

Heartland

PAX Credit Surcharge Guide

Rev 05/2020

Cash
Register
Express

Overview 1

Processing Requirements 1

Limitations 1

POS Onboarding: 1

Setup Instructions 2

 PAX BroadPOS Configuration 2

 CRE Receipt Configuration 2

 Credit Surcharge Transaction Example 4

Credit Surcharge in Reports 6

Date	Doc Version	Author	Summary
05/01/2020	1.0	BG	Initial release
05/11/2020	1.1	BG	Added POS Onboarding

Overview

Heartland's Credit Surcharge Program enables businesses to reduce their credit card processing expenses by applying a surcharge of 3.5% to qualifying credit card transactions. The surcharge feature is conveniently built into our terminal application to ensure a fully automated process. This feature is available to new and existing merchants.

Processing Requirements

- ▶ Merchant must be running CRE 13.10152 or higher.
- ▶ Merchant must be using a PAX S300 or PAX PX7 with PAX Arizona version 1.01.06E installed.
- ▶ Merchant must process credit cards via Heartland and have an active MID.
- ▶ Heartland allows for a surcharge of exactly 3.5% to be charged, with no exceptions.
- ▶ All **chip-enabled credit** card transactions processed via chip, with or without PIN, are **eligible** for surcharge.
- ▶ Surcharge is applicable only to **Sale** and **Modify Sale** transaction types.
- ▶ All surcharge amounts must be shown on printed receipts.
- ▶ Merchant must display signage, at points of entry and acceptance, disclosing the use of the surcharge program.
- ▶ Merchant must have legal agreements in place with Heartland, and these must be signed and returned to the merchant's RM.

Limitations

- ▶ Fallback transactions processed (chip-enabled card transactions processed via MSR or manual entry instead of chip) are **NOT** eligible.
- ▶ Surcharge cannot be applied to non-EMV, debit, prepaid, EBT, or gift cards.
- ▶ **Pre-Auth** and **Capture** transaction types are **NOT** eligible.
- ▶ Surcharge does not allow **Partial Approval** transactions. For example, if a check total is \$10, and a surcharge is applied, the new total is \$10.35. If the card presented for payment cannot fully cover \$10.35, the transaction will be declined, citing insufficient funds.
- ▶ Surcharge is not available in all states, and should only be implemented where permitted by law. Surcharge is currently prohibited in CO, CT, KS, MA, ME, OK.

POS Onboarding:

- ▶ Dealer confirms POS version supports Surcharging.
- ▶ Dealer refers merchant to RM for Surcharging through Stronger Together program.
- ▶ RM discusses fees and waivers with merchant.
- ▶ RM submits Surcharge Onboarding documents.
- ▶ Maintenance processes Surcharge Onboarding request.
- ▶ PAX support team enables Surcharging for existing and/or new devices, and sends updated PAX download version to devices.
- ▶ Hardware sends a package with signage and Surcharge collateral for the merchant to display on the premises.

- ▶ Dealer enables receipt changes in POS to display Surcharging disclaimer. (For example, “A Surcharge of \$X.XX may be added to this transaction if you use a credit card.”)
- ▶ Merchant is live with Surcharge!

For any onboarding and support-related questions please email [PAX Support](#) or contact your assigned dealership.

Setup Instructions

PAX BroadPOS Configuration

To use the Credit Surcharge feature, you must ensure that the **Others** section of **Credit Features** in BroadPOS are configured as pictured:

Others	
Print Disclaimer *	Yes
Print Card Holder Name *	Yes
Receipt Option *	Both Merchant/Customer Copy
Manual Entry *	Enabled
Tip *	Enabled
Pre-Dial *	Disabled
Secure Card *	Disabled
Surcharge Fee Mode *	In Percentage
Surcharge Fee Name *	Surcharge
Surcharge Flat Fee *	0.00
Surcharge in Percentage(0-9.99)% *	3.50
Print Surcharge Fee on Receipt *	Enabled

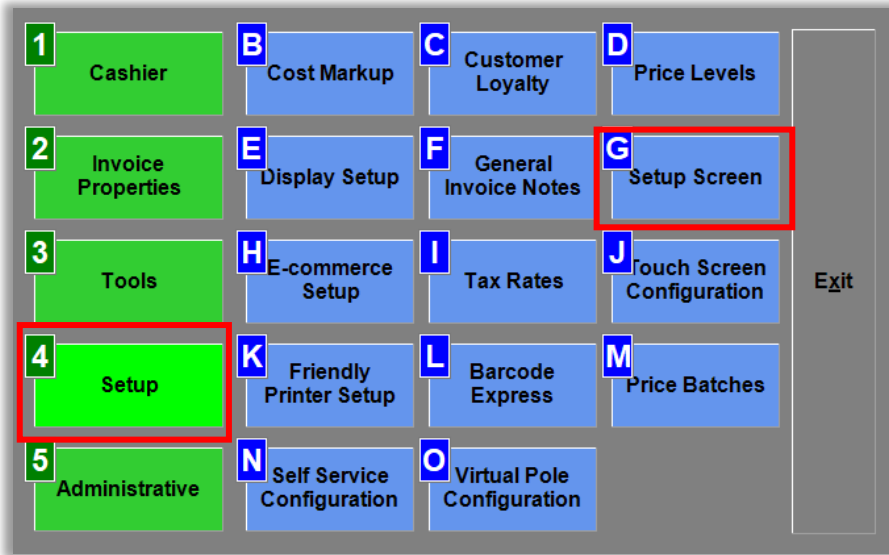
If you have any questions about this, or require assistance verifying settings, please contact [PAX Support](#) or [Product Ops Integration](#).

CRE Receipt Configuration

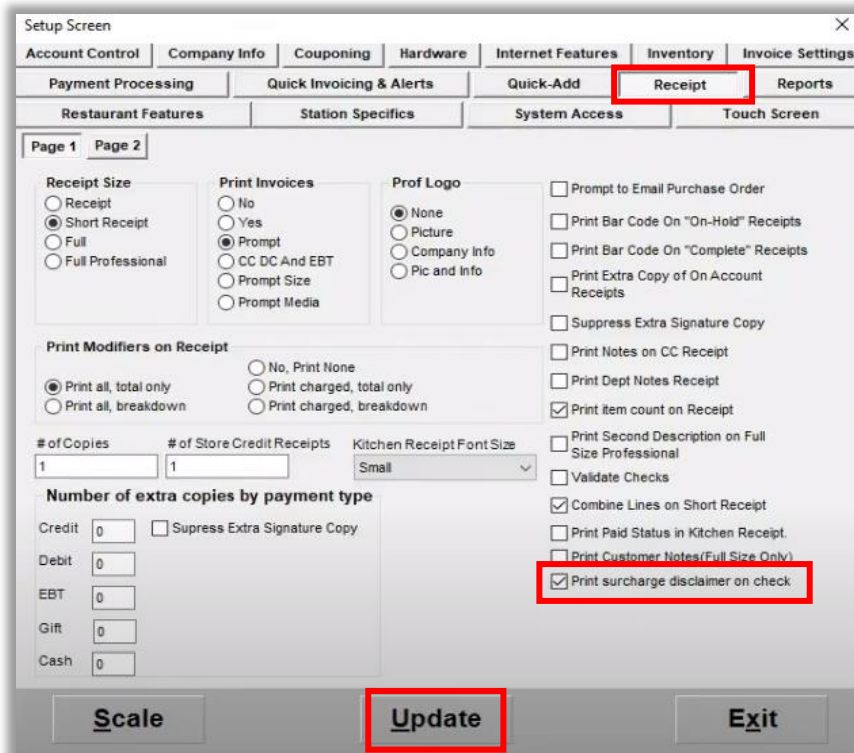
Although it is not required, if you are using Credit Surcharge, we strongly recommend that you configure CRE to print a disclaimer on all unpaid checks or dockets informing customers of the policy.

- 1 Select **Manager** or **Options** and enter credentials if prompted.

1 Select **Setup | Setup Screen**.



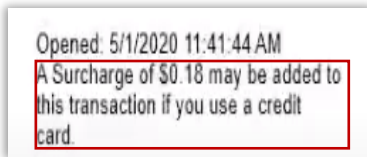
2 Go to the **Receipt** tab, check the **Print surcharge disclaimer on check** box, and click **Update**.



Credit Surcharge Transaction Example

Here, we detail the steps of a transaction rung in CRE with Credit Surcharge enabled.

- 1 Add item(s) to your invoice. If appropriate, print the invoice. If configured to do so, the printed invoice will include the surcharge clause as pictured here:



The same clause will also print on any dockets.

- 2 When you are ready to pay the invoice, select **Pay**, then select **Credit**. CRE will display a message to follow instructions on pinpad.
- 3 When prompted by PAX device, insert card. If the transaction is deemed surcharge-eligible, the PAX device will display the following:



- 4 Select **Accept** to process the transaction. Otherwise, select **Cancel** to abort.

