



Credit Card Surcharge

The opportunity is in the name. Expand your options for lowering costs.

There are many ways to lower your costs and improve your take home profit. That might be why you've considered limiting the brand of credit cards you accept, or even accepting them at all, at your business. However, when over 70% of Americans prefer to use a card*, you know that credit cards are considered just another cost of doing business in today's market. But what if you could continue your business operations while offsetting those costs? Credit Card Surcharge may just be the answer for your business.

Our zero-cost acceptance program makes your cost for credit card acceptance free. How? By charging the cardholder, instead of your business, a surcharge fee on every credit card transaction at the time of sale. No matter the credit card, you can reliably accept credit card payments without thinking about the cost to your business.

Plus, with Credit Card Surcharge you get a flat-rate PIN debit card acceptance cost of just 1% + \$0.25 per transaction. All you need to get started is either a Tetra terminal, or a website supported by our Converge platform. Take charge, literally and figuratively, with confidence through the predictability of our Credit Card Surcharge pricing program.

Over **70%** of
Americans prefer
to use a card*



*CreditCards.com, 2017



Zero-cost credit card acceptance is now possible

Credit Card Surcharge plans

Merchant managed: The surcharge fees you collected will be funded to your DDA as part of a funding file for a batched submission. At the end of the billing period, the business will see a debit against their account for total surcharge fees you collected, and were funded for, over the course of the billing cycle.

Acquirer managed: The processor removes the surcharge fees you collected prior to sending the funding file to your DDA. No debit of the surcharge fees will appear on your account at the end of the period.

Examples with a surcharge of 4%

Order Section	
Amount	10.00 USD
Surcharge	.40 USD
Total of all charges and fees	10.40 USD

Payment	
Credit Card	
Card Number	0000 0000 0000 0036 Charge Card
Expiration Date (MM/YY)	CVV2 123
12/20	

Server #: 000001 Job
MID: 12345678901
TID: 1234567890123

Batch # 124
12/12/19
AVS: N
Inv/Tkt #:
123456789012345678901234567890123456789012345
Cust Ref#: 1234567890
APPR CODE 123456
TRACE:1
CARD TYPE Manual CP
*****7892M **/**

AMOUNT	\$10.00
SURCHARGE	\$.40
TOTAL	\$10.40

Approved

X _____
CARDHOLDER NAME

*Card-Not-Present
eCommerce Transaction*

*Card-Present
Receipt*

Supported regions

All United States regions **except for:**

- Colorado
- Connecticut
- Kansas
- Maine
- Massachusetts
- Oklahoma
- Puerto Rico

Supported stand-alone terminals

- Tetra Desk3500
- Tetra Desk5000
- Tetra Move5000

Credit Card Surcharge supported products on Converge

Virtual Terminal
(Moto/POS)

- iPP320
- iSC250
- Link/2500
- iCMP

Converge API

- Hosted Payment Page
- XML API
- Checkout.JS
- Buy Button

Processing details

- Credit Card Surcharge works on all major credit card brands.
- Merchant pays 1% + \$0.25 on PIN debit card transactions.

To learn more, please contact:

