



MX™ Advantage for Surcharging

For Merchants

PRIORITY
UNIVERSITY

DATE

May 2021

WHAT IS MX™ ADVANTAGE FOR SURCHARGING?

MX™ Advantage for Surcharging provides the ability to apply a payment card surcharge, also known as a checkout fee, which is an additional fee added to a customer's bill when a credit card is used for payment.



PRODUCT DEMO

MX™ Advantage for Surcharging for Merchants

IS MX™ ADVANTAGE FOR SURCHARGING RIGHT FOR ME?

If you're looking for ways to
**offset the cost of credit card
processing,**
MX™ Advantage for Surcharging
is right for YOU!








PRODUCT DEMO

MX™ Advantage for Surcharging for Merchants

WHAT SHOULD I KNOW ABOUT SURCHARGING?

In no event may you impose a surcharge above 4%, even in cases where your discount rate exceeds 4% of the underlying transaction amount. Information provided is subject to Visa's operating regulations relating to surcharging. For more information on rules and requirements related to surcharging, click [here](#) for Visa and [here](#) for MasterCard.

U.S. merchants that intend to surcharge are required to:


-  Abide by all state and local laws as they pertain to surcharging credit card transactions. As of September 2020, the following states prohibit or limit surcharging: Colorado, Connecticut, Kansas, and Massachusetts
-  Notify Visa, Mastercard, and your acquirer at least 30 days in advance of beginning to surcharge; Visa Notification Form Submission [here](#). Mastercard Notification Form Submission [here](#).
-  Surcharging must be implemented in accordance with Card Brand rules. The type(s) of hardware/software solutions available for each method may also vary. Using MX™ Advantage for Surcharging ensures proper compliance.
-  Limit surcharging to credit cards only (no surcharging debit and prepaid cards) and limit the amount to the merchant discount rate for the applicable credit card surcharged. Surcharging may not be imposed on private labeled cards.
-  Disclose the surcharge as a merchant fee and, for both in-store and online transactions, clearly alert consumers to the practice at the point of entry, the point of sale or transaction, and on every receipt.



PRODUCT DEMO

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HOW WILL I RECEIVE SURCHARGE SIGNAGE AND WHAT DOES IT LOOK LIKE?

Surcharge signage will appear as part of your welcome kit and as shown here. 

PRIORITY
PAYMENT SYSTEMS®

 **ADVANTAGE**

The enclosed signage is provided as an example of compliant surcharge disclosure. Merchants are free to develop their own signage that meets surcharging requirements and are permitted to combine brand messages if more than one credit card brand is surcharged (e.g., Visa and MasterCard).

Compliance with Priority's requirements does not imply compliance with any relevant State laws.

Point-of-Entry Disclosure Example

We impose a surcharge on credit cards that is not greater than our cost of acceptance.

Point-of-Sale Disclosure Example

We impose a surcharge of ____% on the transaction amount on credit card products, which is not greater than our cost of acceptance.



PRODUCT DEMO

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WHAT WILL I SEE DURING MX™ MERCHANT'S QUICK PAY CHECKOUT?

When accepting a payment in MX™ Quick Pay, the approved amount for surcharge will appear in a pop-up window and will be added to the total amount as shown below.

QUICK PAY

Sale- Card- Card Not Present-

\$2.00

5555 5555 5555 4444

Valid Thru: 12 / 20 Postal Code: 30001

CHARGE

Advanced -

CONFIRM PAYMENT

Subtotal Amount	\$2.00
surcharge	\$0.07
Total Amount	\$2.07

CHARGE **EDIT**

CONFIRM PAYMENT

\$

APPROVED

October 29, 2020 2:29 PM

Card ending in: 4444
Auth Code: PPS69f

CHARGE TOTAL
\$2.07

Loss Prevention

Checked: Postal Code Does NOT Match Card Issuer

Receipt Options:

EMAIL **TEXT** **PRINT**

[Create New Customer](#)




PRODUCT DEMO

MX™ Advantage for Surcharging for Merchants

Printed MX™ Quick Pay Receipt with surcharge.

TEST MERCHANT

25 NEWBRIDGE RD
HICKSVILLE, NY 11801
(888) 111-3333
Nov 2nd 2020, 3:12:03 PM

 Amount: **\$2.00**
surcharge: **\$0.07**
Total: **\$2.07**

Payment

MasterCard \$2.07
(****4444)
Auth Code: PPS304
Card Not Present
Invoice #H004EYY0

Customer Signature

Card holder agrees to pay according to card
issuer agreement.

Return Policy
NA



PRODUCT DEMO

MX™ Advantage for Surcharging for Merchants

MX™ Advantage for Surcharging works seamlessly with the MX™ products shown below. Click each to learn more about these value-add applications.



 PAYMENT LINKS



\$ QUICK PAY



PRODUCT DEMO

MX™ Advantage for Surcharging for Merchants

And check out these terminal solutions that integrate seamlessly with
MX™ Advantage for Surcharging!

DējavooSM
Payment Software Solutions

Z8 Tri Comm



- Z3 PIN Pad /Terminal
- Z6 PIN Pad /Terminal
- Z8 - Countertop -Ethernet & WiFi
- Z9 - 3G/4G & WiFi
- Z9 - WiFi Only
- Z11 - Countertop - Ethernet & WiFi



PRODUCT DEMO

MX™ Advantage for Surcharging for Merchants

Ready to get started?

Contact Your Sales Representative For More Information



PRODUCT DEMO

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