

Surcharging

Platform: Omaha
Partner Solutions Learning Organization
V2.7 – Last Updated: 05/2023

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Overview

This document is designed to be used in conjunction with **Fiserv's AccessOne Boarding User Guides** on FirstDataClients.com. This deck provides information needed to successfully enable surcharging for a merchant on the Omaha platform in AccessOne for partners enabled with this feature. If you do not have the ability to enable Surcharge, please contact your CBE.

- Surcharging allows merchants to add a % checkout fee to a credit card transaction that is paid by the end consumer to help offset the merchant's credit card processing fees
- Available for US-based merchants to add a percentage surcharge rate on credit card transactions
- Applied to Visa, Mastercard, Discover and American Express OptBlue eligible transactions
- **Device and Solution Eligibility – For a list of eligible devices, refer to the Integrated Partner Solutions Certified Listing for Software/ VAR certification or the POS terminal Solutions – Preferred Product offering (PPO) Grid**
 - For additional questions around device eligibility, please reach out to your CBE



Getting Started

Getting Started: Operational Considerations

Platform / Network Restrictions:

- Backend: Omaha
- Frontend: Nashville Or Omaha

Getting Started:

- Boarding: Enablement via AccessOne
 - A MFC Grid specific for Surcharge merchants must be created. This allows billing to merchants for expenses related to Chargebacks, PCI cost, product fees, etc. **MFC Grids with Association Fees and Dues and Assessment costs are not allowed.**

Entitlement Restrictions:

- Merchants with Amex Direct (ESA) are not eligible

Setup Requirements:

- Surcharge amount is left up to user's discretion, up to 3.0%
- Merchant must post signage to indicate surcharge
 - All Debit (PIN and Signature) Transactions and Prepaid cards are not eligible to include surcharge. Only credit transactions are acceptable.

Getting Started: Surcharge Program Requirements

- **Disclosure:** Merchants are responsible for displaying clear & prominent disclosures of the surcharge rate at the point-of-sale/interface and point-of-entry that complies with surcharging requirements by the Card Brand Rules. See below for an example of suggested language based on Card Brand Rules:
 - We impose a surcharge of _% when paying with a credit card, which is not greater than our cost of acceptance. The adjustment will appear on your receipt. We do not surcharge debit cards. Any purchases made with a debit card or cash will not include a surcharge.
 - **Note:** Please see Fiserv Legal Disclaimer to Merchants on the right.
- **Debit:** Surcharge is **not** applied on debit (PIN and Signature) or prepaid card transactions
 - Merchants can still accept debit cards, but surcharge can not be applied to any debit transactions
- **Multiple MID Set-up:** Surcharge can be applied at a MID level
 - Example: Surcharge can be applied at location level (by MID) but must apply on all devices or solutions per registered location. Merchant cannot selectively apply/not apply surcharge.

DISCLAIMER

- There may be other disclosure requirements related to surcharging depending on your type of business and where you are located. Please review the Card Brand rules and any statelaws to determine what applies to your business. You are solely responsible for preparing disclosures that comply with applicable laws.
- Notices/Disclosures indicating that you are assessing a surcharge on credit card purchases must be posted at all points of customer interface, including **point of entry** and **point of sale/transaction**
- Some states have additional disclosure requirements whereby businesses are not allowed to advertise one price, and then add a surcharge at the point of sale when a consumer elects to pay with a credit card. Instead, businesses are required to inform consumers of the higher credit card price for each product or service by posting the higher prices. In these states, merchants must **clearly post the dollar and cents amount of each** product or service offered. Additionally, businesses may be required to inform consumers of the higher credit card price for each product or service by posting the dollar and cents amount of the higher price.

Getting Started: Merchant Considerations

Merchants must decide if surcharging is the right choice for their business

- It is important that Merchants **know their customer** to decide if surcharging is right for their business
- Select states/ territories prohibit the practice of surcharging
 - Merchants located in **CT, MA, and PR** are not eligible to surcharge
- Card Not Present Transactions also have explicit limits
 - If the cardholder's billing address is from a state that **does allow** surcharge, the CNP transaction will be process with the surcharge amount
 - If the cardholder's billing is from a state that **does not allow** surcharging, the CNP transaction will be processed without the surcharge due to the cardholder billing address being in a state that prohibits surcharge.
- Surcharge **cannot** be applied to debit (signature and PIN) and prepaid cards
 - Merchants are responsible for processing fees

Getting Started: Merchant Considerations, Continued

- Surcharge helps merchants recoup some expenses related to accepting cards but does not **eliminate** processing costs
 - Merchants will incur standard processing fees for debit and prepaid transactions as well as any other contractual monthly/misc. fees (Chargeback fees, PCI fees, etc.)
- Merchants will incur credit card processing fees in the following scenarios:
 - Tip amount for “tip on paper” transactions
 - See example on right
 - CNP transactions initiated by cardholders whose billing addresses are in one of the prohibited states
 - Return Transactions
 - Surcharge must be refunded to the cardholder in full. Merchants will not be refunded the surcharge amount or discount for returns
 - Surcharge amount will be pro-rate for partial refunds

Tip on Paper Receipt Example

Subtotal	\$7.00	
Total Taxes	\$2.70	
Total	\$9.70	
Credit card fee (3%)	\$0.29	Surcharge amount disclosed to cardholder prior to Tip
CREDIT CARD AUTH VISA 4102	\$ 9.99	
Tip	-----	
Total	-----	
I agree to pay the above amount per the cardholder and/or merchant agreement		
Tip	Amount	Total
15%	\$1.46	\$11.16
18%	\$1.75	\$11.45
20%	\$1.94	\$11.64
30%	\$2.91	\$12.61
To cover the cost of accepting credit cards, we collected a 3% credit card fee. Tips won't be surcharged.		
Disclaimer that Tips will not be surcharged		



Pricing & Requirements

Standard Surcharge Program Pricing

For illustrative purposes only

Surcharge Rate	3.0% (passed to cardholder)
Credit Card Discount Rate	2.9126% (billed to merchant)
Debit Card Discount Rate	1.00 %*
Debit Card Transaction Fee	\$0.25*

Note: No additional Interchange/assessments/pass-through fees

*Applies to all Debit Card Transactions (Signature, PIN, and Prepaid)

Additional Fees: Business as Usual (BAU) or however Partner choose to charge their merchants

- Chargeback Fees
 - Product Fees
 - Minimum Processing Fees
 - Authorization fees
-

Qualification

- Merchant must be in a state/ territory that allows surcharging
- Merchant must be eligible for American Express OptBlue program, in order to accept AmEx card
- Merchant can not profit from the surcharge program
- Surcharge rate must correspond to the merchant's credit card discount rate

Standard Surcharge Program Pricing Example

For illustrative purposes only



How does Surcharge work?

