HERO PRICING PROGRAM

MERCHANT PROGRAM OVERVIEW

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HERO Pricing Program

Merchant Overview Guide

Powered by Bold Integrated Payments

What Is the HERO Pricing Program?

The HERO Pricing Program gives your business clear, straightforward ways to manage the cost of accepting card payments — without raising prices on everything or surprising customers at checkout.

HERO stands for Higher Earning Revenue Options. It is a set of pricing strategies that let you offset card acceptance costs while keeping your checkout experience smooth and your customers informed.

> **The big idea:** Customers pay different amounts depending on how they pay. HERO makes that difference transparent, compliant, and easy to communicate — so there are no surprises for you or your customers.

Why Card Costs Matter

Every time a customer pays with a card, your business pays a fee. Those fees go to the card networks (like Visa and Mastercard), the customer's bank, and the payment processor routing the transaction.

Here is what makes it complicated:

- Not every card costs the same. Rewards cards (cash back, airline miles) typically cost merchants more than basic cards.
- Not every transaction costs the same. Online or keyed-in payments often carry higher fees than in-person ones.
- The fees add up. A business processing $100,000/month in cards at a 3% average rate pays $3,000/month in fees — $36,000 per year.

> **Your effective rate:** The simplest way to understand what you are paying is your effective rate: total processing costs divided by total card sales. Your payments representative can calculate this for you and show you what a HERO strategy could save.

Your Four Pricing Options

HERO includes four pricing approaches. Your payments representative will help you choose the one that fits your business, your POS system, and your customers.

Dual Pricing

Our default recommendation — the clearest, most stable option

What it is: You display two prices for every item: a cash price and a card price. Customers see both before they pay and choose how they want to pay.

Why businesses choose it: Transparent, no surprise fees, easy for customers to understand, stable long-term compliance.

Watch out for: Menus and receipts must consistently show both prices. Do not add hidden fees on top.

Cash Discounting

A popular alternative — great when your POS shows one price

What it is: You display one standard price (the card price). Customers who pay with cash receive a discount at checkout.

Why businesses choose it: Simple to display, feels like a reward for cash customers, works well in many markets.

Watch out for: Avoid language that sounds like you are charging a fee for cards — frame it as a cash savings, not a card penalty.

Surcharging

A selective option — requires strict setup and disclosures

What it is: A fee is added only to credit card transactions. Debit and cash are not affected.

Why businesses choose it: Directly recovers credit card costs. Customers can avoid it by paying with debit or cash.

Watch out for: Only applies to credit cards (not debit). Requires clear signage, receipt line items, and card brand disclosure rules.

Order Processing Fee (OPF)

A short-term bridge — use when other options are not available yet

What it is: A small, uniform fee is applied to all transactions regardless of payment type.

Why businesses choose it: Works when your POS cannot yet support Dual Pricing, Cash Discounting, or Surcharging.

Watch out for: This is a temporary solution. Card brand rules around add-on fees continue to evolve. Plan to migrate to a more stable strategy.

Quick Comparison

Use this table to see how each strategy compares at a glance.

Strategy	What changes at checkout	Who pays the difference	Compliance stability
Dual Pricing	Two prices shown on menu/display	Card customers pay more; cash customers pay less	Very high
Cash Discounting	One price shown; cash discount applied	Card customers pay full price; cash customers save	High
Surcharging	Credit card fee added at checkout	Credit card customers only	High (strict rules)
OPF	Flat fee added to all transactions	All customers equally	Moderate (bridge only)

What a Dual Pricing Checkout Looks Like

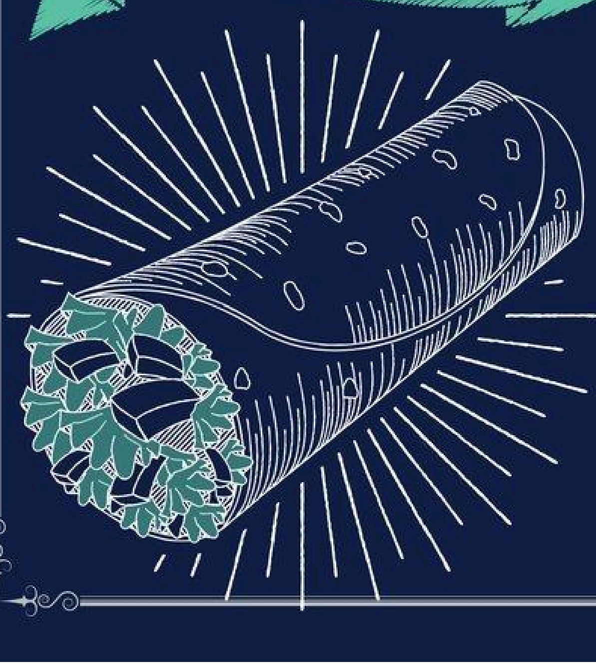
Below is an example of how Dual Pricing appears to your customers — on the menu before they order, and on their receipt after they pay.

SAMPLE MENU — both cash and card prices clearly displayed for every item

BURGERS

	CARD	CASH
BURGER 1............	15.03	14.45
BURGER 2............	16.63	15.99
BURGER 3............	17.11	16.45
BURGER 4............	17.11	16.45

FRESH TORTILLA WRAPS



	CARD	CASH
WRAP 1............	10.28	9.89
WRAP 2............	10.91	10.49
WRAP 3............	10.91	10.49
WRAP 4............	13.51	12.99

WRAPS

SAMPLE RECEIPT — card price charged, with cash alternative shown

FIREPIT LOUNGE

Firepit Lounge
301 Perimeter Center N.
Atlanta, GA 30341
877.515.8472

2024-01-01

Order Name: #00000

Server: Name — Take Out
In: 9:30 AM

QTY	ITEM	PRICE
	Seat: 1	
1	Hamburger	12.00

Sub Total:	12.00
Sales Tax (10.00%):	1.20
Amount Due:	**13.20**
Amount Due (Cash):	12.69

Tips are not included! Suggested Tip:
18%: 2.38 20%: 2.64 22%: 2.90

Thank you for your business!

What Your Customers Will Experience

No matter which option you choose, success comes down to one thing: clarity.

Customers are comfortable when:

- Pricing is easy to understand before they reach the register
- There are no surprises at checkout
- Staff can explain it simply and confidently

Most negative customer experiences happen when pricing feels unclear, inconsistent, or like a hidden charge. HERO is built to prevent that through upfront communication and proper signage.

> **Staff tip:** Your team does not need to explain the payment industry — just the simple facts. 'We have two prices: a card price and a cash price. You choose at checkout.' That is it.

Compliance: What You Need to Know

Every HERO strategy is designed to be compliant with card brand rules and federal consumer protection laws. However, compliance requires proper setup and execution.

- Customers must understand how their payment method affects their total before they complete the transaction.
- Pricing must be clearly communicated through menus, signage, receipts, and staff communication.

> **Important:** Some states have additional rules that affect which strategies are available and how they must be presented. Your payments representative will guide you based on your state and business type.

What to Do Next

Getting started with HERO is a three-step process. Your payments representative will guide you through each step.

1 **Choose your strategy**
Your representative will review your POS capabilities, your customer environment, and your current processing costs to recommend the best fit.

2 **Set up your menus, signage, and POS**
We will help you update your pricing display so customers see the right information before checkout. This includes physical menus, digital displays, and receipt formatting.

3 **Train your team**

We will provide simple staff scripts so your team can answer customer questions confidently. A well-explained pricing strategy rarely creates friction.

Want more detail on a specific strategy? Ask your payments representative for the dedicated Dual Pricing Guide or Cash Discounting Guide.