

Merchant Surcharge Program

Offsetting credit card transaction expenses has never been easier

Wouldn't it be nice if there was a way to help reduce credit card transaction expenses? The Merchant Surcharge Program provides a helping hand by enabling your business to add a percentage fee to your consumers' credit card transactions to help offset credit card processing costs.

Implementing this practice can help merchants recover credit card expenses by applying a credit card surcharge (paid by the end consumer) to eligible credit card transactions, which is itemized on customer receipts.

Available for eligible Visa®, Mastercard®, Discover®, and American Express® Opt Blue card-present and card-not-present transactions. Debit cards and prepaid cards are not eligible, as only credit card transactions apply.



Key benefits

The Merchant Surcharge Program provides the support you need to offer the convenience of credit card payment acceptance without the added cost.

- Simple, flat-rate pricing
- Helps to cover credit card processing fees
- Seamlessly integrated with supported devices and software
- Fast and frictionless checkout process



Is surcharging right for your business?

Every business is unique and your decision to implement this should be based on several considerations, including how you feel your customers may respond, as well as other contributing factors, such as:

- The potential impact on customers' experience
- What competitors might be doing
- What information must be disclosed to customers and how
- The cost of credit cards and other forms of payment

Additional eligibility and adherence to card brand guidelines apply.*



*There may be additional disclosure requirements related to surcharging depending on your type of business and where you are located. Please review the Card Brand rules and any state laws to determine what applies to your business. You are solely responsible for preparing disclosures that comply with applicable laws.

Connect with us

To learn more, contact your sales representative for additional information about surcharging.

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

Name

Phone

Email