Merchant Surcharge Program

clover

Help offset your credit card transaction expenses

How may I recover my expenses?

The Merchant Surcharge Program allows merchants to add a percentage fee to their consumers' credit card transactions to help offset merchant's credit card processing costs.

Implementing this practice can help merchants recover credit card expenses by applying a 2.40 percent fee to eligible credit card transactions which is itemized on customer receipts.

Prepaid cards and Debit cards are not eligible for surcharging, with the exception of Interac Debit cards which are limited to 25¢ per transaction.

Get started today

Interested in learning more? Simply contact your sales representative to find out more about this opportunity.

Is this right for my business?

Every business is unique and your decision to implement this should be based on considerations, including how you feel your customers may respond as well as other contributing factors.

Surcharging is not permitted in the Province of Quebec.

Frequently Asked Questions (FAQs)

What are my responsibilities as a merchant, if I want to implement a surcharge fee?

As a merchant, you're required to clearly and prominently display the surcharge rate at the point-of-sale (POS) and point of entry, notifying all customers that this fee will be applied if they pay by credit card. You are responsible for creating your own signage that complies with surcharging requirements by the Card Brand Rules and any relevant provincial laws. The below is suggested language for signage based on Card Brand rules*:

We impose a surcharge of 2.40% when paying with a credit card, which is not greater than our cost of acceptance. The surcharge amount will appear on your receipt. We do not surcharge Debit or prepaid cards, except for Interac Debit.

Are there other requirements?

Yes. You are responsible for complying with all card brand rules including those which apply to surcharging and with any relevant provincial laws. You must register your business with Mastercard 30 days prior to enabling surcharging on your Clover device. Visa and American Express do not require prior registration. All surcharge amounts collected must be refunded on returns. By enrolling in the Merchant Surcharge Program, some of these requirements will be fulfilled on your behalf, including, but not limited to, itemizing the surcharge on customer receipts, preventing surcharges on applicable debit and prepaid card transactions, and refunding surcharges on returns.

Is surcharging the same as a convenience fee?

No. A surcharge is a percent fee applied uniformly to eligible credit card transactions. Conversely, a convenience fee is a fee applied to alternative payment methods that is not standard for the merchant. For example, paying online when in-person payment is the standard payment method.

Can I surcharge and also apply a convenience fee?

No. Once you are part of the surcharge program, you can no longer charge a convenience fee or service fee.

Can I apply a surcharge only on selected transactions?

No. If you choose to assess a surcharge, a surcharge must be applied to all eligible credit card transactions.

Can I apply a different surcharge percentage for different transactions?

No. The same 2.40 fee must be applied to all credit card transactions.

Is there an additional fee to participate in the program?

No, there is no additional fee to participate in the Merchant Surcharge program. The program is available to all Clover merchants across all software plans.

*There may be other disclosure requirements related to surcharging depending on your type of business and where you are located.

Please review the Card Brand rules and any provincial laws to determine what applies to your business. You are solely responsible for preparing disclosures that comply with applicable laws.

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