Surcharge Rate = 3.00%

Merchant charges consumer **3.00%** on Sale amount

Sale Amount

\$100



Surcharge

(3%)

\$3.00



Total billed to cardholder

\$103.00

Discount Rate = 2.912621%

Merchant is billed **2.912621%** on the **Total** amount of the transaction

Settled Amount

\$103.00



Discount Rate

(2.912621%)

\$3.00



Merchant net funded

\$100

*Merchant nets back to **\$100** Sale amount*

Surcharge Program Pricing Grid

$$D = \frac{100 \times S}{100 + S}$$

Formula for Discount Rate (D) based on the Surcharge Rate (S)

Surcharge Rate	Calculated Discount Rate
3.00%	2.912621%
2.50%	2.439024%

Disclaimer: The above calculations are provided as a point of reference. Fiserv does not assume responsibility for calculation of revenue on specific clients and their merchants.



Creating MFC Grid

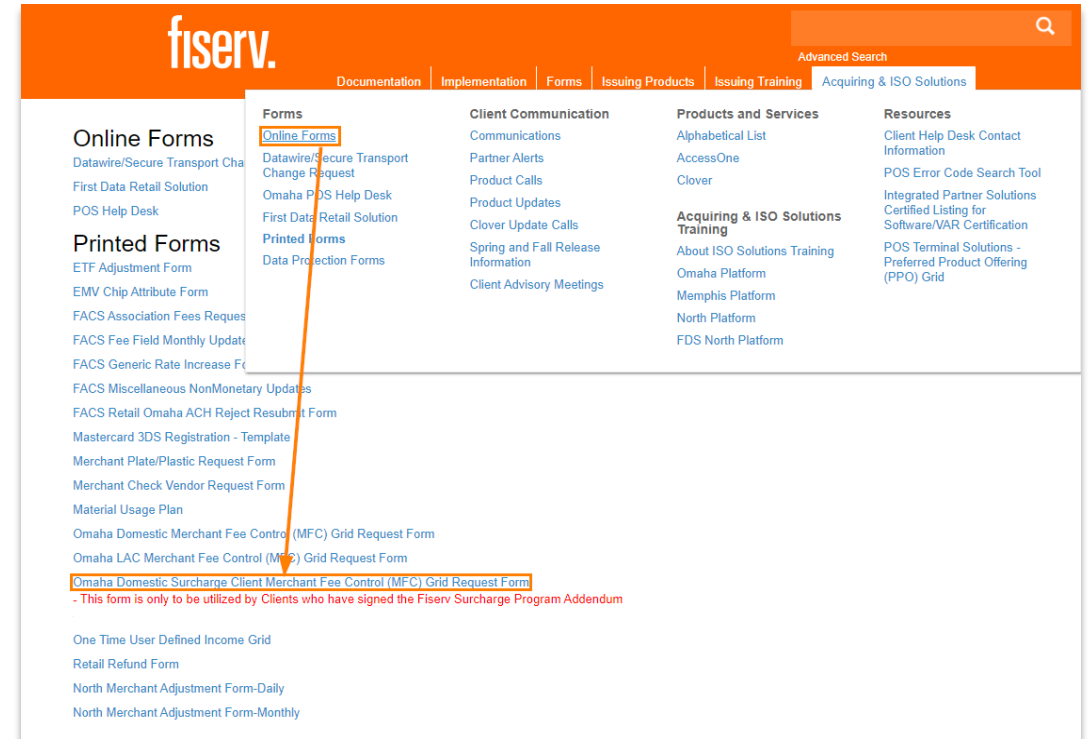
Retail and Wholesale Partners (Service Center Web)

Creating & Updating MFC Grids – Retail and Wholesale Partners

Once surcharge is enabled, the first step is to ensure a MFC Grid without association fees is available. It is strongly encouraged to build a specific MFC Grid for surcharge to use when boarding merchants on the surcharge program.

Creating & Updating MFC Grids

1. To build or update an MFC Grid(s), log on to [Firstdataclients.com](https://firstdataclients.com)
2. From [Acquiring and ISO solutions](#), go to [Forms > Online forms](#)
3. Find the [Omaha Domestic Surcharge Client Merchant Control Grid Request \(MFC form\)](#) and click to download the form
4. Select the fees that you wish to pass to surcharge merchants
 - For questions about completing the form, please review with your CSA
5. Once completed, submit via Service Center Web
 - **Important note:** MFC grid request must be submitted by the 15th of the month to be completed in the current month.



Updating Existing MFC Grid with the Association Release

Partners are responsible for thoroughly reviewing the Domestic Association Release alerts and ensuring that all grids are properly updated with each Association release. *The alert will outline all the new fees and will indicate if the fee is applicable to surcharge.*

For each Association release, partners must follow the required steps outlined in partner alerts to make grid updates for applicable fees using the [\[Month\]\[Year\] Install Omaha Domestic MFC Grid Request Form](#)

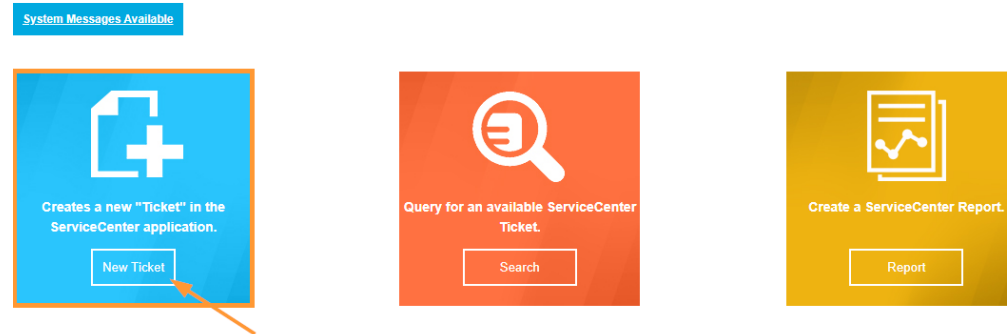
Submitting MFC Grids – Service Center Web

