EXATOUCH®

Special Pricing Programs: Surcharge Fees

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What Is a Surcharge Fee?

This document will cover the current version and application of the **Surcharge Fee** program, implemented with the 8.378.1 release.

This special pricing/fee mitigation program enables merchants to apply a surcharge fee **only** to payments per credit card requirements. Please direct merchants interested in this program to Enable Surcharge Fees in the Knowledge Base.

Only the **Exatouch Technical Support Team** can configure the Surcharge Fee program; please contact us if you would like to have the program activated.

Surcharge Fee Program Stipulations

The **Surcharge Fee** program has the following stipulations, which are specific to current credit card rules and regulations as well as local and state laws:

- Surcharge fees can **only** be applied to credit card and signature debit card transactions.
  - Cash, check, EBT, and debit cards using PINs are **not** subject to surcharge fees.
- The merchant must inform the customer of surcharge fees **before** proceeding with the transaction.
  - If the customer does not wish to pay a credit card fee surcharge, they can use **another form of payment.**
  - Surcharge fees must be **clearly displayed** on all printed and digital credit card receipts, as well as at Point of Entry and Point of Transaction.
  - See *Mandatory Surcharge Fee Signage* and *Additional Surcharge Fee Disclosure Details*.
- The Surcharge Fee program **cannot** be implemented in conjunction with other fee mitigation programs such as Cash Discount, Dual Pricing, or Admin Fees.
- Merchants must register with the MasterCard surcharge program **before** requesting that the Surcharge Fee program be activated in Exatouch.
  - Merchants must wait **30 days** after registering with MasterCard before collecting surcharge fees.
- Surcharge fees have a **maximum % rate** (subject to change) of the total transaction (including tax, promos, discounts, and tips).
  - Merchants may charge **less** than the maximum surcharge fee, at their discretion and in compliance with local and state laws.
- Merchants are **solely responsible** for understanding and complying with all local and state laws regarding surcharge fees.

Changes in credit card payment network and state/local regulations may result in adjustments to features in the Surcharge Fee program.

*It is **solely the responsibility of the merchant** to be in compliance with all regulations and requirements for special pricing/fee mitigation programs.*

Mandatory Surcharge Fee Signage

Mandatory signage advising customers of surcharge fees must be **publicly displayed** at both **Point of Entry** and **Point of Transaction**.

- **Point-of-Entry signage wording (example):** We impose a surcharge on credit cards that is not greater than our cost of acceptance.
- **Point-of-Transaction signage wording (example):** We impose a surcharge of {Rate}% on the total transaction amount on credit card products, which is not greater than our cost of acceptance. We do not surcharge debit cards.

Additional Surcharge Fee Disclosure Details

In addition to mandatory signage at Point of Entry and Point of Transaction, merchants are advised of the following **additional disclosure details** that apply to various transactions.

Transaction Type	Point of Entry	Point of Transaction
Face-to-Face	Main entrance(s) of the merchant Outlet, in a minimum 32-point Arial font, but in any case no smaller or less prominent than surrounding text.	Every customer checkout or payment location, in a minimum 16-point Arial font, but in any case no smaller or less prominent than surrounding text.
Electronic Commerce *	The first page that references credit card brands accepted, in a minimum 10-point Arial font, but in any case no smaller or less prominent than surrounding text.	Checkout page, in a minimum 10-point Arial font, but in any case no smaller or less prominent than surrounding text.
Mail Order *	The first page of the catalog that references credit card brands accepted, in a minimum 8-point Arial font, but in any case no smaller or less prominent than surrounding text.	Mail order form, in a minimum 10-point Arial font, but in any case no smaller or less prominent than surrounding text.
Telephone Order *	The first page of the catalog that references credit card brands accepted, in a minimum 8-point Arial font, but in any case no smaller or less prominent than surrounding text.	Verbal notice from the telephone order clerk, including Credit Card Surcharge amount.
Unattended Cardholder-Activated Terminal *	Main entrance(s) of the Merchant Outlet (if applicable) (for example: gas [petrol] station store) in a minimum 32-point Arial font, but in any case no smaller or less prominent than surrounding text.	On the Unattended Cardholder-Activated Terminal or virtual disclosure on the payment terminal screen, in a minimum 16-point Arial font, but in any case no smaller or less prominent than surrounding text.

** For Electronic Commerce, Mail Order, Telephone Order, and Unattended transactions, the Cardholder must be provided the opportunity to cancel the transaction subsequent to the credit card surcharge fee disclosure.*

Compliant Surcharge Fees

An example of pricing in a compliant Surcharge Fee program (3% max fee) is below.

