

Thank you for choosing MX™ Advantage for Surcharging! Your merchant account has been activated with surcharging capabilities when accepting credit card payments via MX™ Merchant. Please contact your Sales Representative for complete details regarding your specific setup of MX™ Advantage for Surcharging, including the surcharge amount you are allowed to impose.

Getting Started

A surcharge is an additional fee added to a customer's bill when a credit card is used for payment which helps you offset the cost of processing fees. You may apply a surcharge when using the following MX™ Merchant solutions:

- // **MX™ Merchant Quick Pay**
- // **MX™ Invoice and Recurring Billing**
- // **MX™ Payment Links**
- // **MX™ QuickBooks Sync**

To learn more about how to surcharge with MX™ Merchant, visit MX™ Merchant's Help/Docs section when logged into MX™ Merchant by clicking here:

<https://mxmerchant.com/mx6/documentation/advantageapp>.

What You Need to Know

To ensure you have the necessary information regarding MX™ Advantage for Surcharging and Card Brand surcharging rules and regulations, we have provided you with important details below. It is important you review this information **before** surcharging to ensure you are compliant with all rules and regulations.

- // **You must notify Visa, Mastercard and your processor (Priority) at least 30 days in advance of beginning to surcharge.**

A notification form may be submitted to Visa and Mastercard by utilizing the following links, respectively;

- **VISA:**
<https://usa.visa.com/Forms/merchant-surcharge-notification-form.html>
- **MASTERCARD:**
https://www.mastercard.us/en-us/surcharge-disclosure-webform.html#contentpar_text

These notification forms must then be sent to your processor (Priority).
Contact your Sales Representative for assistance.

- // You cannot assess a surcharge above 4% of the base amount, even in cases where your discount rate exceeds 4% of the underlying transaction amount. Information provided here is subject to Visa's operating regulations relating to surcharging. Additionally, you cannot assess a surcharge that is higher than your cost of card processing.
- // 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.
- // Surcharge must be implemented according to Card Brand rules, and the type(s) of hardware/software solutions available for each method may also vary.
- // You must 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.
- // Your welcome kit contains the signage required for surcharging. If you did not receive the signage or need additional signage, please contact your Sales Representative for assistance.
- // Signage must be displayed based on the applicable processing environment:

Face-to-Face Transaction:

The merchant must 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. Signage is included with the merchant's welcome kit.

Telephone Order Transaction:

Merchant must provide verbal notification of surcharge and surcharge amount before sale is completed.

Electronic Commerce Transaction

At the point of entry (catalog, web page etc.), the first page of the catalog that references card brands is accepted and the Checkout page.

- // **Currently, several states have laws that prohibit or limit surcharging – you must follow all applicable laws. For more information on rules relating to surcharging, click here:**

<https://usa.visa.com/support/small-business/regulations-fees.html>

Links to Important Surcharging Rules and Regulations:

- // **Surcharging Credit Cards–Q&A for Merchants:**

<https://usa.visa.com/support/consumer/visa-rules.html>

- // **Visa Core Rules:**

<https://usa.visa.com/dam/VCOM/download/about-visa/visa-rules-public.pdf>

- // **Visa Merchant Surcharging Rules:**

<https://usa.visa.com/support/small-business/regulations-fees.html>

Thank you for your business and choosing MX™ Advantage for Surcharging!