Retail & Wholesale Partners

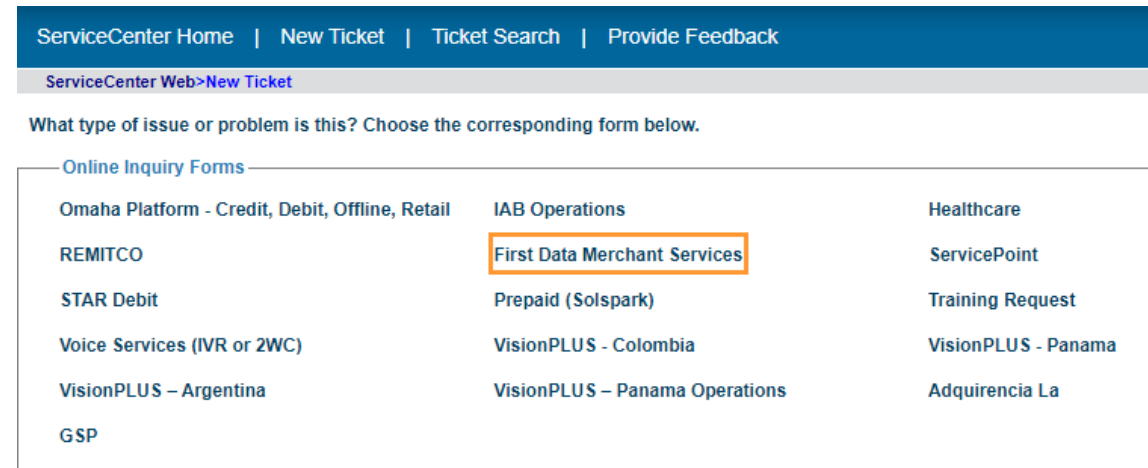
1. Create SCW Ticket by logging into <https://servicecenter.firstdataclients.com/SCW/>



2. Select **New Ticket**



3. Select **First Data Merchant Services**



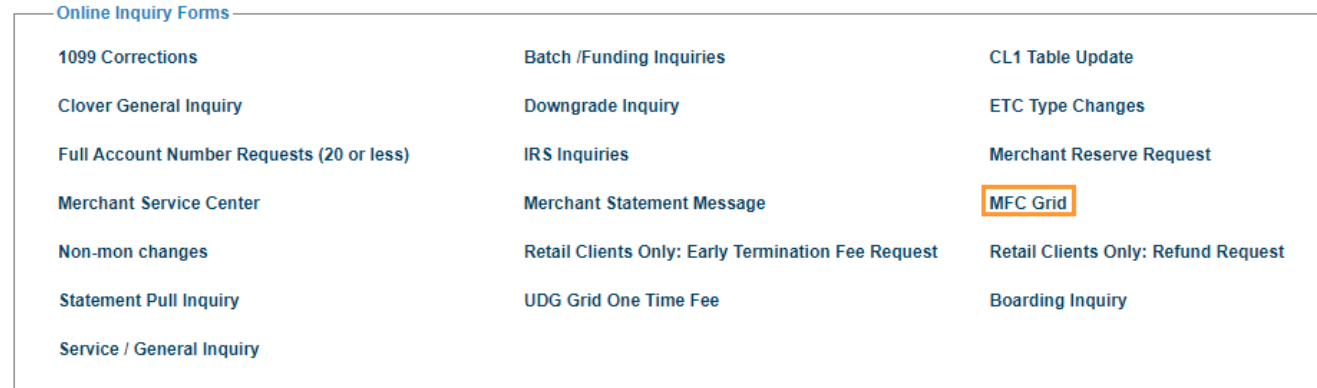
Submitting MFC Grids – Service Center Web, Continued

Retail & Wholesale Partners

4. Select **Omaha Backend**



5. Select **MFC Grid**



6. Complete all fields on the form, as appropriate

- Client ID
- Client Name
- Business Area = **Merchant – Inquiry**
- Sys/Prin(s) grid will be used with
- Type of request = **New Grid** or **Update Existing Grid**
- **Submit** ticket to receive Ticket #

7. Once Ticket has been submitted, update Surcharge MFC grid Form with ticket number and attach completed form to ticket.



AccessOne Enablement

Boarding



Surcharge Program Requirements: AccessOne

- Validation will be performed at the time of account submission to ensure that merchant with the Merchant Surcharge Program pricing meet the eligibility criteria
 - In AccessOne, the **Allow Merchant Surcharge Program** enablement box and **Surcharge Rate** entry box will be displayed if Merchant Surcharge Permission has been enabled.
 - If unavailable but have signed all agreements required, work with your CSA to have the AccessOne Profile enabled.
 - Merchant Surcharge is not allowed for NON-US merchants.
 - MA, CT, and Puerto Rico are also Prohibited
 - A Surcharge Specific MFC grid should be built and available to board
 - Surcharge Merchants will be boarded using the **Flat Rate** pricing structure
 - If doing PIN Debit, It is recommended to set Bundled Pricing to **Option 2 – Bundled Fees For Pin and Signature Debit combined**
 - Email notification will be sent to ISO Partner to register merchants with Mastercard when enabling Surcharge

AccessOne Enablement: Boarding

On the **Processing Page**:

- Keyer's will be prompted to make the selection to **Allow Merchant Surcharge Program**, select **Yes**

Allow Merchant Surcharge Program	Yes 
<i>Merchant Surcharge is only applicable to Tiered and Flat Rate Pricing.</i>	
Visa Registration Number (Optional)	<input type="text"/>
Visa Registration Date (Optional)	MM/DD/YYYY 

- Visa Registration Number and Date are **optional** fields
- **Save**

AccessOne Enablement: Boarding

On the **Pricing Page**:

- Select the **Discount Method**
 - Daily is recommended
- Make sure all entitlements are checked
- **Recommended**: Set Bundled Pricing Option to **Option 2 – Bundled fees for Pin and Signature Debit combined**
 - Note: If Bundled Pricing is not chosen, partners will have to apply pricing to Signature and Pin Debit Entitlements as normal but will need to prices based of surcharge limits.
- Enter the **Merchant Surcharge Rate** and **Merchant Surcharge Effective Date**
 - Surcharge rate must be within a range between **0.10 – 3.0%**
- **Save**

Discount Method: Daily

Discount Method: 06 - Charge merch Daily disc based on fixed pct rate

Bankcard Entitlement Accepted

All MC Credit VISA Credit Discover Credit PayPal

MC Debit VISA Debit Discover Debit

PayPal Opt-Out Reason: Other

Bundled Pricing Options: Option 2 - Bundled fees for PIN and Signature Debit combined

Statement Interchange Print Option: Blank - Use Inter. Fee Prt. Opt. in PCF

Merchant Surcharge Rate: 3.00 %

Merchant Surcharge Effective Date: 02/01/2023

AccessOne Enablement: Boarding

Continuing the Pricing Page:

- Select Flat Rate
 - Tiered will also be accepted but will reflect more fields that are not required.

