



Welcome To
Surcharge Program

Surcharge Compliance

Percentage Compliance

The maximum Surcharge percentage to customers is 3%

The maximum Surcharge percentage you can charge to your customers is 3% and ONLY on credit card transactions (Colorado and Oklahoma limit are 2%). California ONLY allows restaurant merchants to apply a surcharge on credit card transactions.

As a merchant you CANNOT charge the customer a Surcharge on any type of debit card transactions and prepaid/gift card transactions.

Surcharging is PROHIBITED in the following states:
Connecticut, Maine, Massachusetts, and New York.

California only allows restaurant merchants to apply a surcharge.

- 3% max on credit card transactions.
- Cannot charge customers on debit cards or prepaid/gift cards.
- Display Surcharge notice stickers at points of entry at your place of business and at all point of sale areas where cards are accepted.

Visit gosuede.com/compliance or scan the qr code below to download/print Surcharge notice stickers.



SCAN HERE

Surcharge Device Display

Compliant POS/Terminal/PIN Pad Display

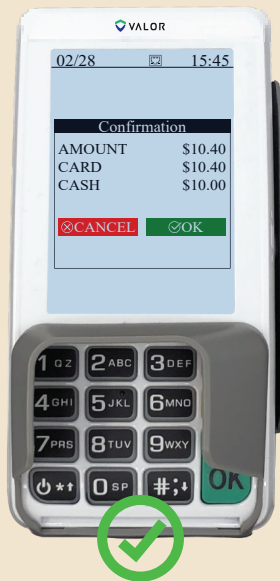
Confirm your devices are compliant under Surcharging card brand rules.

- Run a credit card transaction and confirm your devices are adding a line item labeled Surcharge and are NOT adding a line item labeled “Non-Cash Charge” on their display screens. Confirm the percentage being added is a MAXIMUM of 3%.
- Run a DEBIT card transaction and confirm your devices are NOT adding a Surcharge line item or a “Non-Cash Charge” line item.

Compliant Terminal



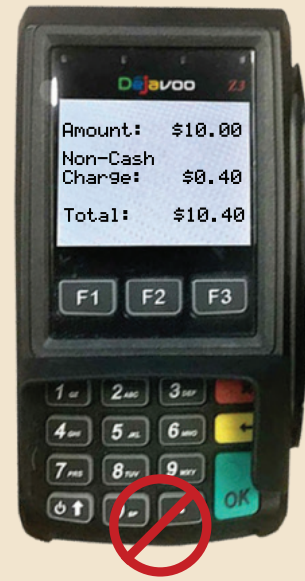
Compliant PIN Pad



Non Compliant Terminal



Non Compliant PIN Pad



If your devices do NOT show a Surcharge line item on credit sales or adds a line item labeled “Non-Cash Charge” on debit sales contact our tech department at 1-866-811-1005 or at tech@gosuede.com to correct this issue.

Surcharge Receipt Display

Compliant POS/Terminal/PIN Pad Display

Confirm your POS systems are compliant under Surcharging card brand rules.

- Run a credit card transaction and confirm your POS displays a line item labeled Surcharge. If it has a customer facing display, check that customers can see the line item as well. Devices CANNOT show a “Non-Cash Charge” line item. Confirm the percentage being added is a MAXIMUM of 3%.
- Run a DEBIT card transaction and confirm your devices are NOT adding a Surcharge line item or a “Non-Cash Charge” line item.

Merchant Facing Display



Subtotal	Discount	Tax
\$3.98	0.00	\$0.35
Tips	CC Total	
\$0.00	\$4.50	\$4.33



Customer Facing Display



Subtotal	\$3.98
Tax	\$0.35
CASH TOTAL	\$4.33
CC TOTAL	\$4.50



If your devices do NOT show both the cash and card price or add a line item labeled “Non-Cash Charge” contact our tech department at 1-866-811-1005 or at tech@gosuede.com to correct this issue.

Surcharge Receipt Display

Compliant POS/Terminal/PIN Pad Display

Confirm your devices are compliant under Cash Discounting.

- Confirm your receipts show a Surcharge line item on a CREDIT card transaction. Receipts CANNOT show a “Non-Cash Charge” line item on credit transactions.
- Run a DEBIT card transaction and confirm your devices are NOT adding a Surcharge line item or a line item labeled “Non-Cash Charge” on the receipts.

Compliant Credit Card Receipt

Suede,
2 Jericho Plaza Suite 304,
Jericho, NY 11753

02/28/2022 Sale 15:45

Trans:6 Batch:4
AMEX CHIP
*****1234 00/00


AMOUNT: \$10.40
DISCOUNT: \$0.00

Total: \$10.40

Resp: APPROVAL 123456
Code: 123456
Ref#: 205921601226
App Name: AMERICAN EXPRESS
AID: A00000025010801
TVR: 0000008000
TSl: E800

Cardholder acknowledges
receipt of goods and
obligations set forth
by the cardholder's
agreement with issuer.

x John Smith
SMITH/JOHN
CUSTOMER COPY
Thank You



Non Compliant Credit Card Receipt

COMPETITORS
1234 Merchant St.
New York, NY
7185555555
V#0123456

09/27/2018 6:33

Sale

Trans#: 1 Batch #:1

AMEX CHIP
*****1234 **/**

AMOUNT: \$10.00


Non-Cash Adj \$0.40
TOTAL AMT: \$10.40

Resp: APPROVAL 123456
Code: 123456
Ref #: 123456123456
TransID: 123456789123456

App Name: AMERICAN
EXPRESS
AID: A00000012345678
TVR: 1234567890
TSl: E800

Cardholder Acknowledges
receipt of goods and
obligations set forth
by the cardholder' s
agreement with issuer.

x John Smith
SMITH/JOHN
CUSTOMER COPY



If your receipts do NOT show a Surcharge line item on credit sales or add a line item labeled “Non-Cash Charge” on debit sales contact our tech department at 1-866-811-1005 or at tech@gosuede.com to correct this issue.

Surcharge Signage Compliance

Signage Is Required

Signage is necessary for Surcharging.

You MUST put Surcharge signage at all points of entry at your place of business and at all point of sale areas where cards are accepted.

We impose a surcharge of 3 % on all products. This surcharge is a merchant addition applied only to credit transactions. Our surcharge amount is not greater than our cost of acceptance.

3% Surcharge Sticker

We impose a surcharge of _____% on all products. This surcharge is a merchant addition applied only to credit transactions. Our surcharge amount is not greater than our cost of acceptance.

Blank Surcharge Sticker

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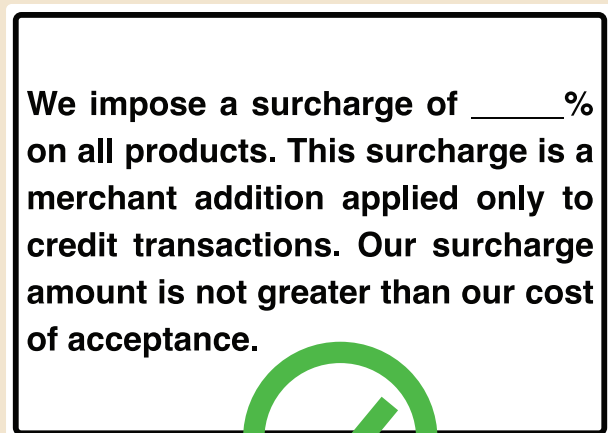
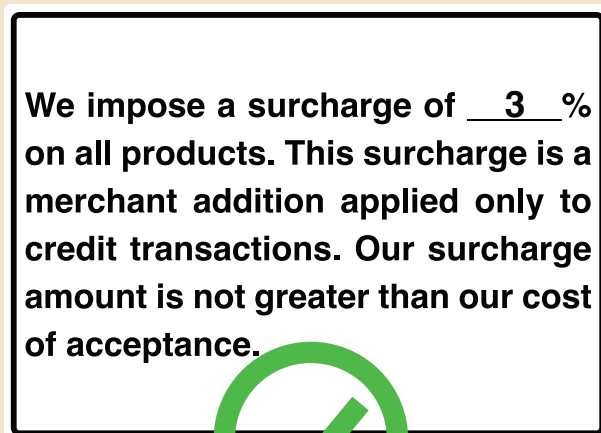
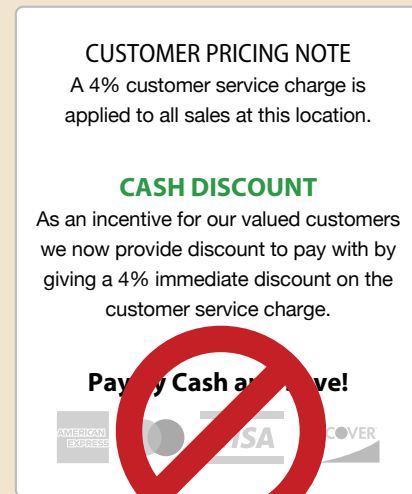
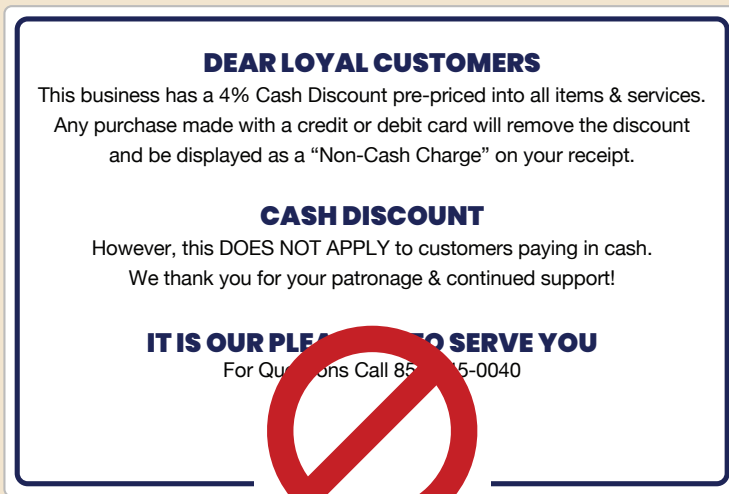
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Surcharge Signage Compliance

Remove Previous Cash Discount Signage

Remove/Cover any previous signage/stickers

You MUST remove/cover any previous signage/stickers from previous processors that refer to cash discount program or a “non-cash charge” program and replace them with the compliant Surcharge program stickers below.



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Minimum Signage Compliance

Credit Card Minimum Signage

Minimum signs must not be imposed on debit transactions

Minimum signs can ONLY apply to credit card transactions and MUST be higher than \$10.00.



- Remove all signs that mention minimum transactions on debit cards.
- Confirm that credit card minimum signs are higher than \$10.00.



**Cash Discounting
Questions?**

info@gosuede.com

**Merchant Login
Center**

crm.gosuede.com

**Customer Support
Department**

+1 (866) 811-1005
customerservice@gosuede.com
Available Monday through Friday
8 AM EST through 6 PM EST

**POS Support
Department**

+1 (646) 902-1120
pos@gosuede.com
Available Monday through Friday
8 AM EST through 6 PM EST