

## 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 who use Westpac as an acquirer.

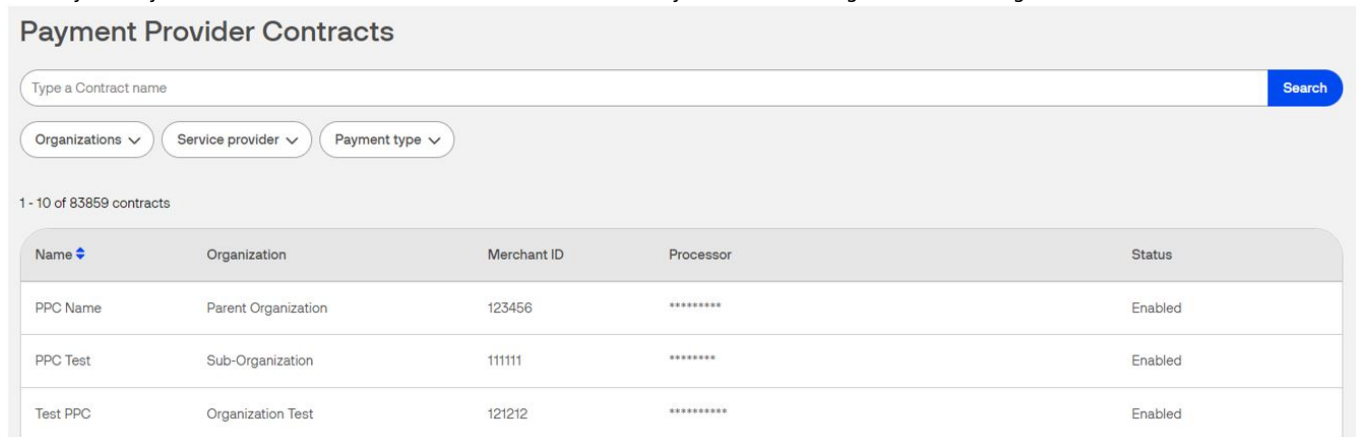
### Pre-requisites

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 Search

Organizations  Service provider  Payment type

1 - 10 of 83859 contracts

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

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.)

## Surcharge Configuration

Global surcharge (optional)

 % 

Acquirer limit set to 5%

A standard surcharge could be set for all schemes using the “Global Surcharge” field or surcharge could be set separately using the scheme fields.

Minimum amount

 AUD

Maximum amount

 AUD

Note: Surcharge is applied for amounts between AUD 10 and AUD 30 inclusive of minimum and maximum amounts.

American Express

 %

Debit

 %

Acquirer limit set to 5%

Mastercard Credit

 %

Mastercard Debit

 %

Visa Credit

 %

Visa Debit

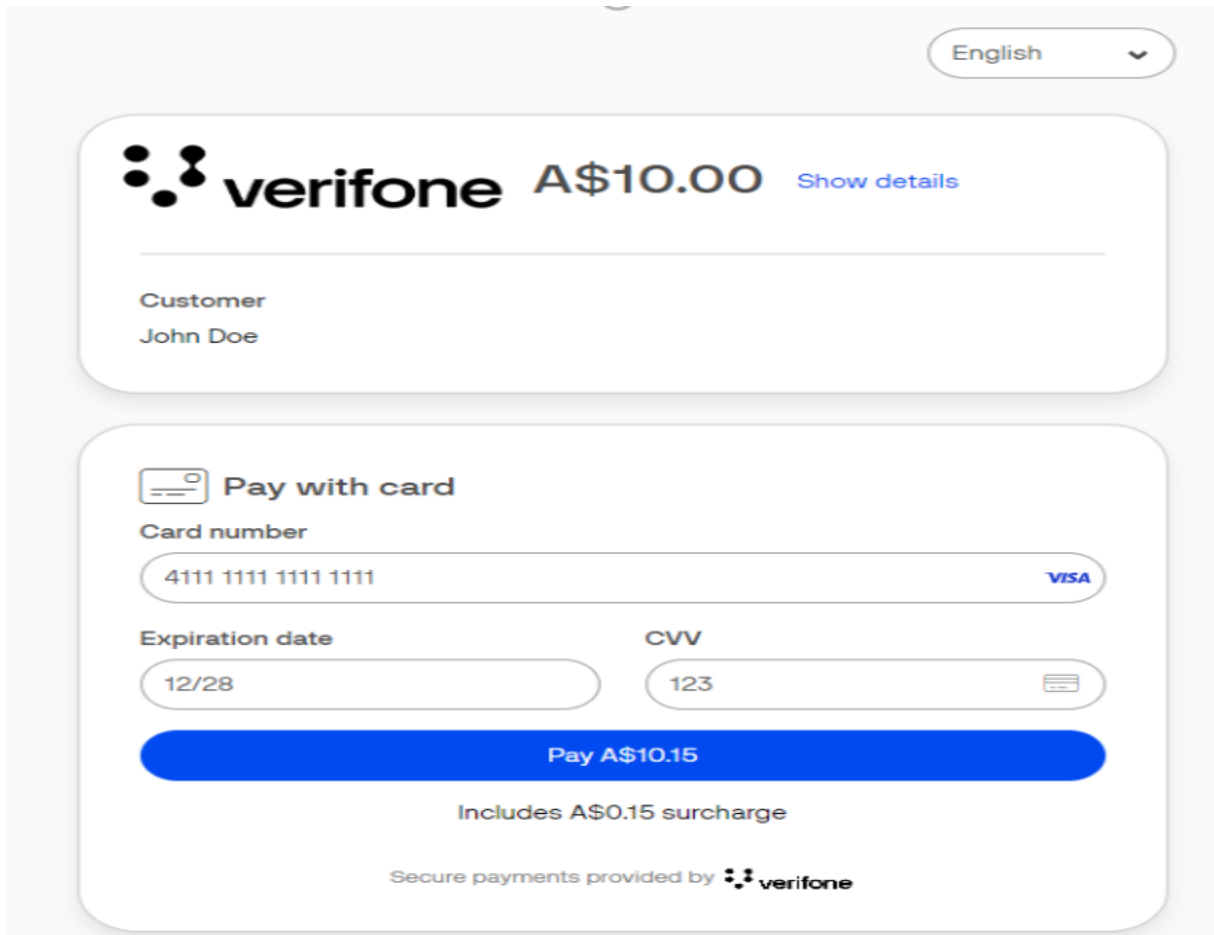
 %

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.



The screenshot shows a checkout interface with a language dropdown set to 'English'. Below the language dropdown is a Verifone logo and a payment amount of 'A\$10.00' with a 'Show details' link. Underneath, the customer's name 'John Doe' is displayed. The main section is titled 'Pay with card' and contains input fields for 'Card number' (4111 1111 1111 1111, VISA), 'Expiration date' (12/28), and 'CVV' (123). A prominent blue button reads 'Pay A\$10.15', with the text 'Includes A\$0.15 surcharge' centered below it. At the bottom, it states 'Secure payments provided by Verifone'.

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

Updated: 26-Nov-2024

## **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.