Mastercard Credit

Tiered Flat Rate ERR Pass Thru Interchange

MC Credit Fee Class: 012 Merit 3

MC Credit Merchant Pricing Grid: Select One

Buttons: Select One, COPY MPG

- The discount rate will calculate and auto populate based on the Surcharge Rate that was entered

	Discount	Discount (%)	MPG TXN Fee (\$)
MC Qual Credit	2.913 %		
MC Other Item Rate	\$0.00000		
MC Other Volume %	00.000 %		

Button: COPY ALL RATES

- Set the appropriate Debit Fee Class Codes

Bundle Pricing for PIN and Signature Debit (Option 2)

Bundle Pricing Type: PIN and SIG Debit Bundle

MC Debit Fee Class: 076 Merit 1 Debit

Visa Debit Fee Class: 101 CPS Retail Debit

Discover Debit Fee Class: 113 Retail (Debit)

AccessOne Enablement: Boarding

On the **Pricing Page**, continued:

- If Bundled Pricing was chosen: Entered the Bundle Percent and Bundled Per item
 - Bundles PCT: 1.25%
 - Bundled Rate per item: \$0.25

On the **Other Entitlements Page**:

- Add American Express OptBlue
 - Select the Amex Fee Class
 - Discount Rate is default and grayed out
- Enter the **Amex OptBlue Authorized Signer Details**

Bundle PCT	1.250 %
Bundle Rate per Item	\$0.25000

American Express Entitlement

American Express OptBlue® AMEX DIRECT

Tiered Flat Rate ERR Pass Thru Interchange (Program Fees)

AMEX Fee Class: 501 - Retail Amount 2 (\$75.01 - \$1000)

AMEX Merchant Pricing Grid: Select One

AMEX Volume: \$25,000

	Discount	Discount (%)	MPG TXN Fee (\$)
AMEX Qual Credit	2.913 %		

AMEX OptBlue® Authorized Signer Same as First Owner

First Name of Authorized Signer: jon

Last Name of Authorized Signer: consumer

Title of Authorized Signer: PRESIDENT

Date of Birth of Authorized Signer: 01/01/1980

Country Code of Authorized Signer: UNITED STATES

AccessOne Enablement: Boarding

On the **Equipment and FE Page**

- Select appropriate, surcharge capable equipment
- If incompatible equipment is selected, a validation error will occur on the summary page. Keyer will be unable to submit the application
- If no equipment is selected or Surcharge Capable equipment has been selected, a validation successful message will populate on the summary page. Keyer will be able to submit the application.

Equipment and FE MPA ID: 1093740 Location 01 - jim church test

Equipment

Add Equipment Omaha CHOOSE FRONT END

Model	Qty	FE	Type	Pin Pad	Printer	Check Reader	Key Status	Date/Time	Delete
Clover Mini 2 WiFi	1	Omaha	Clover Mini				Complete	10/20/2022 16:53	DELETE

Page: < 1 > 1 Go Displaying page 1 of 1. Records 1 - 1 of 1. Results per page: 10

MPA Summary

Location 01: Equipment and FE - FD150 is NOT allowed with Merchant Surcharge Program.

MPA Summary

Validation Successful.

Location 01 - Merchant Surcharge Program has been selected with no equipment.

AccessOne Enablement: Boarding Scenarios and Results

Scenario	Result
If a keyer enters a value that is greater than 3.0 an on-screen validation will display	Merchant Surcharge Rate must not be greater than 3.0%.
If a keyer enters a value that is less than 0.10 an on-screen validation will display	Merchant Surcharge Rate must not be less than 0.10%.
If a value is not keyed for the Surcharge Rate an on-screen validation will display	Merchant Surcharge Rate is required.
If a keyer enters a value that is prior to the date of the Merchant Surcharging Effective date an on-screen validation will display	Merchant Surcharging Effective Date must be today's date or a future date.



AccessOne Enablement

Account Maintenance

AccessOne Enablement: Account Maintenance

In the **Merchant Card Information** Section:

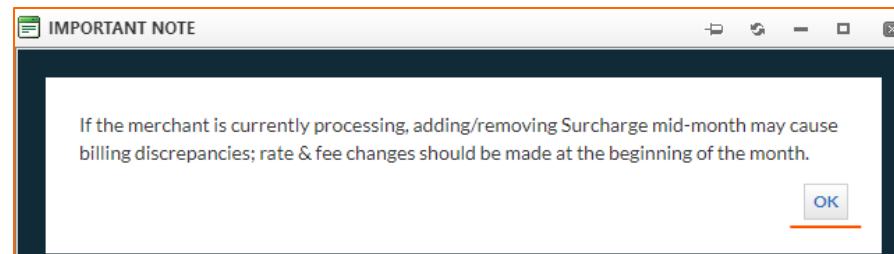
- Click **Edit** for **Merchant Surcharging**

Merchant Card Information [ADD ENTITLEMENT](#)

Merchant Surcharging [EDIT](#)

Allow Surcharge	-	Surcharge Rate	-	Surcharge Offering Type	-	Surcharge Effective Date
Visa Registration Number	-	Visa Registration Date	-			

