that is in compliance with Federal law and applicable State law.

New York 2nd Circuit Court of Appeals Definition of Sec. 518 (Sept. 29, 2015) “In practice...lets stores offer “discounts” to cash customers”



QUESTIONS

Won't my customers be upset by this fee and want to go elsewhere?

While nobody wants to pay additional fees, more and more consumers are starting to realize just how expensive it's been for merchants to accept credit cards.

Additionally, we've all become accustomed to paying \$2-\$4 when we use an ATM not at your own bank and this cash discount fee is actually cheaper than the ATM fee for most transactions!

A 3.99% fee has a small impact to the consumer, but for you, the merchant, **the savings are significant!**

What have we learned?

After doing research, we have found two conclusive reports which we believe to be objective and statistically accurate. The two reports monitored a large group of merchants who did cash discounting. A comparison of volume in a normal processing month, and then volume for the first month they did cash discounting was conducted, and found that there was no measurable difference! The conclusions of this are significant:

#1 Non-Cash Adjustment does not seem to affect consumer behavior. You may think the credit card processing volume would go down while cash revenue would go up. But that wasn't the case at all. So, consumers were not bothered by Non-Cash Adjustment, or were not bothered enough to change their behavior.

#2 In the study, 99.2% of the time non-cash adjustment was not an issue at the point of sale. This was concluded after asking business owners and employees taking payments, "How often do customers complain?" This was after the very first month of Non-Cash Adjustment when more reaction would be expected.

What if I don't like the Non-Cash Adjustment Program after a few days or months?

A. If for any reason you wish to discontinue the Non-Cash Adjustment Program, we will immediately change you back to traditional interchange pricing

I thought I could just raise my prices because of my rising credit card costs, but I was wrong.

Non Cash Adjustment was a much better option so I stayed priced competitively!

Mike Gleason, Owner
Sparkle Cleaners

Topeka, KS

I have actually been able to increase my revenue now that I don't have to pay those credit card fees. I can put this money into GROWING my business!

Scott Diem, Owner
Bay Goodman Pizza

Fairport, NY

I can't believe we waited so long to get started. It hasn't affected our business at all and I wasted about \$24,000 waiting to start the program for a year!"

**Angelo Loconsole, Owner
Mr. Dino's Pizzeria & Restaurant**

Montclair, NJ

The only surprise I really had is that none of my customers choose to use cash. The small service fee doesn't make any difference to them.

James Zellers, Owner
Average Joes Bar & Grill

Indianapolis, IN

PCBancard made it really easy for me to try the program with NO RISK! I am so happy they did. I am saving over \$3,000 per month between my locations!

Nidal Haddad, Owner
Little Nicky's Big City Pizza

Knoxville, TN

I was so sick of my credit card fees going up, I had to find a way to offset these costs. Non Cash Adjustment did this for me. I love the program and the customers don't care."

