

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.



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



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

Non Compliant Credit Card Receipt Credit/Debit Card Receipt

SWIPE4FRE 1234 Merchant New York, 1 71855555 V#0123456	St. NY 5
09/27/2018	6:33
Sale	
Trans#: 1 Ba	atch #: 1
AMEX **********1234	CHIP **/**
AMOUNT:	\$10.00
Surcharge	\$0.30
TOTAL AMT:	\$10.30
Resp: APPROVA Code:	L 123456 123456
	56123456
TransID: 1234567	89123456
App Name:	AMERICAN EXPRESS
AID: A0000000	
	34567890
TSI:	E800
Cardholder Ackno receipt of good obligations set by the cardhol agreement with i	ds and forth der's
x_John Sm	
SMITH/JOAN COSTOMER C	



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.

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.

3% Surcharge Sticker

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.

DEAR LOYAL CUSTOMERS

This business has a 4% Cash Discount pre-priced into all items & services.

Any purchase made with a credit or debit card will remove the discount and be displayed as a "Non-Cash Charge" on your receipt.

CASH DISCOUNT

However, this DOES NOT APPLY to customers paying in cash. We thank you for your patronage & continued support!

IT IS OUR PLEASE SERVE YOU

For Que ons Call 85 5-0040

CUSTOMER PRICING NOTE

A 4% customer service charge is applied to all sales at this location.

CASH DISCOUNT

As an incentive for our valued customers we now provide discount to pay with by giving a 4% immediate discount on the customer service charge.



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.

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.



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.

We impose a minimum of \$5 on all debit card and credit card transactions.

Thank You!



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