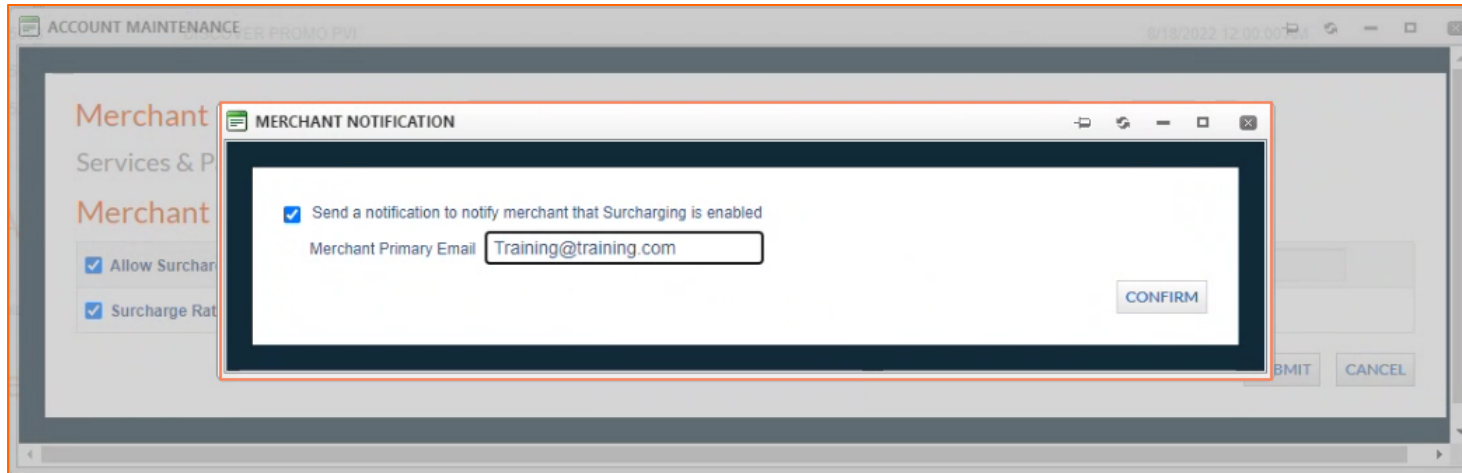
- A **reminder** about changing pricing mid-month will appear, Click **OK** after reading



AccessOne Enablement: Account Maintenance

Before Surcharge is enabled, a notification box will allow partners to send a one-time email alert to merchants that will notify them that surcharge has been enabled.

- The checkbox will be selected by default. This may be unselected.
- Merchants primary email address will default but partners may update the email address.
- Once fields have been adjusted, select **CONFIRM**



Example Email:

```
<DBA>
<MID>

Your Merchant Processing Account is now enabled for the Merchant Surcharge Program. Please contact the number on your Merchant statement if you have any questions.

Thank you
```

AccessOne Enablement: Account Maintenance

The **Allow Surcharge** dropdown, **Surcharge Rate**, **Visa Surcharge Registration Date** and **Number** (optional), are added in the **Merchant Card Information section**.

A. Allow Surcharge

- A – Active Surcharging
- C – Cancel Surcharging
 - If cancelling, the effective date will have to be set to current date

B. Surcharge Rate

- When Allow Surcharge is set to active, the Surcharge rate field will be enabled with the below specification
- Min: 0.100%, Max: 3.00% – Default: 3.00%
- Required: Yes

C. Surcharge Offering Type

- 01 – Standard Offering (Default)
 - Other option are not applicable and will result in a validation error.

D. Surcharge Effective Date

Optional: Enter the Visa Registration Number, Visa Registration Date if applicable.

The screenshot shows a web application window titled "ACCOUNT MAINTENANCE". The main content area displays "Merchant Number: 5180000105437 - MHS PRC" and "Services & Payment Processing". Below this, the "Merchant Surcharging" section contains a table of settings:

<input checked="" type="checkbox"/> Allow Surcharge	A - Active Surcharging	<input checked="" type="checkbox"/> Visa Registration Number	1234567
<input checked="" type="checkbox"/> Surcharge Rate	3.00%	<input checked="" type="checkbox"/> Visa Registration Date	01/02/2023
<input checked="" type="checkbox"/> Surcharge Offering Type	01 - Standard Offering		
<input checked="" type="checkbox"/> Surcharge Effective Date	02/28/2023		

At the bottom right of the form, there are "SUBMIT" and "CANCEL" buttons.

AccessOne Enablement: Account Maintenance

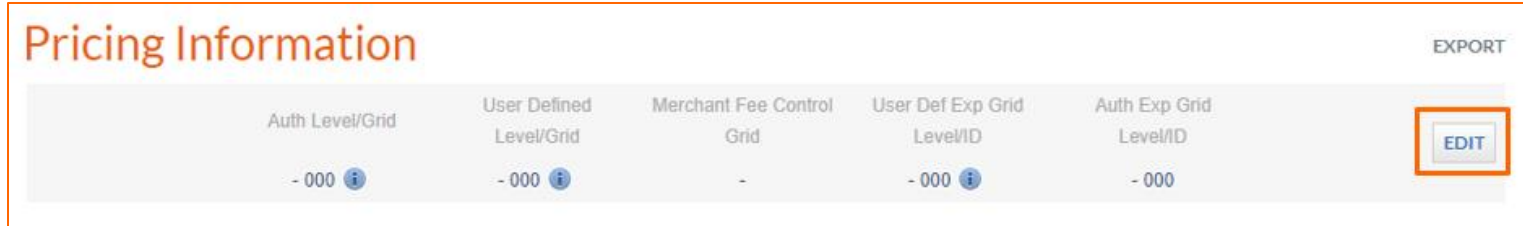
To verify if an email notification was sent to the merchant, the Merchant Information (MIF) page will display receipt under the Merchant Surcharging sub-category:

- If an email **was** sent while activating surcharge:
 - “An email notification for activating Surcharge was sent to <email address> on <DTS>”
 - <email address> will have the email address to which the email was sent
 - <DTS> will have the date/time stamp on which the email was sent
- If an email **was not** sent while activating surcharge:
 - “No email notification was sent to the merchant for activation”

