

What Is Cash Discount?

With a Cash Discount program, you post a single retail price that includes a small service fee (typically 3–4%). Customers who pay with cash receive a discount equal to that fee, bringing their price back to your base cost. Customers who pay by card pay the posted price.

Why merchants use it: Credit card processing typically costs 2–4% per transaction — on a \$1,000 firearm, that's \$20–\$40 off your margin on every card sale. With a Cash Discount program, your posted price already includes that fee built in. A customer paying by card pays the posted price, and you net your full intended margin. A customer paying cash gets a discount equal to the fee — and you still net the same amount. Either way, your effective cost to accept credit cards drops to zero.

Card brand compliance: Major card networks (Visa, Mastercard) permit Cash Discount programs provided the posted price is the card price, the cash discount is clearly disclosed to customers, and the program is set up correctly at the merchant account level. This is different from a "surcharge" — the structure matters for compliance.

Step 1 — Contact TacticalPay Support First

Before changing settings in the POS, contact TacticalPay support to have your **merchant account configured for Cash Discount**. Otherwise, it may result in a non-compliant program. Once your merchant account is updated, proceed with the POS configuration below.

Step 2 — Enable Cash Discount in POS Settings

Once your merchant account is configured, go to **Account** → **Settings** in the POS. Locate the **Cash Discount** toggle and switch it **on**. Enter your **Cash Discount percentage** — this should match the rate your TacticalPay representative confirmed for your account (e.g., 3.50%). Click **Save**.

Tip: Set your retail prices at the card price (base cost + service fee). The POS will automatically calculate and display the cash discount when a customer pays with cash.

Step 3 — How Cash Discount Works at Checkout

Once enabled, the Cash Discount applies automatically based on payment method — no manual action required at checkout:

- When the customer selects **Cash** as the payment method, the cash discount is applied and shown in the order summary
- When the customer pays by **Credit Card**, the cash discount does not appear — they pay the full posted price
- The discount amount is clearly itemized in the checkout summary so both the cashier and customer can see exactly what is being applied

Step 4 — Cash Discount on Receipts & Transaction History

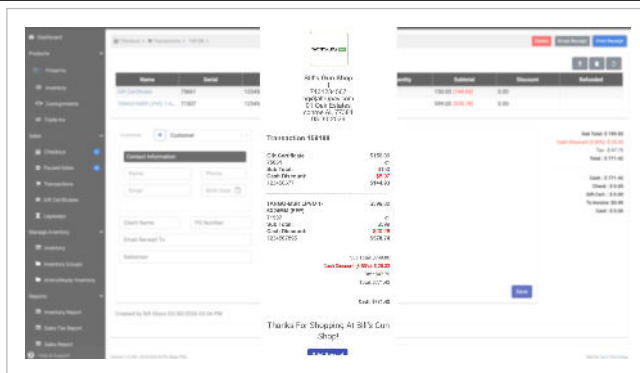


Fig. 1 — Receipt showing the Cash Discount (3.50%) applied per item and in the order summary. The discounted amount is shown in red.

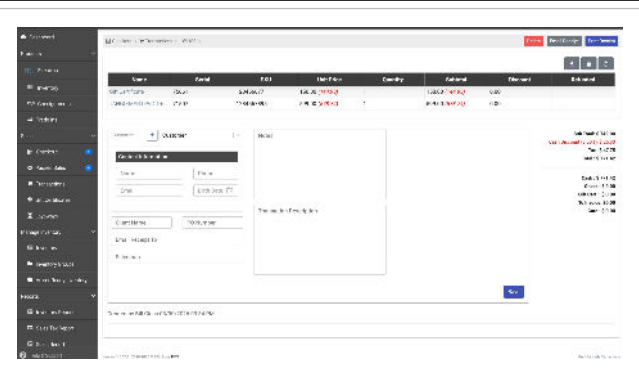


Fig. 2 — Transaction detail: original prices with the after-discount amounts shown in red, plus the Cash Discount line in the totals.

The cash discount is fully documented at every level — on the printed or emailed receipt, and in the transaction detail under **Sales** → **Transactions**. Each item shows its original price alongside the discounted amount (in red), and the totals section shows the cash discount as a line item so there is a clear, auditable record for every cash transaction.