Surcharge Fee Program Pricing Example		
Credit Card Purchase	**Cash Purchase**	**All Other Tenders Purchase**
Regular Price: $15.00	Regular Price: $15.00	Regular Price: $15.00
3% Surcharge Fee: $0.45	Surcharge Fee N/A: $0.00	Surcharge Fee N/A: $0.00
Card Price: $15.45	Cash Price: $15.00	Other Tender Price: $15.00

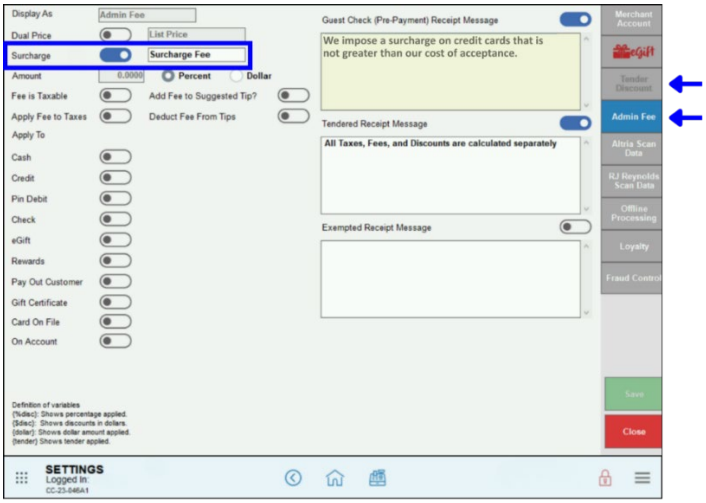
Surcharge Fee Settings

*The Surcharge Fee program is **NOT** activated by default. Only the **Exatouch Technical Support Team** can configure the Surcharge Fee program; please contact us if you would like to have the program activated.*

Surcharge fees apply to all items and services sold when a customer pays with a credit card; these fees will be **calculated and applied automatically** at the POS terminal **if** the merchant is registered with the MasterCard surcharge program **and** has had their Exatouch system activated and configured by the Exatouch Technical Support Team.

Enabling Surcharge Fees

1. Go to **Home > Settings > Account > Admin Fee.**
2. Activate the **Surcharge** toggle.



All other toggles on the Admin Fee tab should be **inactive;** the Tender Discount tab should be **disabled.** The exact percentage of the surcharge fee amount will be calculated at the terminal by the credit card processor via the card's unique BIN (Bank Identification Number).

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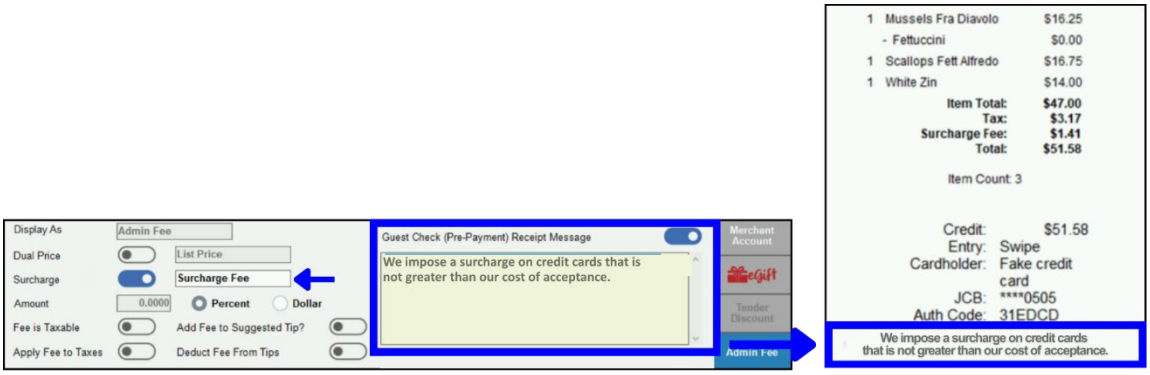
*If the Surcharge Fee program is enabled, all other special pricing/fee mitigation programs (Dual Pricing, Admin Fees, and Cash Discount) will be **deactivated.***