AccessOne Enablement: Account Maintenance

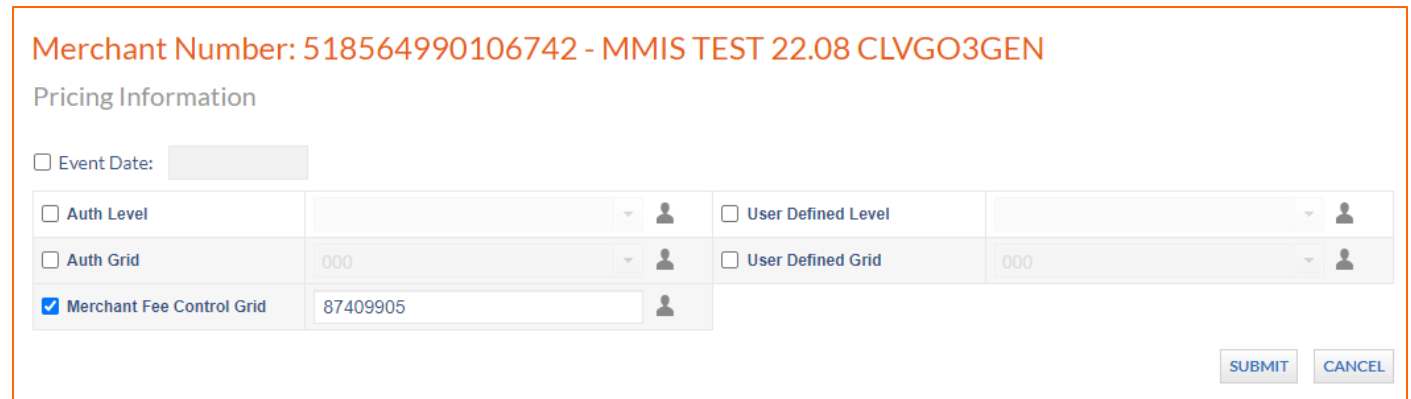
Reminder: Partners need to **update the MFC Grid** in the **Pricing Information** Section

- Click Edit



The screenshot shows the 'Pricing Information' section of the AccessOne interface. It features a table with the following columns: 'Auth Level/Grid', 'User Defined Level/Grid', 'Merchant Fee Control Grid', 'User Def Exp Grid Level/ID', and 'Auth Exp Grid Level/ID'. The data rows show values like '- 000' and '-'. An 'EXPORT' button is in the top right, and an 'EDIT' button is highlighted with a red box on the right side of the table.

- Select Merchant Fee Control Grid
- Type the MFC Grid Table ID if adding or changing to new
 - Backspace existing MFC Grid ID, if removing



The screenshot shows the 'Merchant Fee Control Grid' configuration form. At the top, it displays the 'Merchant Number: 518564990106742 - MMIS TEST 22.08 CLVGO3GEN'. Below this, there's a 'Pricing Information' section with a table of options:

Option	Value	Action
<input type="checkbox"/> Event Date:		
<input type="checkbox"/> Auth Level		▼ [User Icon]
<input type="checkbox"/> User Defined Level		▼ [User Icon]
<input type="checkbox"/> Auth Grid	000	▼ [User Icon]
<input type="checkbox"/> User Defined Grid	000	▼ [User Icon]
<input checked="" type="checkbox"/> Merchant Fee Control Grid	87409905	[User Icon]

At the bottom right, there are 'SUBMIT' and 'CANCEL' buttons. The 'SUBMIT' button is highlighted with a red box.

- Click **Submit** once changes have been entered

AccessOne Enablement: Account Maintenance

Once the user submits the change, AccessOne will prompt to upload documents.

- After uploading documentation, AccessOne will display a confirmation with old and new values
- Surcharge Rate, Allow Surcharge and Offering Type fields are displayed on the confirmation screen as seen below
- **Note:** The Surcharge Merchant Addendum must be uploaded via the Document Upload modal to ensure compliance

The 'DOCUMENT UPLOAD' modal includes the following fields and buttons:

- Type: Other (dropdown)
- File: [input field] BROWSE
- Comment: [text area]
- ATTACH DOCUMENT

The 'CONFIRMATION REQUIRED' modal displays the following table:

Category	Sub-Category	Field	Old Data	New Data
Services & Payment Processing	Merchant Surcharging	MC Qual Credit	1.000	2.913
Services & Payment Processing	Merchant Surcharging	MC Mid-Qual Credit	0.00	00000
Services & Payment Processing	Merchant Surcharging	MC Non-Qual Credit	30.000	00000
Services & Payment Processing	Merchant Surcharging	MC Credit Interchange Fee Flag	1	5
Services & Payment Processing	Merchant Surcharging	Allow Surcharge		Active
Services & Payment Processing	Merchant Surcharging	Surcharge Rate		3.00
Services & Payment Processing	Merchant Surcharging	Surcharge offering type		01
Services & Payment Processing	Merchant Surcharging	Surcharge Effective Date		05/05/2021
Services & Payment Processing	Merchant Surcharging	Discount Method	Monthly	Daily



Reporting

Merchant Statements & Receipts

Rownet Reports

Merchant Statement

Surcharge will display on the merchant's month-end statement in the following sections:

- **Account Summary**
 - Shows total surcharge collected on credit sales
- **Summary By Day**
 - Will include a surcharge collected column per day for total submitted amounts
- **Summary By Card type**
 - Includes two **Surcharge Collected** columns with total **Items** and **Amount** of applicable card charges

Statement view

YOUR CARD PROCESSING STATEMENT

DBA NAME:
ATTENTION TO NAME:
0000 MY STREET STE 0
MY TOWN MY 00000-0000

Account Summary
An overview of your account activity for the statement period.

Page 2: Total Amount Submitted \$4,722.40
Page 3: Chargebacks/Reversals 0.00
Page 4: Adjustments 0.00
Page 5: Fees \$200.83

Total Amount Processed \$4,513.57

Surcharging Saved You \$180.00
Surcharge is applied to Credit card activity only.