Pamela Asher, Owner
Jeffrey's Signature Sandwiches

Knoxville, TN

Retail

Sample Receipt
PCB Sample NCA
"DCD%" @ 3.99%

MERCHANT RETAIL
700 RETAIL LANE
DENVER, CO 80401
303-273-9000

DCD 3.99% Program

04/17/2017 10:00

Sale

Trans #: 1 Batch #: 1

MASTERCARD CHIP
*****0814 **/**

BASE AMT: \$30.00
SVC: \$1.13
DISC: \$0.00
TOTAL AMT: \$31.13

Resp: Approved
Code: 1234567890

App Name: MASTERCARD
AID: A0000000041010
TVR: 0800088000
TSI: E800

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

X-TEST-CARD/EMV-BIN=2

MERCHANT COPY

Restaurant

Sample Receipt
PCB Sample NCA
"DCD%" @ 3.99% w/TIP

MERCHANT WITH TIP
REST TIP LANE
DENVER, CO 80401
303-273-9000

DCD 3.99% w/Tip Program

04/17/2017 10:00

Sale

Trans #: 1 Batch #: 1

VISA Swipe
*****2349 **/**

BASE AMT: \$30.00
TIP AMT: \$6.00
SVC: \$1.13
DISC: \$0.00
SUB TOTAL: \$37.13

TOTAL AMT: \$37.13

Resp: Approved
Code: 1234567890

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

X-TEST-CARD/EMV-BIN=2

MERCHANT COPY

Retail

Sample Receipt
PCB Sample NCA
"CCD%" @ \$0.59 / Debit Card

MERCHANT RETAIL
700 RETAIL LANE
DENVER, CO 80401
303-273-9000

DCD FLAT \$0.59 Program

04/17/2017 10:00

Sale

Trans #: 3 Batch #: 1

VISA Swipe
*****2349 **/**

BASE AMT: \$15.00
SVC: \$0.59
DISC: \$0.00
TOTAL AMT: \$15.59

Resp: Approved
Code: 1234567890

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

X-TEST-CARD/EMV-BIN=2

MERCHANT COPY

Restaurant

Sample Receipt
PCB Sample NCA
"CCD%" @ \$0.59 / Credit Card

MERCHANT WITH TIP
REST TIP LANE
DENVER, CO 80401
303-273-9000

DCD FLAT \$0.59 Program

04/17/2017 10:00

Sale

Trans #: 1 Batch #: 1

MASTERCARD CHIP
*****0814 **/**

BASE AMT: \$15.00
TIP AMT: \$3.00
SVC: \$0.59
DISC: \$0.00
SUB TOTAL: \$18.59

TOTAL AMT: \$18.59

Resp: Approved
Code: 1234567890

App Name: MASTERCARD
AID: A0000000041010
TVR: 0800088000
TSI: E800

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

X-TEST-CARD/EMV-BIN=2

MERCHANT COPY



420 Boulevard
Suite 206
Mountain Lakes, NJ 07046

**Monthly
Fee & Reimbursement
Statement**

Statement Period 2018-11
Merchant Number 3899000003810361
PCB Program DCD%

Representative

PCBancard
973-324-2251

NILESH MODI
NILESH MODI
209 NEW HIGHWAY 68
SWEETWATER, TN 37874

QUALITY LIQUOR STORE
209 NEW HWY 68
SWEETWATER, TN 37874

Statement Detail

MID	Card	Description	Transactions	Sales	Reimbursement Fees
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Period Fixed and Miscellaneous Expenses

Monthly Account Fee	10.00
Licensing And Technology	49.00
IRS Government Compliance	5.95

Total Statement Amount 64.95

EFFECTIVE JANUARY 2019 VISA WILL INCREASE ITS CREDIT DUES AND ASSESSMENT FEE FROM 0.13% TO 0.14%. THIS FEE WILL BE ASSESSED TO ALL SETTLED VISA CREDIT CARD SALES, MULTIPLIED BY YOUR GROSS SALES VOLUME. CONTINUING YOUR MERCHANT ACCOUNT WITH US OR USE OF YOUR MERCHANT ACCOUNT AFTER 30 DAYS WILL REPRESENT YOUR ACCEPTANCE TO THESE TERMS. IF YOU HAVE ANY QUESTIONS REGARDING THESE CHANGES, PLEASE CONTACT US AT THE CUSTOMER SERVICE NUMBER LISTED ON YOUR STATEMENT.

THE TOTAL STATEMENT AMOUNT WILL BE DEBITED FROM THE AUTHORIZED BANK ACCOUNT ON FILE - WHEN APPLICABLE

FOR INFORMATIONAL PURPOSES ONLY - ACCOUNT SALES

Visa		Mastercard		Discover Card		American Express		EBT	
708	20551.29	325	8769.73	13	283.35	14	443.67	0	0.00
Total								1060	30048.04
Average Sale									28.35

Sample Stickers

CUSTOMER PRICING NOTIFICATION

A 3.99% customer service charge is
applied to all store sales.

Non-Cash Adjustment

As an incentive for customers we now
provide a discount to pay with cash or
in-store gift card by giving a 3.99%
immediate discount on service charge.

PAY BY CASH AND SAVE!

Attention Loyal Customers:

Because of the continuous increasing cost of accepting credit card transactions and valuing our customers loyalty we will be starting the **“Non-Cash Adjustment”** on:

Date: _____

We do not want to increase our cost of goods or services to you as a customer or penalize anyone that is using cash.

CUSTOMER PRICING NOTIFICATION

A 3.99% customer service charge is
applied to all store sales.

Non-Cash Adjustment

As an incentive for customers we now
provide a discount to pay with cash or
in-store gift card by giving a 3.99%
immediate discount on service charge.

PAY BY CASH AND SAVE!

We Appreciate Your Business!



PCBancard Non-Cash Adjustment (DCD) and (DCD%)

Retail and Restaurant Pricing Requirements

FIXED FLAT RATE (DCD) AVERAGE TICKET	MINIMUM RETAIL/RESTAURANT SERVICE CHARGE
\$0.01 TO \$10.00	\$0.59
\$10.01 TO \$15.00	\$0.69
\$15.01 TO \$19.99	\$0.89
\$20.00 AND HIGHER	FLAT 3.99%

FOR ALL AVERAGE TICKETS ABOVE \$20.00, THE SERVICE CHARGE MUST BE SET AT 3.99%