

# Surcharge/Cash Discount/Convenience Fee Programs

✓ = Yes ✗ = Not restrictions	Surcharge	Cash Discount	Convenience Fee	Service Fee (Managed Conv. Fee)
<b>Merchant Registration Required</b>	✓	✗	✗	✓
<b>State Restriction</b>	✓	✗	✗	✗
<b>Eligible Merchant</b>	<ul style="list-style-type: none"> <li>Available to all merchant segments and types</li> </ul>	<ul style="list-style-type: none"> <li>Available to all merchant segments and types</li> </ul>	<ul style="list-style-type: none"> <li>Merchant must offer an Alternative non-face-to-face payment method; primary face-to-face payment method must not apply the fee</li> </ul>	<ul style="list-style-type: none"> <li>Available for Govt. and Education Merchants only</li> </ul>
<b>Eligible Transactions</b>	<ul style="list-style-type: none"> <li>Card Present and Card Not Present</li> </ul>	<ul style="list-style-type: none"> <li>Cash transactions</li> </ul>	<ul style="list-style-type: none"> <li>Card Not Present Only</li> </ul>	<ul style="list-style-type: none"> <li>Card Present and Card Not Present</li> </ul>
<b>Eligible Card Types</b>	<ul style="list-style-type: none"> <li>Credit Only</li> </ul>	<ul style="list-style-type: none"> <li>Cash Only</li> </ul>	<ul style="list-style-type: none"> <li>Credit and Debit</li> </ul>	<ul style="list-style-type: none"> <li>Credit and Debit</li> </ul>
<b>Program Limitation</b>	<ul style="list-style-type: none"> <li>AMEX OptBlue merchants only</li> <li>Surcharge capped at 3.00%</li> </ul>	✗	✗	✗
<b>Fee applied</b>	<ul style="list-style-type: none"> <li>Surcharge rate is a % amount and must be the lesser of 3.00% or cost of acceptance for the credit card sale</li> </ul>	<ul style="list-style-type: none"> <li>Cash Discount must be a reduction from advertised/displayed price</li> </ul>	<ul style="list-style-type: none"> <li>Fee can be flat or fixed amount; Cannot be a % or tiered amount</li> </ul>	<ul style="list-style-type: none"> <li>Fee can be a flat, fixed % or tiered amount</li> </ul>
<b>Cardholder disclosure</b>	<ul style="list-style-type: none"> <li>Surcharge fees must be disclosed at Point of Sale, Point of Entry and separately on every receipt – both in store and online, the full amount must be combined into one transaction</li> </ul>	<ul style="list-style-type: none"> <li>Signage Must be posted as POS clearly stating Cash Discount is available; “Shelf” price must reflect Credit Card Price</li> </ul>	<ul style="list-style-type: none"> <li>Applied only to a non-face-to-face transaction; must be combined into one transaction; Cannot be assessed to recurring bill-payment transactions</li> </ul>	<ul style="list-style-type: none"> <li>eCommerce merchants using third-party must process two separate transactions: Sale 1 – Govt/Edu transaction; Sale 2 – Service fee transaction; Trans clearly denoted with *Service Fee</li> </ul>