Here are examples of completed invoices reflecting surcharge:

Store Copy Example

ORDER # 1
INVOICE# 1
Closed to Credit Card Purchase

DATE/TIME: 5/1/2020 11:37:41 AM
CASHIER: 100101
STATION: 01

Item Count: 1

CREDIT CARD PURCHASE \$5.18
Card Type: Discover
*****0216 XX/XX
Name: CARD, IMAGE 16
Transaction Type: PURCHASE
Ref Num: 1
Auth Code: 005392
Gateway Txn ID: 1317818857
Card Entry Method : CHIP

App Label: DISCOVER
AID: A0000001523010
TSI: E800
TC ACC: 5E44BCB20CDEF22E

Surcharge Fee: \$0.18

Signature: _____

Customer Copy Example

ORDER # 29
INVOICE# 29
Closed to Credit Card Purchase

DATE/TIME: 5/1/2020 11:10:58 AM
CASHIER: 100101
STATION: 01

Item Count: 1

=====

1 TEST 1	\$2.70
----------	--------

=====

Subtotal	\$2.70
Surcharge Fee:	\$0.09
GRAND TOTAL	\$2.79

Credit \$2.79

CREDIT CARD PURCHASE \$2.79
Card Type: Discover
*****0216 XX/XX
Name: CARD, IMAGE 16
Transaction Type: PURCHASE
Ref Num: 7
Auth Code: 005380
Gateway Txn ID: 1317818493
Card Entry Method : CHIP

App Label: DISCOVER
AID: A0000001523010
TSI: E800
TC ACC: BC595B422E01FC5C

Surcharge Fee: \$0.09

Credit Surcharge in Reports

We have added surcharge to reports so that merchants may easily see how much they have collected. The following reports reflect surcharge amounts:

- ▶ Financial Summary
- ▶ Detailed Daily Report
- ▶ Shift Report
- ▶ Flash Report
- ▶ EOD Report

Here are some examples of reports showing surcharge:

