



Credit Card Surcharge

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

There are many ways to lower your payment acceptance 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 may be 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 essentially eliminates your transaction costs for credit card payments. How? By charging the cardholder a surcharge amount 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*





Zero-cost credit card acceptance is now possible

Credit Card Surcharge plans

Merchant managed: The surcharge fees you collected will be funded to your deposit account as a part of the funding for your transaction batch submissions. 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 separates and retains the surcharge fees prior to funding your card proceeds to your deposit account. No debit of the surcharge fees will appear on your account statement at the end of the period.

Supported regions*

All United States regions **except for:**

- Colorado
- Connecticut
- Maine
- Massachusetts
- 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

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)	12/20 CVV2 123

Server #: 000001 Jo	ABC
MID: 12345678901	123 I
TID: 123456789012	ANYWH
Batch #: 124	TRANS
12/12/19	DI
AVS: N	DE
Inw/Tkt #:	
12345678901234567890123456789012345	
Cust Ref#: 1234567890	
APPR CODE: 123456	
TRACE: 1	
CARD TYPE	Manual CP
*****7892M	**/**
AMOUNT	\$10.00
SURCHARGE	\$.40
TOTAL	\$10.40
Approved	
X _____	
CARDHOLDER NAM E	

*Card-not-present
eCommerce transaction*

*Card-present
receipt*

Processing details

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

To learn more, please contact:

* Certain state laws may restrict or limit the amount of the surcharge percentage