



WELCOME TO



**Merchant  
Industry**

**Surcharge  
Program**

# Surcharge Compliance

## Percentage Compliance



**The maximum Surcharge percentage to customers is 3%**

The maximum Surcharge percentage you can charge to your customers is 3% and **ONLY** on credit card transactions (Colorado and Oklahoma limit are 2%).

As a merchant you **CANNOT** charge the customer a Surcharge on any type of debit card transactions and prepaid/gift card transactions.

Surcharging is **PROHIBITED** in the following states:  
Connecticut, Maine, Massachusetts, and New York.

- 3% max on credit card transactions.
- Cannot charge customers on debit cards or prepaid/gift cards.
- Display Surcharge notice stickers at points of entry at your place of business and at all point of sale areas where cards are accepted.

Visit [merchantindustry.com/compliance](https://merchantindustry.com/compliance) or scan the qr code below to download/print Surcharge notice stickers.



**SCAN HERE**



# Surcharge Device Display

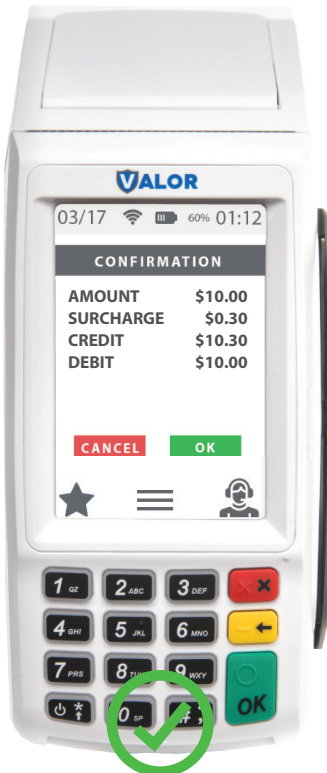
## Compliant POS/Terminal/PIN Pad Display



Confirm your devices are compliant under Surcharging card brand rules.

- Run a credit card transaction and confirm your devices are adding a line item labeled Surcharge and are **NOT** adding a line item labeled “Non-Cash Charge” on their display screens. Confirm the percentage being added is a **MAXIMUM** of 3%.
- Run a **DEBIT** card transaction and confirm your devices are **NOT** adding a Surcharge line item or a “Non-Cash Charge” line item.

**Compliant  
Terminal**



**Compliant  
PIN Pad**



**Non Compliant  
Terminal**



**Non Compliant  
PIN Pad**



If your devices do NOT show a Surcharge line item on credit sales or adds a line item labeled “Non-Cash Charge” on debit sales contact our tech department at **1-866-811-1005** or at [tech@merchantindustry.com](mailto:tech@merchantindustry.com) to correct this issue.

# Surcharge Device Display

## Compliant POS/Terminal/PIN Pad Display



Confirm your POS systems are compliant under Surcharging card brand rules.

- Run a credit card transaction and confirm your POS displays a line item labeled Surcharge. If it has a customer facing display, check that customers can see the line item as well. Devices **CANNOT** show a “Non-Cash Charge” line item. Confirm the percentage being added is a **MAXIMUM** of 3%.
- Run a **DEBIT** card transaction and confirm your POS is **NOT** adding a Surcharge line item or a “Non-Cash Charge” line item.

### Merchant Facing Display



Subtotal	Discount	Tax
<b>\$3.98</b>	<b>0.00</b>	<b>\$0.35</b>
Tips	Surcharge	
<b>\$0.00</b>	<b>\$0.13</b>	<b>\$4.46</b>



### Customer Facing Display



If your POS does NOT show a Surcharge line item on credit sales or adds a percentage line item on debit card sales contact our tech department at **1-866-811-1005** or at **tech@merchantindustry.com** to correct this issue.

# Surcharge Receipt Display

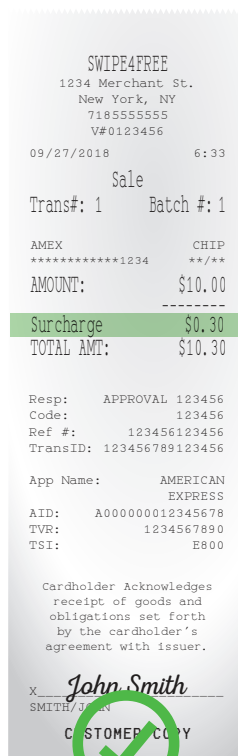
## Compliant Receipt Display



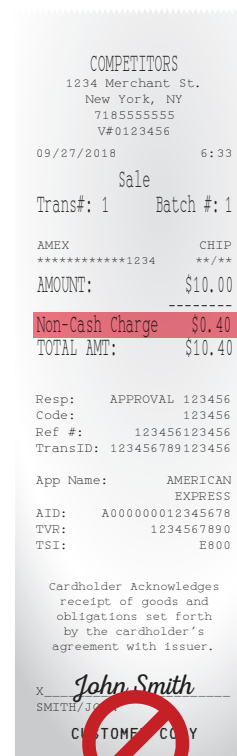
### Confirm your receipts are compliant under Surcharging card brand rules.

- Confirm your receipts show a Surcharge line item on a **CREDIT** card transaction. Receipts **CANNOT** show a “Non-Cash Charge” line item on credit transactions.
- Run a **DEBIT** card transaction and confirm your devices are **NOT** adding a Surcharge line item or a line item labeled “Non-Cash Charge” on the receipts.

#### Compliant Credit Card Receipt



#### Non Compliant Credit/Debit Card Receipt



If your receipts do NOT show a Surcharge line item on credit sales or add a line item labeled “Non-Cash Charge” on debit sales contact our tech department at **1-866-811-1005** or at **tech@merchantindustry.com** to correct this issue.