DETAILED DAILY REPORT	Surcharge SHIFT REPORT Track Shift By Cashier	Surcharge SHIFT REPORT Track Shift By Station																																																																																																																																																																																								
<p>4/30/2020 1:35:00 PM Printed: 4/30/2020 1:52:45 PM Cashier: ALL</p> <p style="text-align: center;">Surcharge</p> <p>=====</p> <p style="text-align: center;">SALES TOTALS</p> <p>=====</p> <table border="0"> <tr><td>Net Sales.....</td><td style="text-align: right;">\$18.00</td></tr> <tr><td>Net Tax.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Net Tax 2.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Net Tax 3.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Net Tax 4.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Net Tax 5.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Net Tax 6.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>-----</td><td></td></tr> <tr><td>Grand Total Sales.....</td><td style="text-align: right;">\$18.00</td></tr> <tr><td>-----</td><td></td></tr> <tr><td>Net Taxed Sales.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Net Non-Taxed Sales.....</td><td style="text-align: right;">\$18.00</td></tr> <tr><td>Net Tax Exempt Sales.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>-----</td><td></td></tr> <tr><td>Grand T + GC/SC/Tips.....</td><td style="text-align: right;">\$18.00</td></tr> <tr><td>-----</td><td></td></tr> <tr><td>Grand T + GC/SC/Tips - DISC for GC.....</td><td style="text-align: right;">\$18.00</td></tr> <tr><td>-----</td><td></td></tr> </table> <p>=====</p> <p style="text-align: center;">BREAKDOWN BY PAYMENT TYPE</p> <p>=====</p> <table border="0"> <tr><td>Cash.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Check.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td> Total Cash + Checks.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Total On Account.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Total Debit Cards.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Visa.....</td><td style="text-align: right;">\$6.00</td></tr> <tr><td>Visa/MC Total.....</td><td style="text-align: right;">\$6.00</td></tr> <tr><td>Discover.....</td><td style="text-align: right;">\$12.00</td></tr> <tr><td> Total Credit Cards.....</td><td style="text-align: right;">\$18.00</td></tr> <tr><td>Surcharge Total.....</td><td style="text-align: right;">\$0.63</td></tr> <tr><td>Total CC With Surcharge:.....</td><td style="text-align: right;">\$18.63</td></tr> <tr><td>Total Mobile Payment.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Total Mobile Offers.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Gift Cards Issued.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Food Stamps.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>-----</td><td></td></tr> </table> <p style="text-align: center;">VENDOR PAYOUTS</p> <p>=====</p> <p style="text-align: center;">PAYOUT TOTALS</p> <p>-----</p> <table border="0"> <tr><td>Total Payouts.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>-----</td><td></td></tr> </table>	Net Sales.....	\$18.00	Net Tax.....	\$0.00	Net Tax 2.....	\$0.00	Net Tax 3.....	\$0.00	Net Tax 4.....	\$0.00	Net Tax 5.....	\$0.00	Net Tax 6.....	\$0.00	-----		Grand Total Sales.....	\$18.00	-----		Net Taxed Sales.....	\$0.00	Net Non-Taxed Sales.....	\$18.00	Net Tax Exempt Sales.....	\$0.00	-----		Grand T + GC/SC/Tips.....	\$18.00	-----		Grand T + GC/SC/Tips - DISC for GC.....	\$18.00	-----		Cash.....	\$0.00	Check.....	\$0.00	Total Cash + Checks.....	\$0.00	Total On Account.....	\$0.00	Total Debit Cards.....	\$0.00	Visa.....	\$6.00	Visa/MC Total.....	\$6.00	Discover.....	\$12.00	Total Credit Cards.....	\$18.00	Surcharge Total.....	\$0.63	Total CC With Surcharge:	\$18.63	Total Mobile Payment.....	\$0.00	Total Mobile Offers.....	\$0.00	Gift Cards Issued.....	\$0.00	Food Stamps.....	\$0.00	-----		Total Payouts.....	\$0.00	-----		<p>STORE : 1001 SHIFT # : 1001-100101</p> <p>SHIFT START : 4/30/2020 1:37:40 PM SHIFT END : 4/30/2020 1:41:42 PM</p> <p>=====</p> <p style="text-align: center;">SALES TOTALS</p> <p>=====</p> <table border="0"> <tr><td>Net Sales.....</td><td style="text-align: right;">\$12.00</td></tr> <tr><td>Net Sales - Taxed.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Net Sales - NOT Taxed.....</td><td style="text-align: right;">\$12.00</td></tr> <tr><td>Exempt Sales.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Taxes.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Gross Sales.....</td><td style="text-align: right;">\$12.00</td></tr> <tr><td>-----</td><td></td></tr> </table> <p style="text-align: center;">MEDIA TOTALS FOR SALES</p> <p>=====</p> <table border="0"> <tr><td>Cash.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Checks.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Credit/Debit.....</td><td style="text-align: right;">\$12.00</td></tr> <tr><td>EBT.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>On Account.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Mobile Payment.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Mobile Offers.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Surcharge Total.....</td><td style="text-align: right;">\$0.42</td></tr> <tr><td>Total CC With Surcharge:.....</td><td style="text-align: right;">\$12.42</td></tr> <tr><td>-----</td><td></td></tr> </table> <p style="text-align: center;">PERFORMANCE STATISTICS</p> <p>=====</p> <table border="0"> <tr><td># Transactions.....</td><td style="text-align: right;">1</td></tr> <tr><td>Avg Transaction.....