Funding Summary
Direct Deposit \$4,143.37
Standard Funding \$370.20

Your sales were **\$4,722.40** this month which is

SUMMARY BY CARD TYPE

Card Type	Average Total	Total Gross Sales You Submitted		Refunds		Night Deposit		Total Amount You Submitted		Surcharge Collected	
		Items	Amount	Items	Amount	Items	Amount	Items	Amount	Items	Amount
Mastercard	\$25.65	801	\$7,720.96	0	0.00	0	0.00	801	\$7,720.96	80	\$0.00
VISA	\$26.40	125	\$13,888.75	0	0.00	0	0.00	125	\$13,888.75	31	\$0.00
Discover	\$26.74	14	\$416.40	0	0.00	0	0.00	14	\$416.40	0	\$0.00
AMEX ACG	\$10.88	30	\$877.76	0	0.00	0	0.00	30	\$877.76	0	\$0.00
AMEX	\$21.18	2	\$46.36	0	0.00	0	0.00	2	\$46.36	0	\$0.00
Debit/ATM	0.00	0	0.00	0	0.00	10	\$5,397.36	0	0.00	0	\$0.00
Total		842	\$22,736.11	0	0.00	10	\$5,397.36	842	\$22,736.11	110	\$0.00

Summary By Day

Date	Submitted Amount	Chargebacks/Reversals	Adjustments	Fees	Night Deposit	Standard Funding	Surcharge Collected
12/01/19	\$1,224.70	0.00	0.00	0.00	0.00	0.00	\$0.00
12/02/19	\$557.11	0.00	0.00	0.00	0.00	0.00	\$0.00
12/03/19	\$507.68	0.00	0.00	0.00	0.00	0.00	\$0.00
12/04/19	\$613.88	0.00	0.00	0.00	0.00	0.00	\$0.00
12/05/19	\$250.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/06/19	\$343.80	0.00	0.00	0.00	0.00	0.00	\$0.00
12/07/19	\$1,411.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/08/19	\$1,158.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/09/19	\$888.74	0.00	0.00	0.00	0.00	0.00	\$0.00
12/10/19	\$444.37	0.00	0.00	0.00	0.00	0.00	\$0.00
12/11/19	\$773.94	0.00	0.00	0.00	0.00	0.00	\$0.00
12/12/19	\$1,762.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/13/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/14/19	\$489.50	0.00	0.00	0.00	0.00	0.00	\$0.00
12/15/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/16/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/17/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/18/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/19/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/20/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/21/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/22/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/23/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/24/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/25/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/26/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/27/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/28/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/29/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/30/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
12/31/19	\$979.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Total	\$8,000.00	0.00	0.00	0.00	\$5,397.36	\$4,143.37	\$0.00

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Disclaimer: This example is a mock-up for educational purposes and is subject to change.

Receipts

Solutions that surcharge must disclose the surcharge dollar amount on every receipt & cardholder interface. The surcharge amount must be clearly and prominently disclosed at the point-of-interface and point-of-sale.

Cardholder Receipt Example

Subtotal	\$100.00
Credit card surcharge(3%)	\$3.00
Total	\$ 103⁰⁰

VISA 8553	\$103.00
Cashier: John Snow	

February 02, 2023 • 8:29 pm	
Payment ID: 24ZEXXDCR2XYZ	
Order ID: 6F5EYPZ4GKXYZ	
Order Employee: John Snow	

Payment Screen Example

SWIPE →

SALE

\$100.00

+\$3.00 merchant credit card surcharge

Type Card Alipay GIFT CARDS

Pay

Tip on Paper Receipt Example

Subtotal	\$7.00	
Total Taxes	\$2.70	
Total	\$9.70	
Credit card fee (3%)	\$0.29	
CREDIT CARD AUTH VISA 4102	\$ 9.99	
Tip	-----	
Total	-----	
I agree to pay the above amount per the cardholder and/or merchant agreement		
Tip	Amount	Total
15%	\$1.46	\$11.16
18%	\$1.75	\$11.45
20%	\$1.94	\$11.64
30%	\$2.91	\$12.61

To cover the cost of accepting credit cards, we collected a 3% credit card fee. Tips won't be surcharged.

Surcharge amount disclosed to cardholder prior to Tip

Disclaimer that Tips will not be surcharged

Rownet Reporting

Wholesale & FSP Partners Only

After enrolling merchants in the Merchant Surcharge Program, Wholesale and FSP partners may monitor merchant surcharge activity using the following reports:

- **MD-414** Authorization Detail Log Report
- **MD-910** Daily Surcharge Report
- **MD-911** Daily Surcharge Card Level Summary Report
- **MM-101/MM-101A** Merchant Profitability

Surcharge will only appear on certain types of merchant statements. Surcharge will not appear on the Merchant Statement Print File (FSP Only) or the MHD - Merchant Statement screen in the Omaha mainframe/3270.



FAQs

FAQs

Q: How do I set merchants up with merchant surcharging on eligible Clover devices?

A: You can enable a merchant for surcharging as a part of the boarding process in AccessOne. Just ensure that you select the “Allow Merchant Surcharge Program” check box on the ‘Processing’ page, and then ensure that you enter your desired surcharge rate in the “Surcharge Rate” field on the ‘Pricing Page’.

NOTE: Rate cannot exceed 3.0%

Q: How does a merchant notify the card brands of their intent to surcharge?

A: As part of the boarding process, the ISO must submit the card brand registration on the merchant’s behalf. Communication from Fiserv will be sent to the ISO. Registration links will be included in the email.

- *As an ISO, you will be responsible for alerting your merchants once surcharging has been enabled.*
- **Email example:** *Your Merchant Processing Account is now enabled for the Merchant Surcharge Program. Please contact the number on your Merchant statement if you have any questions.*

Q: Where can a merchant get disclosures/signage?

A: Merchants are responsible for creating their own signage that meets surcharging requirements with card brand rules + state laws.

See below for Fiserv's Legal Disclaimer to merchants and an example of suggested language based on Card Brand Rules:

- *We impose a surcharge of _% when paying with a credit card, which is not greater than our cost of acceptance. The adjustment will appear on your receipt. We do not surcharge debit cards. Any purchases made with a debit card or cash will not include a surcharge.*
- There may be other disclosure requirements related to surcharging depending on the type and location of the of business. 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.
- Notices/Disclosures indicating that you are assessing a surcharge on credit card purchases must be posted at all points of customer interface, including point of entry and point of sale/transaction.
- Some states have additional disclosure requirements whereby businesses are not allowed to advertise one price, and then add a surcharge at the point of sale when a consumer elects to pay with a credit card. Instead, businesses are required to inform consumers of the higher credit card price for each product or service by posting the higher prices. In these states, merchants must clearly post the dollar and cents amount of each product or service offered. Additionally, businesses may be required to inform consumers of the higher credit card price for each product or service by posting the dollar and cents amount of the higher price

FAQS

Q: Is there an addendum that the ISO and/or merchant must sign?

A: Yes, please reach out to your CBE to sign the client addendum. In order to begin offering surcharging to your merchants, the ISO agreement must be signed. As for your existing merchants, they must also sign an addendum once your agreement is completed if they wish to leverage surcharging. For any new merchants that you board, the MPA will reflect surcharging, therefore, a separate addendum is not necessary.

