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<https://verifone.cloud/docs/verifone-central/verifone-central/manage-your-account/administration/payment-provider-contract/surcharge>

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## Surcharge

### Overview

Surcharges are processing fees that merchants can pass on to their customers to recoup the cost of acceptance from their acquirer/processor. It's important to highlight that whilst this option follows the financial rules and regulations in some countries, it cannot be applied globally, as some countries and territories do not allow such practices.

### Availability

The option to add surcharges to transactions is enabled by default for merchants in Australia.

### Pre-requisites

Only users with a Merchant Admin and Merchant Supervisor role in Verifone Central can set up the surcharge.

Merchant Role	Edit	View
Merchant Admin	Yes	Yes
Merchant Supervisor	Yes	Yes
Merchant Reviewer	No	Yes
Merchant User	No	Yes
Merchant Cashier	No	Yes

### Set up a surcharge

1. Log in to your Verifone Central account.
2. Navigate to **Administration > Payment (Provider) Contracts**.
3. Select your Payment Provider Contract from the PPC list for which you want to configure the surcharge.

# Payment Provider Contracts

Type a Contract name

Organizations ▾

Service provider ▾

Payment type ▾

1 - 10 of 83859 contracts

Name ↕	Organization	Merchant ID	Processor
PPC Name	Parent Organization	123456	*****
PPC Test	Sub-Organization	111111	*****
Test PPC	Organization Test	121212	*****

4. Scroll down to the *Surcharge Configuration* area.
5. You can either use the **Global Surcharge Percentage** field to enter a percentage amount that applies to all the cards available in your PPC or you can fill in all the fields in the *Surcharge Configuration* window and then click **Apply**.
  - **Minimum amount to trigger surcharge** – enter the minimum amount that will trigger the surcharge.
  - **Maximum amount to stop surcharge** – enter the maximum amount that will stop the surcharge.
  - **Credit and debit cards** – enter a percentage amount that will apply for each card (Visa, Mastercard, etc.)

maximum amount surcharge

For transactions with GooglePay, the lowest added surcharge percentage among DEBIT and CREDIT card types for the same scheme will be applied. **For example**, if Mastercard Debit percentage is 3.0% and Mastercard Credit is 3.5%, GooglePay will pick 3.0% even if the card holder uses a Mastercard Credit card in their wallet.

## Integrations supporting surcharge

- API
- Checkout
- Virtual Terminal
- Pay-by-Link

For Virtual terminal, Pay-By-Link, and Checkout API integrations, after configuring the Payment Provider Contract, the surcharge will be automatically applied when the shopper enters their card details at the checkout, as shown in this image.

surcharge in checkout

## **Payment actions**

### **Full refund**

For any full refund transactions, the surcharge amount that was charged for the original transaction is refunded as well.

### **Partial refund**

For any partial refund, the surcharge amount is refunded from the gross amount.

### **Pre-authorization**

If a surcharge fee is applied for any pre-authorized transactions and a refund is issued for these transactions, the surcharge is also refunded.

## **Reporting**

Surcharges amounts are shown in the following reports:

- [Transaction](#) views in Verifone Central

## **Surcharge impact on end-customers**

Customers can see the surcharge fees in checkout during the ordering process and also on receipts and invoices after the purchase.