</td><td style="text-align: right;">\$12.00</td></tr> <tr><td>-----</td><td></td></tr> </table> <p style="text-align: center;">CASH COUNT</p> <p>=====</p> <table border="0"> <tr><td>Opening Cash.....</td><td style="text-align: right;">\$1.00</td></tr> <tr><td>+ Cash Drawer Deposit.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>+ Cash Sales/AR Payments.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>-----</td><td></td></tr> <tr><td>Expected Cash.....</td><td style="text-align: right;">\$1.00</td></tr> <tr><td>Actual Cash.....</td><td style="text-align: right;">\$1.00</td></tr> <tr><td>-----</td><td></td></tr> <tr><td>EVEN.....</td><td style="text-align: right;">\$0.00</td></tr> </table>	Net Sales.....	\$12.00	Net Sales - Taxed.....	\$0.00	Net Sales - NOT Taxed.....	\$12.00	Exempt Sales.....	\$0.00	Taxes.....	\$0.00	Gross Sales.....	\$12.00	-----		Cash.....	\$0.00	Checks.....	\$0.00	Credit/Debit.....	\$12.00	EBT.....	\$0.00	On Account.....	\$0.00	Mobile Payment.....	\$0.00	Mobile Offers.....	\$0.00	Surcharge Total.....	\$0.42	Total CC With Surcharge:	\$12.42	-----		# Transactions.....	1	Avg Transaction.....	\$12.00	-----		Opening Cash.....	\$1.00	+ Cash Drawer Deposit.....	\$0.00	+ Cash Sales/AR Payments.....	\$0.00	-----		Expected Cash.....	\$1.00	Actual Cash.....	\$1.00	-----		EVEN.....	\$0.00	<p>STORE : 1001 SHIFT # : 1001-01</p> <p>SHIFT START : 4/30/2020 1:48:18 PM SHIFT END : 4/30/2020 1:49:29 PM</p> <p>=====</p> <p style="text-align: center;">SALES TOTALS</p> <p>=====</p> <table border="0"> <tr><td>Net Sales.....</td><td style="text-align: right;">\$6.00</td></tr> <tr><td>Net Sales - Taxed.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Net Sales - NOT Taxed.....</td><td style="text-align: right;">\$6.00</td></tr> <tr><td>Exempt Sales.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Taxes.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Gross Sales.....</td><td style="text-align: right;">\$6.00</td></tr> <tr><td>-----</td><td></td></tr> </table> <p style="text-align: center;">MEDIA TOTALS FOR SALES</p> <p>=====</p> <table border="0"> <tr><td>Cash.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Checks.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Credit/Debit.....</td><td style="text-align: right;">\$6.00</td></tr> <tr><td>EBT.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>On Account.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Mobile Payment.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Mobile Offers.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Surcharge Total.....</td><td style="text-align: right;">\$0.21</td></tr> <tr><td>Total CC With Surcharge:.....</td><td style="text-align: right;">\$6.21</td></tr> <tr><td>-----</td><td></td></tr> </table> <p style="text-align: center;">PERFORMANCE STATISTICS</p> <p>=====</p> <table border="0"> <tr><td># Transactions.....</td><td style="text-align: right;">1</td></tr> <tr><td>Avg Transaction.....</td><td style="text-align: right;">\$6.00</td></tr> <tr><td>-----</td><td></td></tr> </table> <p style="text-align: center;">CASH COUNT</p> <p>=====</p> <table border="0"> <tr><td>Opening Cash.....</td><td style="text-align: right;">\$2.00</td></tr> <tr><td>+ Cash Drawer Deposit.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>+ Cash Sales/AR Payments.....</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>-----</td><td></td></tr> <tr><td>Expected Cash.....</td><td style="text-align: right;">\$2.00</td></tr> <tr><td>Actual Cash.....</td><td style="text-align: right;">\$2.00</td></tr> <tr><td>-----</td><td></td></tr> <tr><td>EVEN.....</td><td style="text-align: right;">\$0.00</td></tr> </table>	Net Sales.....	\$6.00	Net Sales - Taxed.....	\$0.00	Net Sales - NOT Taxed.....	\$6.00	Exempt Sales.....	\$0.00	Taxes.....	\$0.00	Gross Sales.....	\$6.00	-----		Cash.....	\$0.00	Checks.....	\$0.00	Credit/Debit.....	\$6.00	EBT.....	\$0.00	On Account.....	\$0.00	Mobile Payment.....	\$0.00	Mobile Offers.....	\$0.00	Surcharge Total.....	\$0.21	Total CC With Surcharge:	\$6.21	-----		# Transactions.....	1	Avg Transaction.....	\$6.00	-----		Opening Cash.....	\$2.00	+ Cash Drawer Deposit.....	\$0.00	+ Cash Sales/AR Payments.....	\$0.00	-----		Expected Cash.....	\$2.00	Actual Cash.....	\$2.00	-----		EVEN.....	\$0.00
Net Sales.....	\$18.00																																																																																																																																																																																									
Net Tax.....	\$0.00																																																																																																																																																																																									
Net Tax 2.....	\$0.00																																																																																																																																																																																									
Net Tax 3.....	\$0.00																																																																																																																																																																																									
Net Tax 4.....	\$0.00																																																																																																																																																																																									
Net Tax 5.....	\$0.00																																																																																																																																																																																									
Net Tax 6.....	\$0.00																																																																																																																																																																																									

