

Cash Discount Implementation Checklist

Ensure that your advertised/shelf price for each product or service does NOT include the 5% cash discount. To do that apply this formula to the cash price of each product or service (cash discount price * 1.05, rounded to 2 decimal points)

Educate your staff on how to present the program to customers. This is NOT an additional charge for paying by credit card. The cash discount program offers an *incentive* for choosing to pay with cash

Program your POS system to itemize receipts showing a separate line item when the cash discount is applied, for example:

THE BEAN HOUSE CAFÉ
123 Main Street
Springfield, USA

Date: 09/25/2025

Receipt #: 20457

Cashier: Anna

Item	Qty	Price
Latte (12 oz)	1	\$4.16
Blueberry Muffin	1	\$3.12
Subtotal		\$7.28
Cash Discount (5%)		-\$0.36
TOTAL (Cash)		\$6.92
TOTAL (Card)		\$7.28

Payment Method: Cash

Thank you for your business!

Remember! The Shelf/Advertised Price applies to ALL non-cash payments, including both credit and debit cards. The discount is for CASH payments only.

Remember! The program must be applied consistently across all card brands (Visa, Mastercard, Amex, Discover, etc.). You cannot charge the higher shelf price for one brand and the cash price for another.	
<div data-bbox="102 262 1370 331">Display Cash Discount Signage Prominently at Check Out! We prepared one for you!</div> <div data-bbox="102 331 1370 1115"><div data-bbox="191 520 1258 619">Attention Customers</div><div data-bbox="253 709 1192 829">As an incentive to our customers, we offer a 5.00% discount for paying in cash.</div><div data-bbox="406 888 1036 940">Thank you for your business!</div></div>	

Disclaimer: This guide is for educational purposes only and should not be construed as legal advice.