Surcharge Fee Messaging

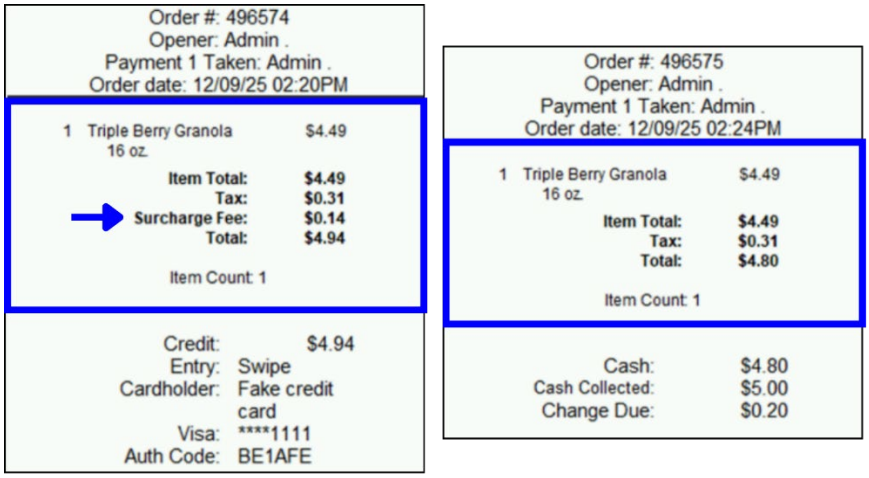
Merchants can modify or upload **custom compliance text** for the Surcharge Fee program in the **Admin Fee** tab. The default text is stored in the system, and can be overridden by customized messaging at the account level. These settings will remain consistent across devices and sessions.

Pre-payment receipt messaging will vary depending on the merchant's credit card and local/state requirements and regulations.



Surcharge Fee vs Other Tender Type Receipts

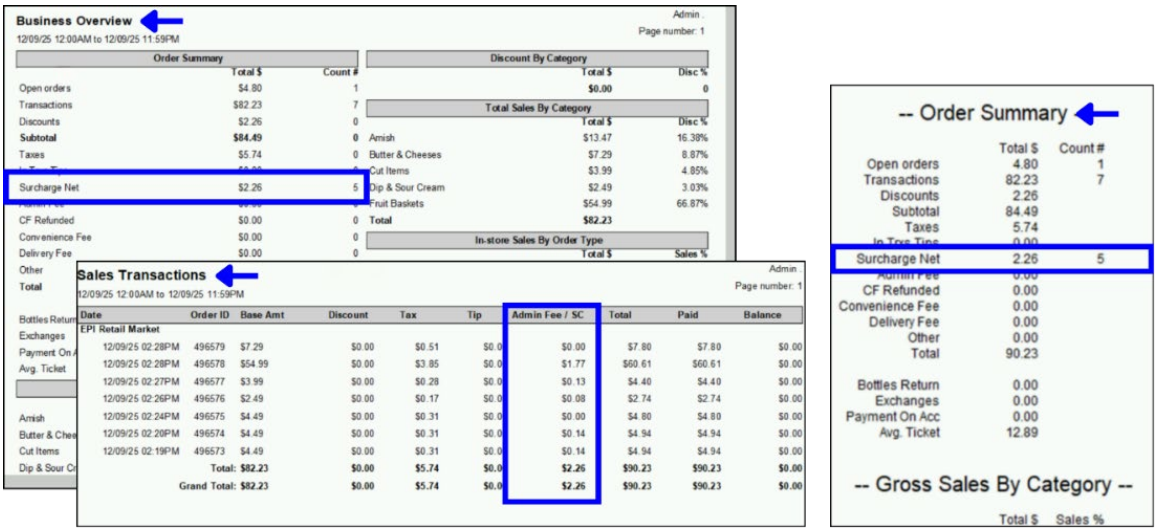
The **credit card** receipt (left) includes the surcharge, while the **other tender type** (cash, check, EBT, debit card) receipt (right) does not include a surcharge.



Surcharge Fee Reporting

Business Overview, Sales Transactions, and **Snapshot** reports will separately summarize surcharge totals, as well as include them in gross sales figures. This will allow merchants to reconcile surcharge income and comply with financial reporting standards. Reports for other tenders will display zero in the surcharge fees columns/lines.

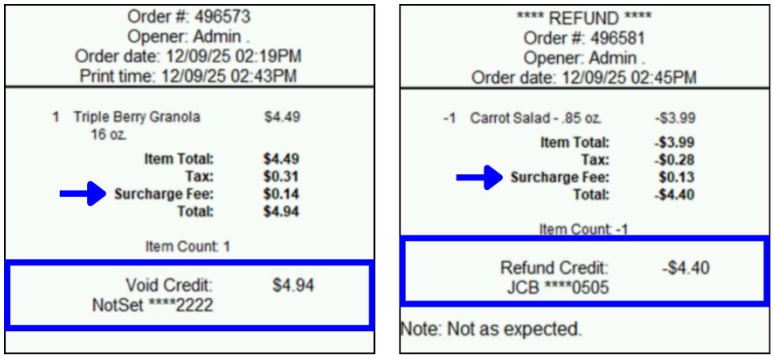
1. Go to **Home > Reports > Sales.**
2. Select the desired report.



