



## DUAL PRICING SOLUTIONS FOR RESTAURANTS

### ENHANCE CUSTOMER EXPERIENCES

- Price transparency for informed payment decisions and trust-building
- Appeal to budget-conscious customers who can pay less when using cash
- No unexpected surcharge fees at checkout

### MAXIMIZE THE BOTTOM LINE

- Pass payment processing fees onto customers to lower expenses
- Encourage cash use, reducing payment processing fees and improving cash flow
- Save thousands of dollars each year by reducing credit card processing costs

### THE TIME IS RIGHT FOR RESTAURANTS TO OFFER DUAL PRICING

Controlling costs is crucial to restaurant survival. Rising food, labor, and operating costs cut into already-thin margins. But increasing prices isn't the solution, especially when you're trying to increase customer loyalty. Restaurants need practical ways to decrease the cost side of their businesses, and dual pricing can provide a quick win.

Dual pricing gives restaurants the power to offset payment processing fees and hold onto more margin. It gives customers the choice to pay the regular menu price or a lower price if they pay with cash. With both prices clearly displayed on menus, at the point of sale, on entrances to the restaurants, and on receipts, dual pricing gives customers the transparent information they need to make informed payment decisions.

### DUAL PRICING VS. SURCHARGING

Dual pricing eliminates compliance risks associated with surcharging. Restaurants often implement surcharging because it seems like a simple solution. However, most businesses find with bank identification number (BIN) lookup that 40% to 60% of all card payments are debit cards, which do not allow the business to pass on processing fees.

Dual pricing makes your program and compliance easier. You do not add a surcharge when the customer pays with a credit card nor do you discount when the customer pays with cash. You simply display the two prices and let the customer make an educated decision. **Compliant dual pricing is legal in all 50 states.**

#### Handhelds

	Cash	Card
<b>Bacon Cheese Burger</b> 1/3 Lb. Patty, House Sauce, Leaf Lettuce, Roma Tomato, Bacon, Pickles, Shaved Onions, American Cheese	\$7	\$7.28
<b>Club Sandwich</b> Three slices of Toasted Bread, Sliced Ham and Turkey, Crispy Bacon, Lettuce, Tomato, and Mayonnaise	\$12	\$12.48
<b>Hawaiian Salmon</b> 1/4 Lb. Patty, Red Cabbage Slaw, Pineapple, Ginger Vinaigrette, Barbecue Glaze	\$15	\$15.45

## HOW DUAL PRICING WORKS IN REFLECTION POS

Reflection POS® (Version 4.5.2.1) supports compliant dual pricing. You configure the point of sale (POS) system with either the cash or card price and the percentage you want to change the price either up or down and the system calculates the additional prices for you. However, when the customer pays with cash, Reflection POS calculates the cash price based on the percentage you program into the system. Reflection POS also tracks cash v. card sales for reporting, saving you time and ensuring accuracy.

Day to day, Reflection POS takes the guesswork out of dual pricing. Employees don't need to make the call on the price or do any of the calculations. Reflection POS does it all. And, when the transaction is complete, the system generates a compliant receipt that shows the card and cash prices.

Reflection POS		
Table 1		
Server: Susan	Check 10001	Guests 2
THU 6/10/25	12:55pm	
	cash	card
1 Bacon Chz Burger	7.00	7.28
1 BLT	12.00	12.48
1 Coke	3.00	3.12
1 Iced Tea	3.00	3.12
Sub/Ttl	25.00	26.00
Sales Tax	1.75	1.82
<b>Cash Ttl</b>	<b>26.75</b>	
<b>Card Ttl</b>	<b>27.82</b>	
Suggested Gratuity		
20%-\$5.35	25%-\$6.69	30%-\$8.03
20%-\$5.56	25%-\$6.96	30%-\$8.35
Thank you for dining with us!		

Reflection POS		
Table 1		
Server: Susan	Check 10001	Guests 2
THU 6/10/25	1:00pm	
1 Bacon Chz Burger	7.28	
1 BLT	12.48	
1 Coke	3.12	
1 Iced Tea	3.12	
Sub/Ttl	26.00	
Sales Tax	1.82	
Gratuity	6.69	
<b>Total</b>	<b>34.51</b>	
Visa	34.51	
Acct: xxxxxxxx43		
Thank you for dining with us!		

## COMPLIANCE SUPPORT

Your local NCC partner will help you implement a compliant dual pricing program that includes:

- Understanding the difference between surcharging and dual pricing and using precise terms in messaging
- Setting the cash price in your system
- Adapting menus to show card and cash prices
- Making notifications of dual pricing in key areas throughout your business
- Formatting receipts with all information required by card brand standards and regulations
- Consistently applying dual prices to transactions for all customers
- Aligning with the state and local requirements that pertain to your business

Your local NCC partner will also explain fees for non-compliance and show you the Reflection POS features that protect you from those risks.

## ABOUT NCC

Since its founding in 1986, National Computer Corporation has been continually innovating to provide businesses in the hospitality and retail sectors with advanced technology that addresses their challenges. With a solid understanding of restaurant and retail operations, NCC's team of software engineers designs solutions based on business owners' needs and goals. NCC's products are available through a global channel of qualified resellers and have been installed in over 35 different countries. For more information, visit [www.nccusa.com](http://www.nccusa.com).

