



Credit Card Surcharge

Expand your options for lowering costs.

For countless individuals, credit cards have become an integral part of everyday life, and the practice of paying with cash has gradually faded as the preferred go-to payment method among consumers. When a recent survey shows that “less than 10% of Americans primarily use cash to pay for purchases,”¹ it’s clear that credit cards may simply be another cost associated with doing business in today’s market. However, accepting credit cards as payment option doesn’t have to negatively affect your bottom-line revenue. What if you could continue your business operations while offsetting some or all of those costs? Our flexible Credit Card Surcharge may just be the answer for your business.

By charging the cardholder a surcharge amount on every credit card transaction at the time of sale, our flexible Credit Card Surcharge program allows you to partially offset the cost of credit card acceptance. No matter the credit card, you can reliably accept credit card payments and reduce your cost for accepting the credit card payment.

Plus, with our flexible Credit Card Surcharge program, you can now take advantage of tiered debit pricing. Take back control of your bottom line with our credit card surcharge program.

According to J.D. Power, merchants are increasingly levying surcharges on purchases made with credit cards to help offset processing fees

34%

of merchants surveyed are adding surcharges for credit card transactions.²

Lower your cost of credit card acceptance

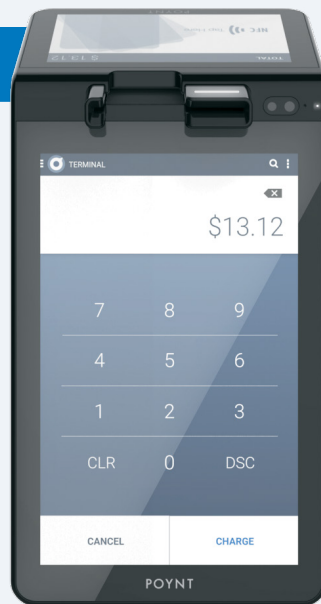
Product Detail

- Merchant can select the surcharge percentage they would like the cardholder to pay (between 1-3% in 0.25 intervals)
- Applies to credit card only, not debit cards.
- Merchants pay tiered debit pricing.
- Disclosures are required at point of entry, point of sale, and on the transaction receipt.
- Failure to comply with requirements may result in loss of acceptance of all payment products.



Surcharge supported products

- Talech
- Converge
- Tetra stand-alone terminals
- Elavon Payment Gateway
- CenPOS
- Poynt & Newland
- Simplify
- Fusebox



ABC MERCHANT 123 MAIN STREET ANYWHERE, USA 12345 TRANSACTION TYPE DUPLICATE DEMO MODE		Order Section Amount 13.00 USD Surcharge .12 USD Total of all charges and fees 13.12 USD
Server #: 000001, John Bass MID: 12345678901 TID: 1234567890123456789012 Batch #: 124 12/12/19 AVS: N Inv/Tkt. #: 12345678901234567890123456789012 Cust Ref#: 1234567890 APPR CODE: 123456 TRACE: 1 CARD TYPE *****7892M		Payment Credit Card Card Number 0000 0000 0000 0036 Charge Card Expiration Date (MM/YY) 12/20 CVV2 123
AMOUNT \$13.00 SURCHARGE \$.12 TOTAL \$13.12	Manual CP <input type="checkbox"/> Card not present (eCommerce transaction) <input checked="" type="checkbox"/> Card present receipt	
Approved X _____ CARDHOLDER NAME		

Contact us today to get started.



1 www.forbes.com/advisor/credit-cards/credit-card-statistics
 2 Merchants Are Turning to Credit Card Surcharges As Processor Satisfaction Declines, J.D. Power Finds (link - <https://www.digitaltransactions.net/merchants-are-turning-to-credit-card-surcharges-as-processor-satisfaction-declines-j-d-power-finds/>)

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