Q: Why doesn't the surcharge rate match the merchant's discount rate?

A: The surcharge rate is billed on the 'sale' amount, and the merchant's discount rate is billed on the total amount (sale amount + surcharge amount) – the effective calculation equates to the same amount billed to both cardholder and merchant.

Q: Can a merchant use cash discounting and surcharging solution?

A: No, all fee programs are mutually exclusive – a merchant must choose either surcharging, cash discounting or a convenience/service fee

Q: Merchant operates stores in multiple states or territories, some in states/territories where prohibited. Does that mean merchant cannot surcharge in any states/territories?

A: No, if a merchant operates in multiple states or territories where one state/territory prohibits surcharging and one state allows it, the rules do not prevent the merchant from surcharging in the state that allows the practice. Location in state/territory that prohibits surcharge will need to be added without the surcharge program post-boarding

Q: Can a merchant be set up with Daily or Monthly Discount?

A: Yes – they can be set up with either, but please note account changes for existing merchants are completed on the 1st of the month ONLY

FAQs

Q: Will the merchant see the surcharge amount on their statement?

A: Surcharge information will be included on the month-end statements

Q: Can a merchant add a surcharge on credit and debit card transactions?

A: No, surcharge can only be applied to credit card transactions – merchants cannot apply surcharge to debit card (signature, PIN and PINless) or prepaid card transactions, and are responsible for debit and prepaid card processing costs

Q: What if a merchant is not eligible for Amex OptBlue?

A: The merchant can still choose to surcharge but will not be able to accept AMEX cards.

Q: Can a merchant apply a surcharge on select transactions or items/services?

A: Per merchant account (MID), if a merchant is enrolled in surcharge, then surcharge must be applied to all credit card transactions for all good & services sold under the MID.

Q: Can a merchant apply different surcharge percentages for each transaction?

A: No, a merchant must apply the same percentage to all credit card transactions

Q: If a merchant has multiple POS devices, can they apply a surcharge on select devices?

A: Surcharge can be applied by MID, meaning a merchant can choose to implement surcharge at some MIDs and not on other MIDs. However, when a MID is set-up to surcharge, ALL devices/solutions under that MID must be able to apply surcharge. (ex: if a merchant has a Clover and an FD150 on a MID, they must eliminate the FD150 device if they choose to surcharge)

Q: Does the ability to surcharge apply to merchants globally?

A: No, this program is specific to US-based merchants– other rules apply outside of the US



Appendix

Surcharge vs. Cash Discount



Is surcharging the same as cash discount?

There is a lot of confusion about the difference between 'surcharge' and 'cash discount' that has led to many programs being mislabeled.

A **cash discount** is when a merchant displays credit card prices and offers a discount for customers who pay with cash or debit. Merchants *cannot* add a fee on top of the usual price and then give a discount.

A **surcharge** is when a merchant displays cash prices and charges an additional fee on top of that price for customers who pay with a credit card.

Key Difference:

- › **Cash Discount:** A customer pays **less** than the listed price when paying with cash or debit
- › **Surcharging:** A customer pays **more** than the listed price when paying with credit card

Reference Guide

	Surcharge	Cash Discount	Convenience Fee	Service Fee (managed convfee)
Registration Required	✓	×	×	✓
State Restrictions	✓	×	×	×
Eligible Merchants	All merchant segments + types	All merchant segments + types	Merchant must offer an alternative non-face-to-face payment method; primary face-to-face must not apply the fee	Available for gov't and education merchants only
Eligible Transactions	Card-present + card-not-present	Cash transactions	Card-not-present only	Card-present + card-not-present
Eligible Card Types	Credit only	Cash transactions	Credit + signature debit	Credit + signature debit
Program Limitations	Amex ESA merchants are not eligible for surcharging	×	×	×
Fee Applied	Fee is a % amount and must be the lesser of 3.0% or cost of the acceptance for the credit card sale	Cash discount must be a reduction from advertised/ displayed price	Fee can be a flat or fixed amount; cannot be a % or tiered amount	Fee can be a flat, fixed, % or tiered amount
Cardholder Disclosure	Surcharge fees must be disclosed at the POS, point-of-entry and separately on every receipt – full amount must be combined into one transaction	Signage must be posted at POS, clearing stating cash discount is available – 'shelf' price must reflect credit card price	Applied only to a non-face-to-face transaction – must be combined into one transaction, and cannot be assessed to recurring transactions	eComm merchants using a 3 rd party must process two separate transactions: Sale 1 – gov't/edu transactions; Sale 2 – service fee transaction

TPP/Vendor Solution Requirements for Surcharge

- **Receipt requirements** – Surcharge amount must be displayed as a separate line on the cardholder receipt.
- **Returns** – Merchants must return the surcharge to cardholders on return transactions; for partial refunds relating to surcharge transactions, the surcharge amount will be pro-rated.
- **Debit** – Surcharge cannot be applied on debit (including Signature and PIN) or Prepaid card transactions. Surcharge is only applied on credit transactions.
- **Authorizations/Settlement Fields** – Merchant must combine the full amount (Sale + Surcharge) in one transaction and pass the Card Brand required fields electronically for all transactions that include surcharge.
- **Surcharge amount cap** – Cannot exceed 3.0% and must be applied to all credit card transactions and all items in the sale. Merchant cannot selectively apply surcharge and should not be able to adjust surcharge rate.
- **Multiple MID set-up** – Surcharge can be applied at location level (by MID) but must apply on all devices or solutions per registered location. Merchant cannot selectively apply/not apply surcharge.
- **State/U.S. Territory Restrictions** – Merchants cannot apply surcharge to any Card Not Present credit card transaction initiated by a cardholder whose billing address is in a prohibited state/territory.
- **Certification** – Merchant or third-party must be certified for charging including all requirements identified in the Rapid Connect UMF, ISO 8583 and PTS specification documents.
- **Additional Third-Party vendor requirements**
 - Third Parties Coding to surcharge must have the ability to support both surcharging and non-surcharging merchants. For example, if the merchant account is not set up for surcharge, the surcharge fields must not be populated and transmitted in the auth request. These transactions will decline.
 - Third-Party apps need to configure surcharge rates specific to each merchant. (e.g. Merchant A surcharge rate = 3.0%; Merchant B surcharge rate = 2.5%.)