



SERV

EdgeServ Sales Series Workshop

Non-Cash Adjustment (NCA)

PRESENTERS



Andy Anderson
CoCard Anderson

Member of Cocard since 2009, member of the Cocard board from 2014-2021. NCA rejuvenated our interest in the bankcard business and added to the bottom line. Isn't it funny how profit makes business more fun...



Thomas Greenman
Skurla's POS Solutions

Co-Owner and Vice President with over 14 years of VAR experience, 25 years in the IT world, and Skurla's sole salesperson. Member of several RSPA committees. Passionate about helping others and providing more value than being received in return.

Selling EdgeServ with NCA



Two Dealers, Two Approaches



About CoCard Anderson

- CoCard Member since 2002
- Offices in Vermont & New York
- Selling POS since 2015, previously Mobilebytes and Dinerware dealer
- NCA huge part of current business
- 6 full time staff members (small but mighty!)
- EdgeServ founding member





About Skurla's

- Founded in 1976 as a cash register company in Alaska
- Started selling true POS systems late 90's (MICROS/NCR)
- CoCard Member since 2015
- Mobilebytes/Heartland Restaurant dealer since 2015
- Stopped selling ECR's in 2019
- 7 full time staff members (small but mighty!)
- EdgeServ founding member



What is NCA?

NCA (Non-Cash Adjustment):

With a Non-Cash Adjustment, the merchant's list prices have a built-in cash discount. In other words, the merchant's list prices are the cash prices. Customers who pay with credit and Signature debit cards do not receive the discount and will notice a Non-Cash Adjustment on their receipt.

Business owners are required to display signage at the entrance of their business and at the point of sale and should also post both the cash price and the card price of each item so there is no confusion about how much an item costs.

- <https://clearent.com/blog/breaking-down-cash-discounting-non-cash-adjustments-surcharging/>



Test41
<https://www.synetouch.com/>
1926 Hillview St. Sarasota, FL 34239
941-373-1800
Table 10031
6:19 2020 05:14 PM
Server: demo
Order: 2020-06-1340/1

| Description | Qty | Total |
|------------------------|-----|-------|
| Classic Burger | 1 | 13.00 |
| Rare | | 0.00 |
| Goat Cheese | | -0.50 |
| Well Done | | 0.00 |
| Coleslaw | | 0.00 |
| Mushroom | | 0.00 |
| Side Cole Slaw | 1 | 2.00 |
| Subtotal: | | 14.50 |
| Sales Tax: | | 1.02 |
| Check Total: | | 16.03 |
| Non Cash Fee: | | 0.51 |
| Total if Paid by CC: | | 16.03 |
| Total if Paid by Cash: | | 15.52 |



Tip Chart:

| | |
|-----|------|
| 18% | 2.89 |
| 20% | 3.21 |
| 22% | 3.53 |

Thank You! Come again soon!



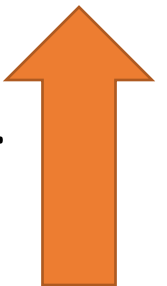
What is NCA?

Actual customer statement summary. Customer is a **1WS Bar using EdgeServ with NCA:**



| QUICKVIEW SUMMARY | THE BREAKDOWN | DETAILS |
|---|--|---|
| Your total volume for March 2022 is \$69,705.27 | Total Volume \$69,705.27 (Sales Volume - Refunds) | Disputes \$0.00 |
| We know that reading your monthly statements can be confusing. We've put together a quick breakdown to the right in order to help clearly articulate how to calculate your net deposit. | Total Settled Volume \$69,705.27 (Excludes any transactions funded by other parties) | Adjustments \$0.00 |
| STATEMENT PERIOD: 03/01/2022 - 03/31/2022 | - | Withholding \$0.00 |
| | Charges \$2,688.39 (Total of all Disputes, Adjustments, Withholding, and Fees) | Fees \$2,688.39 |
| | = | Total Charges \$2,688.39 |
| | Net Deposit \$67,016.88 | - |
| | | Amounts Already Collected \$2,674.59 |
| | | = |
| | | Due at End of Billing Cycle \$13.80 |

Our 4-month average CC residual for this account is **\$820 per month.**



This is a no brainer....



- *“How many burgers, pizzas, beers, steaks, shoes, hats, t-shirts... do you have to sell to drop X to your bottom line?”*
- *“Considering the new bottom line how many customers are you willing to piss off over NCA? (BTW it’s almost none) Do the math... if 10% of your sales leave (usually around 1% of net profits...) It’s still a major win and a great business decision...”*
- *“Why are you paying for your customers miles or cash back..?”*

- *It’s your money Mr. Merchant, you earned it, last I knew, we are in business to make a profit... It really should be a “no-brainer”.*



SERV



All the Features – NO CO\$T

- *EdgeServ POS*
- *Hardware*
- *Support*
- *Removing up to 99% of credit card processing fees*
- *Free paper*
- *3 Year Contract*
- *100 Day Guarantee*

Great for merchants and **AMAZING** for you!



EDGE
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Common Objections from Merchants



“Is it legal?”

“Who else is doing it? I don’t want to be the first.”

“What if someone complains?”

“I can just increase my prices.”

“My customers are paying too many fees already.”



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Flipping the script

- *We'll program a matching discount key (for example 3.99%) – if someone is upset give them a discount. You still don't pay the fee and they feel like they got a deal.*
- *Your customers who have been paying with credit cards have been getting a discount all along. You've been paying for their vacations and rewards.*
- *Most of your customer won't complain – if a few walk away, you're still coming out on top!*





Now you have money to play with to tailor your offering...

- *What else do you offer that these savings may be used to offset.... Don't be anxious to give for free but always an option:*
 - *POS*
 - *Paper*
 - *Loyalty and Gift*
 - *OLO*
- *Get some value from what you are giving them...*
 - *Charge a monthly Support Fee*
 - *Part of NCA is keeping them current:*
 - *on the law and (local state and federal)*
 - *the rules (Visa and MC)*





Next In Our Sales Series

Wednesday, May 11, 2022, 3 p.m. EST

EdgeServ POS Case Study

Presented by:

Mike Smith with **In Touch Systems POS**

Watch for an email with registration information!

