# WELCOME TO



# 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, California, and New York.

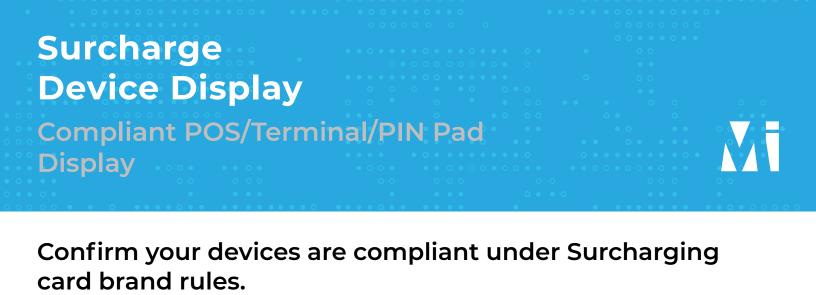
3% max on credit card transactions.

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





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.



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.



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 Credit Card Receipt

#### Non Compliant Credit/Debit Card Receipt

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SWTPE4FREE	COMPETITORS
JWIFL4IALL 1234 Merchant St.	1234 Merchant St.
1234 Merchant St. New York, NY	1234 Merchant St. New York, NY
7185555555	7185555555
V#0123456	V#0123456
09/27/2018 6:33	09/27/2018 6:3
Sale	Sale
Trans#: 1 Batch #: 1	Trans#: 1 Batch #:
AMEX CHIP	AMEX CHI
**********1234 **/**	***************************************
AMOUNT: \$10.00	AMOUNT: \$10.0
Surcharge \$0.30	Non-Cash Charge \$0.4
TOTAL AMT: \$10.30	TOTAL AMT: \$10.4
Resp: APPROVAL 123456	Resp: APPROVAL 12345
Code: 123456	Code: 12345
Ref #: 123456123456	Ref #: 12345612345
TransID: 123456789123456	TransID: 12345678912345
App Name: AMERICAN	App Name: AMERICA
EXPRESS	EXPRES
AID: A00000012345678	AID: A0000001234567
TVR: 1234567890	TVR: 123456789
TSI: E800	TSI: E80
Cardholder Acknowledges	Cardholder Acknowledges
receipt of goods and	receipt of goods and
obligations set forth	obligations set forth
by the cardholder's agreement with issuer.	by the cardholder's agreement with issuer.
agi eemenit with issuer.	agreement with issuer.
× John Smith	× John Smith
SMITH/J/ N	SMITH/JC
C STOMEP CONY	CUSTOMF COY

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 <u>3</u>% 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.

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**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.

SCAN HERE



CUSTOMER PRICING NOTE

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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 <u>3</u>% 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 **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

## **Surcharging Questions?**

info@merchantindustry.com