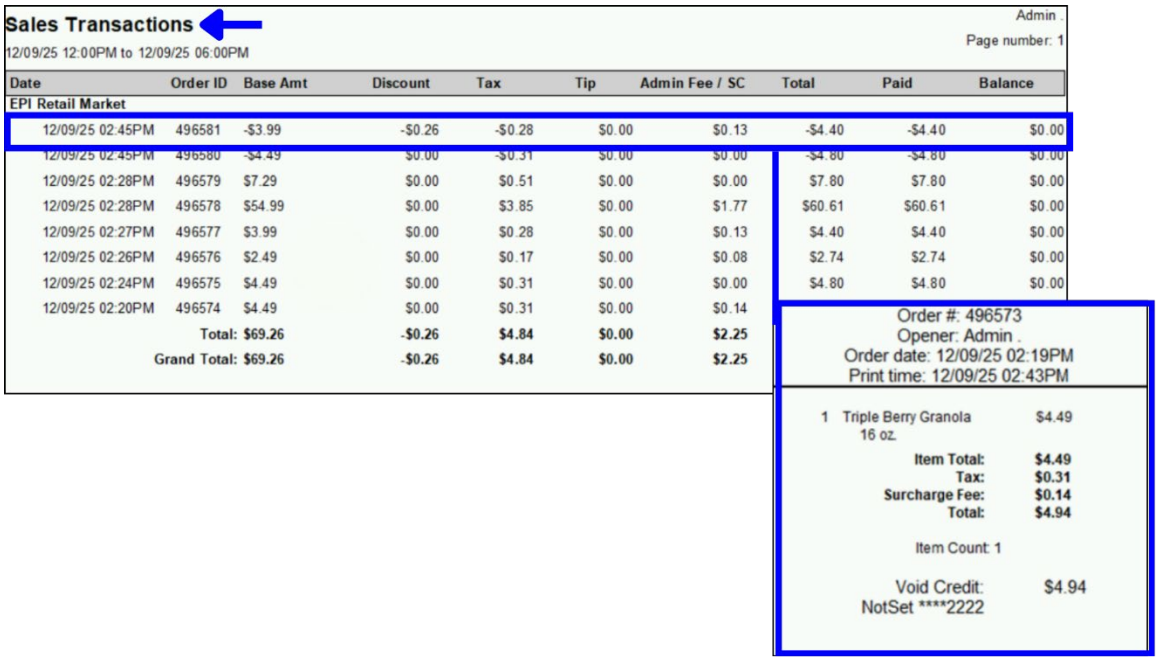
Surcharge Fees – Voids and Refunds

Surcharge fees will be **proportionally refunded or reversed** when voids or refunds are issued.

- A **full void** will reverse both the sales and the associated surcharge.
  - Reports will reflect the **voided** transaction, including the **surcharge fee reversal**.
  - Void receipts will clearly display the **voided surcharge fee**.



- A **full or partial refund** will return the proportional surcharge fee amount relative to the refunded portion of goods and services.
    - Reports will reflect the **refunded** transaction, including the **surcharge fee refund**.
    - Refund receipts will clearly display the **refunded surcharge fee**.



Sales Transactions

12/09/25 12:00PM to 12/09/25 06:00PM

Admin .
Page number: 1

Date	Order ID	Base Amt	Discount	Tax	Tip	Admin Fee / SC	Total	Paid	Balance
EPI Retail Market									
12/09/25 02:45PM	496581	-$3.99	-$0.26	-$0.28	$0.00	$0.13	-$4.40	-$4.40	$0.00
12/09/25 02:45PM	496580	-$4.49	$0.00	-$0.31	$0.00	$0.00	-$4.80	-$4.80	$0.00
12/09/25 02:28PM	496579	$7.29	$0.00	$0.51	$0.00	$0.00	$7.80	$7.80	$0.00
12/09/25 02:28PM	496578	$54.99	$0.00	$3.85	$0.00	$1.77	$60.61	$60.61	$0.00
12/09/25 02:27PM	496577	$3.99	$0.00	$0.28	$0.00	$0.13	$4.40	$4.40	$0.00
12/09/25 02:26PM	496576	$2.49	$0.00	$0.17	$0.00	$0.08	$2.74	$2.74	$0.00
12/09/25 02:24PM	496575	$4.49	$0.00	$0.31	$0.00	$0.00	$4.80	$4.80	$0.00
12/09/25 02:20PM	496574	$4.49	$0.00	$0.31	$0.00	$0.14			
		Total:	**$69.26**	**-$0.26**	**$4.84**	**$0.00**	**$2.25**		
		Grand Total:	**$69.26**	**-$0.26**	**$4.84**	**$0.00**	**$2.25**		

Order #: 496573
Opener: Admin .
Order date: 12/09/25 02:19PM
Print time: 12/09/25 02:43PM

1 Triple Berry Granola 16 oz. $4.49

Item Total: **$4.49**
Tax: **$0.31**
Surcharge Fee: **$0.14**
Total: **$4.94**

Item Count: 1

Void Credit: $4.94
NotSet ****2222