



Help reduce your credit card transaction expenses

How may I reduce my expenses?

The Merchant Surcharge Program allows merchants to add a percentage fee to their consumers' credit card transactions to help offset merchant's credit card processing costs.

Implementing this practice can help merchants recover credit card expenses by applying a 3.00 percent fee to eligible credit card transactions which is itemized on customer receipts.

Debit cards and prepaid cards are not eligible as only credit card transactions apply.

Get started today

Interested in learning more? Simply contact your sales representative to find out more about this opportunity.

Is this right for my business?

Every business is unique and your decision to implement this should be based on considerations, including how you feel your customers may respond as well as other contributing factors.

We do not offer the Merchant Surcharge Program in the following states/territory: CT, MA and PR.

Frequently Asked Questions (FAQs)

What are my responsibilities as a merchant, if I want to implement a surcharge fee?

As a merchant, you're required to clearly and prominently display the surcharge rate at the point-of-sale (POS) and point of entry, notifying all customers that this fee will be applied if they pay by credit card. You are responsible for creating your own signage that complies with surcharging requirements by the Card Brand Rules and any relevant state laws. Some states may have additional requirements. The below is suggested language for signage based on Card Brand rules*:

We impose a surcharge of 3.00% when paying with a credit card, which is not greater than our cost of acceptance. The adjustment will appear on your receipt. We do not surcharge debit cards. Any purchases made with a debit card or cash will not include a surcharge.

Are there other requirements?

Yes. The card brands and your state may have other requirements. You are responsible for complying with all card brand rules including those which apply to surcharging. By enrolling in the Merchant Surcharge Program, some of these requirements will be fulfilled on your behalf, including, but not limited to, notifying the Card Brands and registering your participation in the Merchant Surcharge Program with them, itemizing the surcharge on customer receipts, preventing surcharges on applicable debit and prepaid card transactions, and refunding surcharges on returns.

*There may be other disclosure requirements related to surcharging depending on your type of business and where you are located.

Please review the Card Brand rules and any state laws to determine what applies to your business. You are solely responsible for preparing disclosures that comply with applicable laws.

*Some states have additional disclosure requirements whereby businesses are not allowed to advertise one price, then add a surcharge at the point of sale when a consumer elects to pay with a credit card. Instead, businesses are required to inform consumers of the higher credit card price for each product or service by posting the higher prices. In these states, merchants must clearly post the dollar and cents amount of each product or service offered. Additionally, businesses may be required to inform consumers of the higher credit card price for each product or service by posting the dollars and cents amount of the higher price.



Is surcharging the same as a convenience fee?

No. A surcharge is a percent fee applied uniformly to eligible credit card transactions. Conversely, a convenience fee is a fee applied to alternative payment methods that is not standard for the merchant. For example, paying online when in-person payment is the standard payment method.

Can I surcharge and also apply a convenience fee or offer a cash discount?

No. Once you are part of the surcharge program, you can no longer charge a convenience fee, service fee or offer a cash discount.

Can I apply a surcharge only on selected transactions?

No. If you choose to assess a surcharge, a surcharge must be applied to all eligible credit card transactions.

Can I apply a different surcharge percentage for different transactions?

No. The same 3.00 percent must be applied to all eligible credit card transactions.