# Surcharge Signage Compliance

Signage Is  
Required



## Signage is necessary for Surcharging.

You **MUST** put Surcharge signage at all points of entry at your place of business and at all point of sale areas where cards are accepted.

We impose a surcharge of   3   %  
on all products. This surcharge is a  
merchant addition applied only to  
credit transactions. Our surcharge  
amount is not greater than our cost  
of acceptance.

3% Surcharge Sticker

We impose a surcharge of        %  
on all products. This surcharge is a  
merchant addition applied only to  
credit transactions. Our surcharge  
amount is not greater than our cost  
of acceptance.

Blank Surcharge Sticker

Visit [merchantindustry.com/compliance](https://merchantindustry.com/compliance) or scan the qr code  
below to download/print Surcharge notice stickers.



**SCAN HERE**

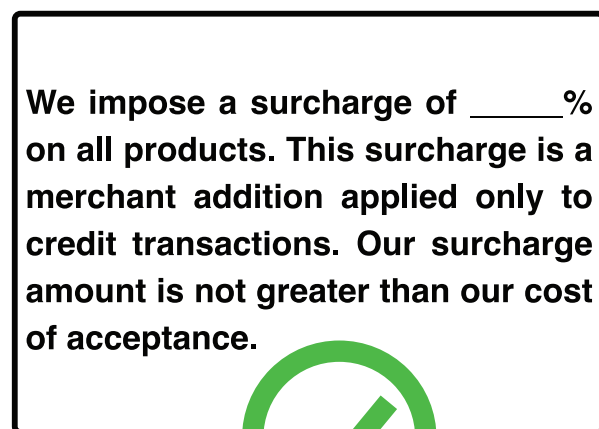
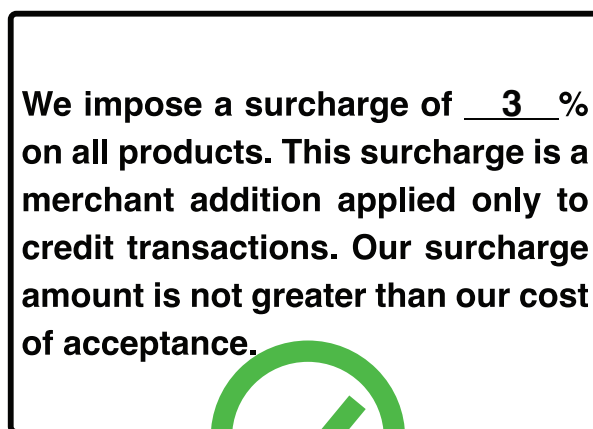
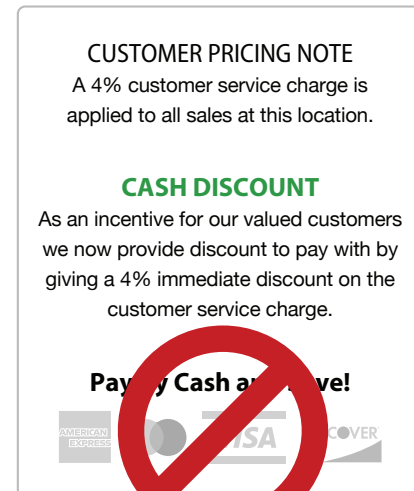
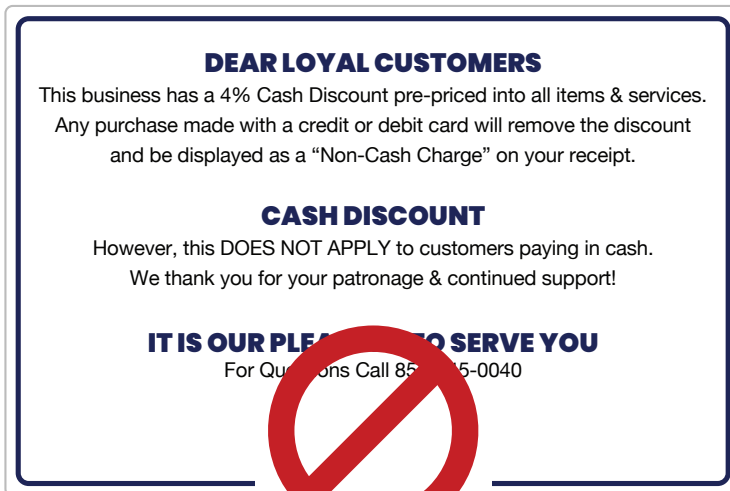
# Surcharge Signage Compliance

## Remove Previous Cash Discount Signage



### Remove/Cover any previous signage/stickers

You **MUST** remove/cover any previous signage/stickers from previous processors that refer to cash discount program or a “non-cash charge” program and replace them with the compliant Surcharge program stickers below.



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# Surcharge Signage Compliance

## Credit Card Minimum Signage



Minimum signs must not be imposed on debit card transactions.

Minimum signs can **ONLY** apply to credit card transactions and **CANNOT** go lower than \$10.00.



- Remove all signs that mention minimum transactions on debit cards.
- Confirm that credit card minimum signs are NOT lower than \$10.00.



## Customer Support Department

+1 (866) 811-1005

customerservice@merchantindustry.net

Available Monday through Friday

8 AM EST through 6 PM EST

## POS Support Department

+1 (646) 902-1120

pos@merchantindustry.com

Available Monday through Friday

8 AM EST through 6 PM EST

## Merchant Login Center

[mi.isoaccess.com](http://mi.isoaccess.com)

## Surcharging Questions?

[info@merchantindustry.com](mailto:info@merchantindustry.com)

