



# Compliance QuickCheck

POWERED BY  Full Stack  
payments

# Should I Implement Dual Pricing or Compliant Surcharging?

1. Will cash and card prices be displayed everywhere prices are displayed?

If Yes: Dual Pricing is an option.

If No: Implement Compliant Surcharging (assuming an average ticket of \$30+).

For small average ticket sizes, implement interchange plus pricing.

2. Will customers need a no-fee card option? (Common with High Ticket Sizes)

If Yes: Implement Compliant Surcharging as way for customers to pay with their debit card without a fee.

3. Does the state prohibit Compliant Surcharging?

- Connecticut, Maine and Massachusetts do not allow adding a surcharge to card transactions.
- Compliant Dual Pricing is allowed in all 3 states, provided both prices are listed everywhere.

# What is Dual Pricing?

| *Display both cash and card prices everywhere; consumers choose based on payment method.*

### Gas Prices

Cash

Card

REGULAR

5.79 <sup>9</sup>/<sub>10</sub>

5.89 <sup>9</sup>/<sub>10</sub>

EXTRA

5.99 <sup>9</sup>/<sub>10</sub>

6.09 <sup>9</sup>/<sub>10</sub>

SUPREME +

6.09 <sup>9</sup>/<sub>10</sub>

6.19 <sup>9</sup>/<sub>10</sub>

Dual Pricing at Gas Stations

### Food Item

Cash

Card

5.79

5.89

Dual Pricing in Retail

### Menu

	Reg. Price	Cash Price
Sandwich	\$10.40	\$10.00
Burger	\$15.60	\$15.00
Salad	\$15.34	\$14.75

