

Cash or Card?

Game Design Document

Help a shopkeeper get paid: customers prefer paying cash or card and you will decide whether to accept it or propose an alternative! Accept cash to feel it rustle between your fingers or embrace the convenience of electronic payments? The choice is yours! But be careful because every choice has consequences. Insurance premium or banking fees? Risk of robbery or losing a customer? Choose your strategy, see the consequences and explore the advantages, disadvantages and reasons behind each choice!

Genre: Puzzle, simulation

1 High level concept

1.1 Target audience

General population. The aim is to educate the players about the costs, risks, and opportunities associated with different payment methods.

- Adults (18+) are the primary target audience as they are more likely to regularly handle payments and have a payment card or other electronic payment method.
- Young adults (13-18) are somewhat likely to handle payments, although they are unlikely to use non-cash payment methods. Young adults are an important target audience as they are soon going to turn into the primary audience, therefore it is important that they get early exposure to the content.
- Children (8-13) are secondary as target audience, although important in the long run, and as influencer of their parents and guardians. In financial matters, children tend to get exposed second-hand to choices made by their parents and guardians, and often take these choices acritically. It is important for them to be exposed to the different sides of the debate so that they can feel confident in asking questions and discussing it with adults.

1.2 Unique selling points

There are more customers than shopkeepers. The shopkeepers tend to have very strong views and a very defensive attitude towards their preferred payment choices. It is not easy for customers to understand and discuss the shopkeepers' perspective – i.e., trust me, you don't know what it's like to run a shop! – and so playing the role can be informative for customers.

2 Product design

2.1 Player experience and game POV

The player is a shopkeeper who must earn enough money to pay a big invoice within the next 5 days.

2.2 Visual and Audio style

Retro-style pixel art visuals. Chiptune-adjacent music and SFX.

2.3 Game World

The game is played entirely inside the shopkeeper's shop with narrative implying events (bank runs, street robberies) happening outside. The game opens with a phone call from one of the shopkeeper's suppliers reminding the shopkeeper they need to pay a big invoice by the end of the week. The shopkeeper states they have still 5 days to earn the remaining money. The game loop starts from there until the end of the game.

2.4 Platforms, technology, scope

The game will be playable on desktop computers and mobile phones. Godot 4 is the engine.

3 Detailed and Game Systems Design

3.1 Core loop

The game loop runs 5 times (days) as follows.

1. Customer (NPC) approaches the check-out desk with an amount to pay and a payment preference (cash or card).
2. The player decides whether to take the payment offer or propose an alternative method.
3. The player accepts.
 1. If the customer prefers card, the player is presented with three choices of payment methods with different payment fees. The fee is deducted from the total. The bank and electronic costs amounts are updated accordingly.
 2. If the customer prefers cash, the full amount is added to the cash amount.
4. The player rejects.
 1. A dialogue starts between the customer and the player with each party presenting a series of common objections to using the other payment method.

2. The player can at any point give in to the customer's request, or insist in the hope of changing the customer's mind.
3. If the customer leaves the goods and exits the shop without paying, the full amount is recorded as lost income.
4. If the customer or the player decide to accept a payment method, the payment is handled like in step 3 using the payment method agreed so far.
5. If there are still customers, the loop starts back from step 1.
6. If there are no more customers, the end of day scenario plays out.
 1. If there is cash in the till, the player must decide whether to leave it there until the next day (back to step 1), or take it to the bank.
 2. If the player does a bank run, unless they run into a street robbery, a cash deposit fee is deducted from the cash amount and is added to the cash costs, and the remaining amount is added to the bank total. This represents that cash is not as *gratis* as it may appear. The loop starts back from step 1.
 3. If the player runs into a street robbery, based on the robbery chance, they have a choice of losing all the cash or making an insurance claim. If they make an insurance claim, they are refunded the cash amount minus the excess and the cash deposit fee, and the bank and cash costs are updated as in step 6.2. The insurance premium and excess increase. The loop starts back from step 1.

At any point during a game loop (day) a shop robbery can happen based on the robbery chance. A shop robbery is handled like in step 6.3 with the additional cost of losing any remaining customers for the day.

3.2 Objectives and Progression

The player's objective is to earn enough money at the end of 5 days to pay a large invoice plus the insurance premium. The player's actions are guided by the dialogues presented during the game loop.

3.3 Game Systems

In the first instance, the basic game system is entirely described by the core loop. There is scope for power-ups and side-mechanics to make the game more flexible and increase the player's control, freedom, and immersion.

3.4 Interactivity

The main interaction system is the dialogue system. See figure 1.



Figure 1: This is the caption.