

Convenience Fee, Surcharge & Cash Discount Program Summary

	Convenience Fee ¹ (General program)	Convenience Fee ¹ (Service Fee program)	Surcharge ¹	Cash Discount
Definition	<ul style="list-style-type: none"> No program registration required Bona Fide Convenience of offering cardholders the ability to make payments in an ALTERNATIVE payment channel (Non F2F) PRIMARY payment channel must be available to cardholders in which the same card can be used and not incur the fee Permitted on all Card Types (Debit & Credit) Disclosed to cardholder prior to check out to allow them to opt out No special fields required in auth/settlement 	<ul style="list-style-type: none"> Program Registration is required Target for Govt & Education merchants (Limited MCC's listed below) Permitted on Credit Card & Signature Debit Card transactions and All Payment methods (F2F and non-F2F). Not permitted on PIN Debit transactions. This convenience fee may be charged by the merchant or by any third party 	<p><i>NOTE: Surcharge functionality currently ONLY available on Omaha platform (Omaha F/E, Omaha B/E only)</i></p> <ul style="list-style-type: none"> Program Registration Required: Merchants must provide a minimum of thirty (30) days advance notice of their intention to surcharge Added to transactions as a means to offset the expense associated with accepting credit cards (up to 4% of total transaction amount, not including taxes) NOT legal in all states (see footnote below) NOT allowed on Signature Debit, PIN, PINless or PrePaid Cards Permitted on all payment methods (F2F and non-F2F) Requires additional data elements be included in the authorization and settlement transaction Full disclosure of fee posted at multiple locations within the business 	<ul style="list-style-type: none"> Immediate discount applied at the POS for payments made in Cash or Check Price advertised/displayed to consumers must reflect the standard price (i.e. credit price)
Card Brand restrictions	<ul style="list-style-type: none"> VISA - A convenience fee may only be charged by the merchant actually providing the goods or services to the cardholder (a convenience fee may not be charged by any third party) MASTERCARD - No restrictions DISCOVER - No restrictions AMEX - No restrictions 	<ul style="list-style-type: none"> VISA - No restrictions MASTERCARD - No restrictions DISCOVER - No restrictions AMEX - No restrictions 	<ul style="list-style-type: none"> VISA - Surcharge must be returned on Credit/Refund Transactions MASTERCARD - Surcharge must be returned on Credit/Refund Transactions DISCOVER - Surcharge must be returned on Credit/Refund Transactions AMEX - Due to AMEX not being able to distinguish between Credit/Debit/Pre-Paid and the "level playing field" limitations, merchants who wish to accept American Express are NOT permitted to surcharge ANY Card Brand transactions 	<ul style="list-style-type: none"> Due to 'level playing field' limitations, Cash Discounts must be applied consistently and not unfairly advantage one card brand over another
Processing Considerations	<ul style="list-style-type: none"> VISA - Added only to a non-face-to-face transaction; must be combined into 1 transaction; Cannot be assessed to recurring bill-payment transactions MASTERCARD - Same as Visa, due to "level playing field" limitations whereby the same processing consideration would apply to all card brands DISCOVER - Same as Visa, due to "level playing field" limitations whereby the same processing consideration would apply to all card brands AMEX - Same as Visa, due to "level playing field" limitations whereby the same processing consideration would apply to all card brands 	<ul style="list-style-type: none"> VISA - Merchants participating in the Government and Education Payment Program can assess fee for eCommerce, in-person and recurring payments; Visa includes requirements for eCommerce merchants using a third party to process two separate transactions: Sale 1 - The government & education transaction; Sale 2 - The service fee transaction; Transaction clearly denoted with *Service Fee MASTERCARD - No processing considerations DISCOVER - No processing considerations AMEX - No processing considerations 	<ul style="list-style-type: none"> VISA - Surcharge fees must be disclosed separately on every receipt – both in store and online; however, the submission of the auth/settle amount (inclusive of goods/services and surcharge) must be combined into one (1) transaction reported individually with the required data elements. This maintains the integrity of 4% cap. MASTERCARD - Same as Visa DISCOVER - Same as Visa AMEX - Due to AMEX not being able to distinguish between Credit/Debit/Pre-Paid and the "level playing field" limitations, merchants who wish to accept American Express are NOT permitted to surcharge ANY Card Brand transactions 	<ul style="list-style-type: none"> No special field requirements Signage must be posted as POS clearly stating Cash Discount is available Cash Discount must be a reduction from regular (advertised/displayed) price; it does not constitute any additional fee or surcharge that is <i>removed</i> when the customer pays with Cash or Check
Fee Amount	<ul style="list-style-type: none"> VISA - A flat or fixed amount, cannot be a % or tiered amount, regardless of the value of the payment due. MASTERCARD - Same as Visa, due to "level playing field" limitations whereby the same processing consideration would apply to all card brands DISCOVER - Same as Visa, due to "level playing field" limitations whereby the same processing consideration would apply to all card brands AMEX - Same as Visa, due to "level playing field" limitations whereby the same processing consideration would apply to all card brands 	<ul style="list-style-type: none"> VISA - Fee can be a flat amount, percentage, or tiered, based on the transaction amount; can vary by card type & payment method unless AMEX is accepted (due to 'level playing field' limitations) MASTERCARD - Same as Visa DISCOVER - Same as Visa AMEX - Fee can be a flat amount, percentage, or tiered, based on the transaction amount; cannot vary by card type & payment method 	<ul style="list-style-type: none"> VISA - Surcharge amount may not exceed 4% of total transaction amount, not including taxes; and may not exceed the cost of acceptance for the card sale MASTERCARD - Same as Visa DISCOVER - Same as Visa AMEX - Due to AMEX not being able to distinguish between Credit/Debit/Pre-Paid and the "level playing field" limitations, merchants who wish to accept American Express are NOT permitted to surcharge ANY Card Brand transactions 	
MCC Restrictions	<ul style="list-style-type: none"> VISA - None, except Utility merchants participating in the Utility Interchange program MC - No MCC Limitations DISCOVER - No MCC Limitations AMEX OB - No MCC Limitations 	<ul style="list-style-type: none"> VISA - Only permitted for Visa Government and Education Payment Program - MCCs 9311, 9222, 9211, 9399, 8220, 8244, 8249, 8211 MASTERCARD - Convenience Fee Program ONLY available to MCCs 8211 and 8220, 9211, 9222, 9311, 9399; For 8211 & 8220, the convenience fee only applies to tuition and related fees, and school-maintained room and board DISCOVER - Same as Visa, due to "level playing field" limitations whereby the same processing consideration would apply to all card brands AMEX - Only permitted for MCCs 4900, 8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9311, 9399 	<ul style="list-style-type: none"> VISA, MC, DISCOVER - No MCC Limitations AMEX - Due to AMEX not being able to distinguish between Credit/Debit/Pre-Paid and the "level playing field" limitations, merchants who wish to accept American Express are NOT permitted to surcharge ANY Card Brand transactions 	

Certain State and/or Local laws may prohibit merchants from assessing surcharge/convenience fees even if Card Brands allow it. Merchants should consult their legal counsel for restrictions. As of 2019, Surcharging is prohibited by law in Colorado, Connecticut, Florida, Kansas, Maine, Massachusetts and Oklahoma.

NOTE: Merchants can impose minimum purchase amounts of up to \$10.00 for Credit Card purchases; Cannot be imposed on Debit (PIN or Signature) Card purchases.