Grand Total Sales.....	\$18.00																																																																																																																																																																																									

Net Taxed Sales.....	\$0.00																																																																																																																																																																																									
Net Non-Taxed Sales.....	\$18.00																																																																																																																																																																																									
Net Tax Exempt Sales.....	\$0.00																																																																																																																																																																																									

Grand T + GC/SC/Tips.....	\$18.00																																																																																																																																																																																									

Grand T + GC/SC/Tips - DISC for GC.....	\$18.00																																																																																																																																																																																									

Cash.....	\$0.00																																																																																																																																																																																									
Check.....	\$0.00																																																																																																																																																																																									
Total Cash + Checks.....	\$0.00																																																																																																																																																																																									
Total On Account.....	\$0.00																																																																																																																																																																																									
Total Debit Cards.....	\$0.00																																																																																																																																																																																									
Visa.....	\$6.00																																																																																																																																																																																									
Visa/MC Total.....	\$6.00																																																																																																																																																																																									
Discover.....	\$12.00																																																																																																																																																																																									
Total Credit Cards.....	\$18.00																																																																																																																																																																																									
Surcharge Total.....	\$0.63																																																																																																																																																																																									
Total CC With Surcharge:	\$18.63																																																																																																																																																																																									
Total Mobile Payment.....	\$0.00																																																																																																																																																																																									
Total Mobile Offers.....	\$0.00																																																																																																																																																																																									
Gift Cards Issued.....	\$0.00																																																																																																																																																																																									
Food Stamps.....	\$0.00																																																																																																																																																																																									

Total Payouts.....	\$0.00																																																																																																																																																																																									

Net Sales.....	\$12.00																																																																																																																																																																																									
Net Sales - Taxed.....	\$0.00																																																																																																																																																																																									
Net Sales - NOT Taxed.....	\$12.00																																																																																																																																																																																									
Exempt Sales.....	\$0.00																																																																																																																																																																																									
Taxes.....	\$0.00																																																																																																																																																																																									
Gross Sales.....	\$12.00																																																																																																																																																																																									

Cash.....	\$0.00																																																																																																																																																																																									
Checks.....	\$0.00																																																																																																																																																																																									
Credit/Debit.....	\$12.00																																																																																																																																																																																									
EBT.....	\$0.00																																																																																																																																																																																									
On Account.....	\$0.00																																																																																																																																																																																									
Mobile Payment.....	\$0.00																																																																																																																																																																																									
Mobile Offers.....	\$0.00																																																																																																																																																																																									
Surcharge Total.....	\$0.42																																																																																																																																																																																									
Total CC With Surcharge:	\$12.42																																																																																																																																																																																									

# Transactions.....	1																																																																																																																																																																																									
Avg Transaction.....	\$12.00																																																																																																																																																																																									

Opening Cash.....	\$1.00																																																																																																																																																																																									
+ Cash Drawer Deposit.....	\$0.00																																																																																																																																																																																									
+ Cash Sales/AR Payments.....	\$0.00																																																																																																																																																																																									

Expected Cash.....	\$1.00																																																																																																																																																																																									
Actual Cash.....	\$1.00																																																																																																																																																																																									

EVEN.....	\$0.00																																																																																																																																																																																									
Net Sales.....	\$6.00																																																																																																																																																																																									
Net Sales - Taxed.....	\$0.00																																																																																																																																																																																									
Net Sales - NOT Taxed.....	\$6.00																																																																																																																																																																																									
Exempt Sales.....	\$0.00																																																																																																																																																																																									
Taxes.....	\$0.00																																																																																																																																																																																									
Gross Sales.....	\$6.00																																																																																																																																																																																									

Cash.....	\$0.00																																																																																																																																																																																									
Checks.....	\$0.00																																																																																																																																																																																									
Credit/Debit.....	\$6.00																																																																																																																																																																																									
EBT.....	\$0.00																																																																																																																																																																																									
On Account.....	\$0.00																																																																																																																																																																																									
Mobile Payment.....	\$0.00																																																																																																																																																																																									
Mobile Offers.....	\$0.00																																																																																																																																																																																									
Surcharge Total.....	\$0.21																																																																																																																																																																																									
Total CC With Surcharge:	\$6.21																																																																																																																																																																																									

# Transactions.....	1																																																																																																																																																																																									
Avg Transaction.....	\$6.00																																																																																																																																																																																									

Opening Cash.....	\$2.00																																																																																																																																																																																									
+ Cash Drawer Deposit.....	\$0.00																																																																																																																																																																																									
+ Cash Sales/AR Payments.....	\$0.00																																																																																																																																																																																									

Expected Cash.....	\$2.00																																																																																																																																																																																									
Actual Cash.....	\$2.00																																																																																																																																																																																									

EVEN.....	\$0.00																																																																																																																																																																																									