How to Surcharge
Surcharge

Merchants have the ability to charge customers an additional fee for paying by debit or credit cards – surcharging. The surcharge can be either a fixed fee or a percentage fee based on the value of the transaction.

A surcharge fixed fee amount that is greater than $3 or a percentage amount greater than 15% is prohibited by the terminal.

If you do decide to charge customers a fee for paying by a debit or credit card you will need to make sure you do not act in a misleading or deceptive way.

You should ensure customers are aware of the following:

- Customer are aware of the extra charge.
- How much it will be before the transaction is entered into.

This can be done in many ways, including in-store notices or prominent messages on bills. Customers can choose whether to pay the card fee or to use another form of payment; eg. cash. The customer will have the option on the terminal screen to not accept the surcharge and cancel the transaction.
3.4 surcharge setup

**step 1**
Press the [FUNCTION] key on the touch screen.

**step 2**
Using the keypad, enter [5] [6] and press [SELECT].

**step 3**
Select option 4. Merchant Options and press [SELECT].

**step 4**
Use the arrows on the touch screen to highlight the Merchant you wish to change the surcharge values for and press [SELECT].

*Note: This option will only appear if there is more than one merchant loaded in this terminal.*
**step 5**
Select option 2. **Surcharge** press [SELECT].

**step 6**
Press [ENABLE] to add the merchant to the All Merchant surcharge value group, or Press [DISABLE] to enter individual surcharge values.

*Note: Select All Merchants in step 4 to charge the individual surcharge values for merchants that have the All Merchant option enabled.*

**step 7**
Press [YES] to make changes to surcharge values.

**step 8**
Press [ENABLE] to activate surcharging.
Press [DISABLE] to deactivate surcharging.
step 9
Press [ENABLE] to enable the prompt during an EFTPOS transition. Press [DISABLE] to remove the prompt.

step 10
Scroll to the card type. For example 2. Visa CR then press [SELECT].

step 11
Press [YES] to ACCEPT these types of cards on your terminal. Press [NO] to cancel and return to the home screen.
**step 12**
Press [YES] to set up SURCHARGE for these types of cards on your terminal.
Press [NO] to cancel and return to the home screen.

**step 13**
Choose whether you want the surcharge amount to be a fixed fee or a % of the total then press [SELECT].

**step 14**
Enter a percentage amount (max 15%) or a fixed fee amount (max $3.00). Press [OK].
step 15
Check the confirmation screen and press [YES] to confirm or [NO] to cancel.

step 16
Repeat these steps for each card type, account type and surcharge method you want applied.

Press [CANCEL] to exit the menu. A report will print listing each card type your terminal accepts and the fixed amount or percentage fee that applies where.