



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%). California **ONLY** allows restaurant merchants to apply a surcharge on credit card transactions.

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.

California only allows restaurant merchants to apply a surcharge.

- ☐ 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 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** 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
\$3.98	0.00	\$0.35
Tips	Surcharge	
\$0.00	\$0.13	\$4.46



Customer Facing Display



Subtotal	\$3.98
Tax	\$0.35
Surcharge	\$0.13
CC TOTAL	\$4.46



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

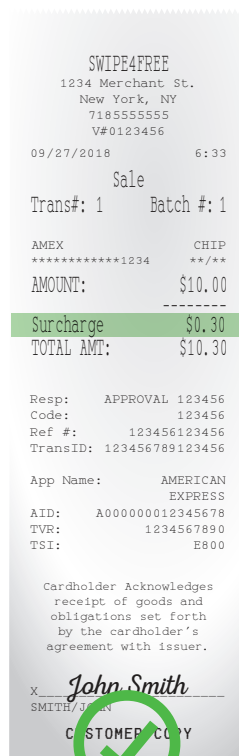
Compliant Receipt Display



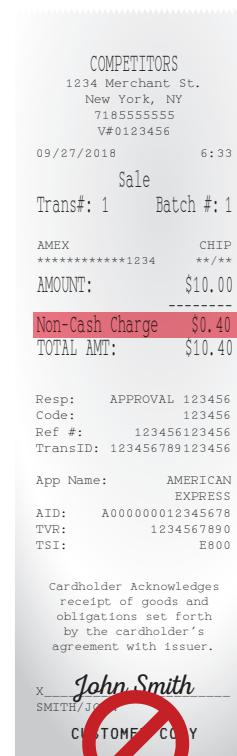
Confirm your receipts are compliant under Surcharging card brand rules.

- ☐ 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 or scan the qr code
below to download/print Surcharge notice stickers.



SCAN HERE

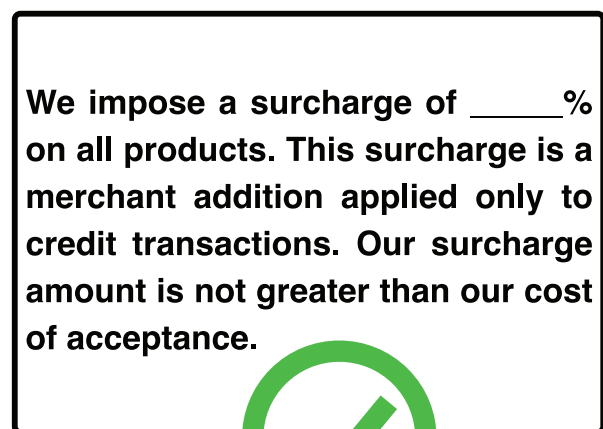
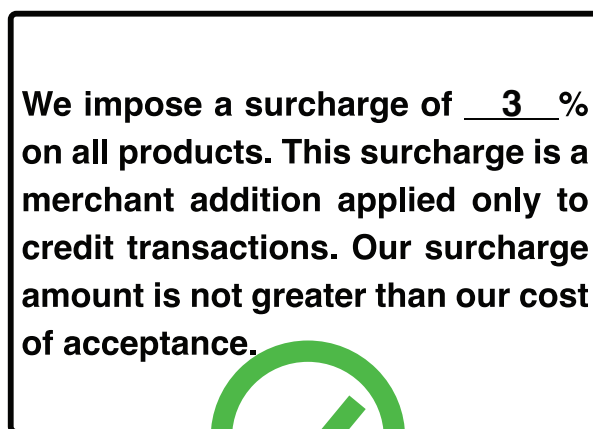
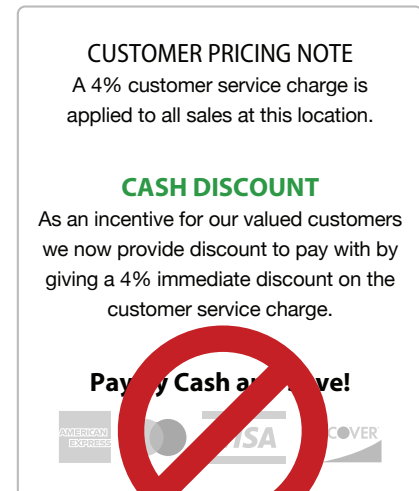
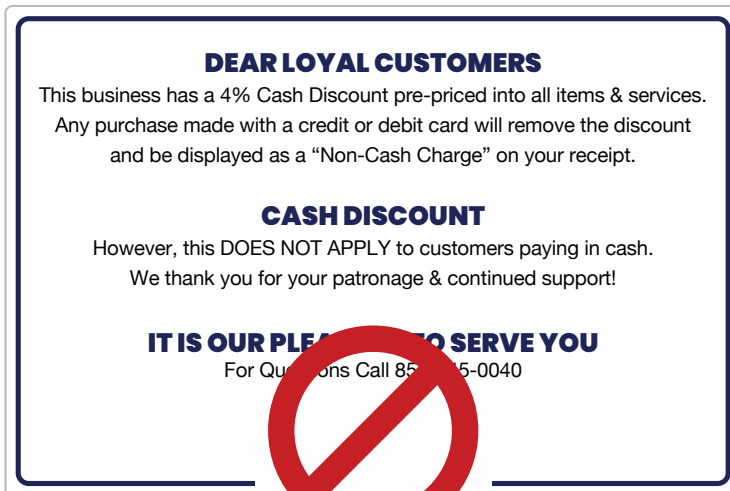
Surcharge Signage Compliance

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.



SCAN HERE

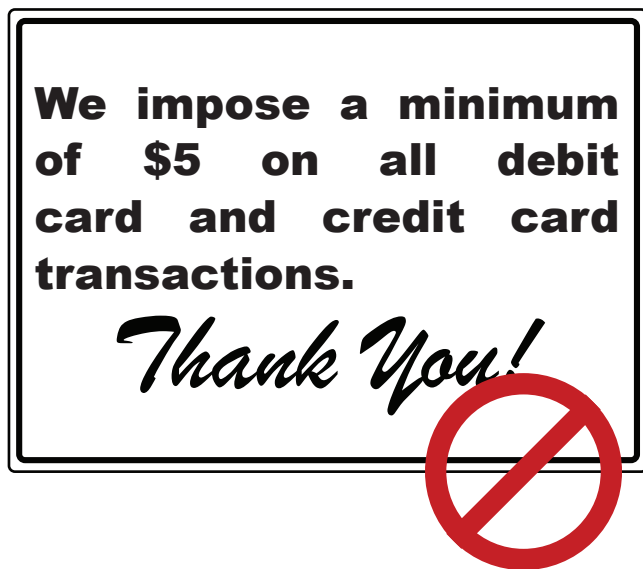
Surcharge Signage Compliance

Credit Card Minimum Signage



Minimum signs must not be imposed on debit card transactions.

Minimum signs can **ONLY** apply to credit card transactions and **MUST** be higher than \$10.00.



- ☐ Remove all signs that mention minimum transactions on debit cards.
- ☐ Confirm that credit card minimum signs are higher 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

Surcharging Questions?

info@merchantindustry.com