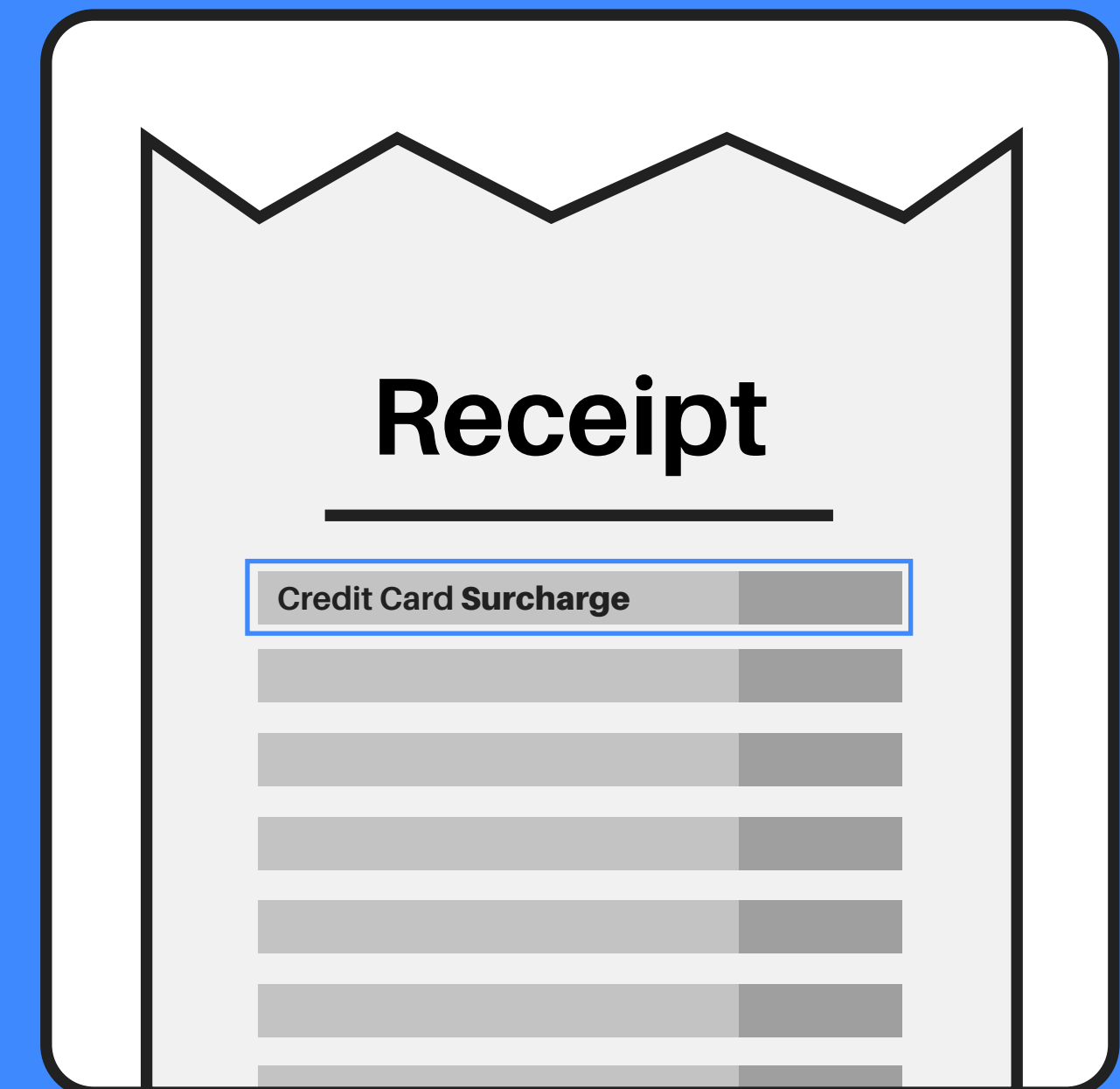
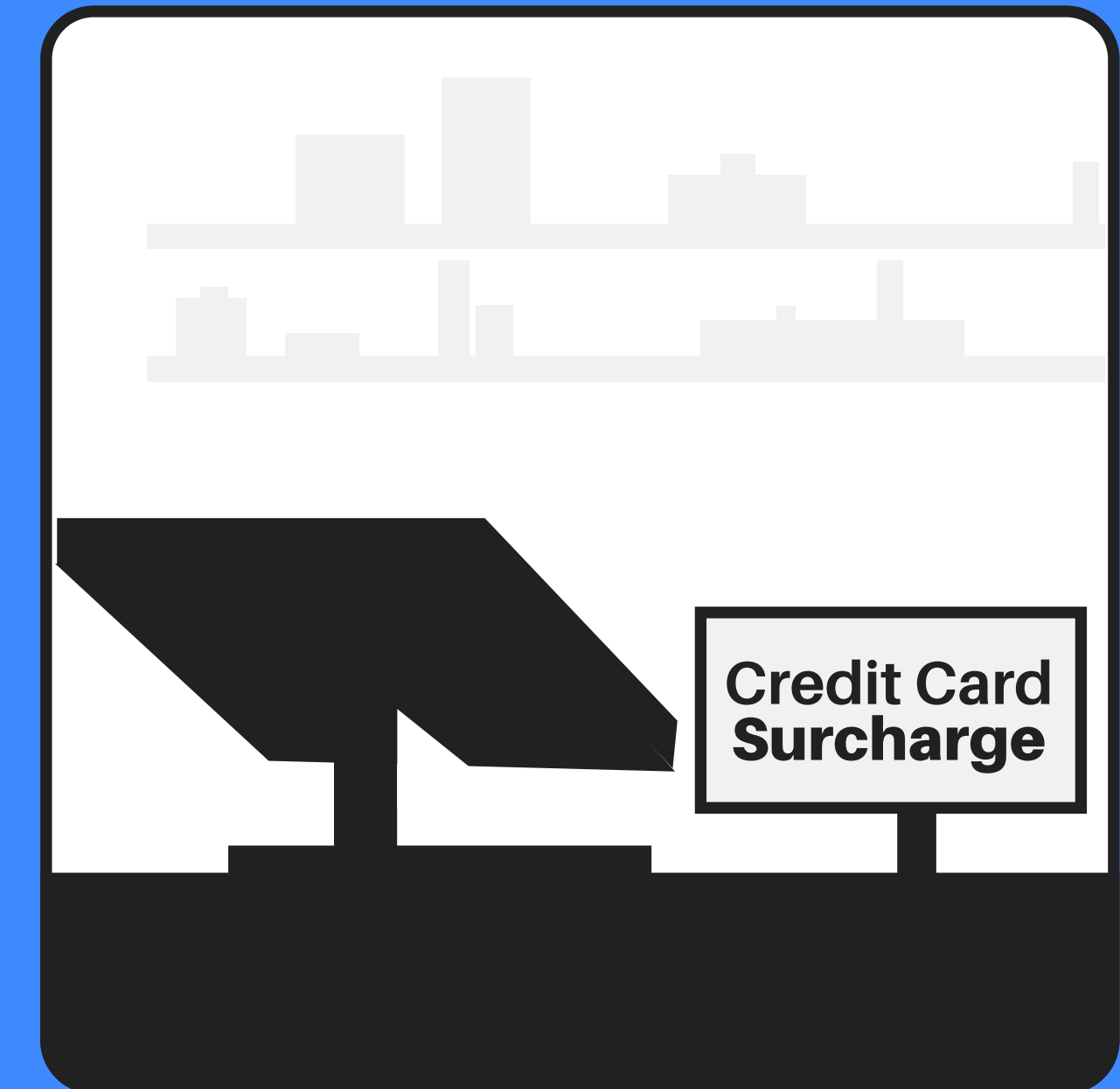
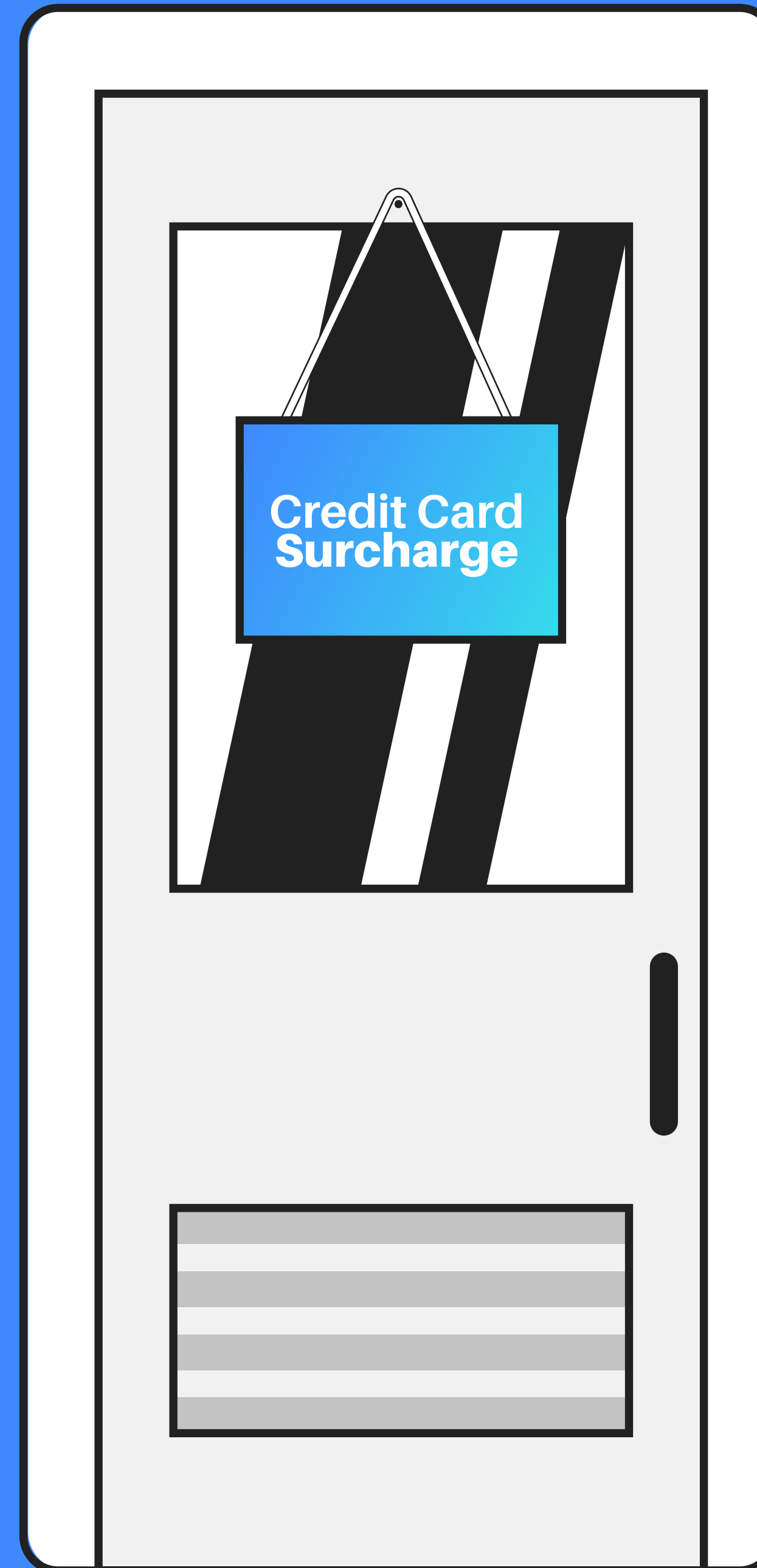
Dual Pricing in Restaurants

# What is Compliant Surcharging?

*Add a surcharge only to credit card transactions (which requires a BIN Lookup), disclose the fee at the point of entry and point of sale, and ensure it does not exceed 3%.*

# What is BIN Lookup?

*You cannot always tell by looking at a card if it is a debit card. This requires a special process of looking up the first 6 to 8 digits of the card. Running a debit card "as credit" does NOT make it eligible for a surcharge. Compliant surcharging requires technology that performs a BIN Lookup so the fee is applied only to credit card transactions.*



# Compliance QuickCheck

Want to learn how you can stay compliant and never worry about legal issues?

Check out [www.ComplianceQuickCheck.com](http://www.ComplianceQuickCheck.com) to learn more!

***Check Compliance →***



## *What To Do...*

1. Visit  
ComplianceQuickCheck.com
  2. Complete steps in order.
  3. Make necessary changes to  
comply with federal regulations.
-