Skyzer

Surcharging Activation

It is possible to Enable or Disable the Customer prompt for Surcharging (Function 17)

Customer Prompt Enabled

- The Surcharge amount is shown with the transaction amount at the card entry prompt
- Surcharging will interrupt the transaction flow and the customer **MUST** accept the surcharge amount by pressing the **ENTER** key prior to the transaction being processed
- The transaction will **NOT** be processed until the customer presses the **ENTER** key
- The Customer can **DECLINE** the transaction by pressing the **CANCEL** key at the surcharge prompt

Customer Prompt Disabled

- The Surcharge amount is shown with the transaction amount at the card entry prompt
- If the Surcharge is acceptable, the customer simply presents their card
- If the customer chooses not to pay a Surcharge, they should press the cancel key to cancel the transaction and select another method of payment

Rules to Remember

- Adequate signage **MUST** be visible advising that a surcharge will be applied
- The **CUSTOMER MUST** be advised of the actual surcharge fee, amount, or rate
- The **CUSTOMER MUST** be able to easily cancel the transaction and pay by other means
- The **MERCHANT MUST** does not describe the surcharge fee as being applied by a card scheme, bank, or third- party financial institution
- The surcharge amount must bear a reasonable relationship to the **MERCHANT'S** cost of accepting the nominated cards for payment

There are legal obligations when applying a surcharge. Any surcharge must comply with the procedures set out in the **MERCHANT AGREEMENT** supplied by the Merchant's Bank.

Merchants should check their individual **MERCHANT AGREEMENT** to ensure they are not in breach of their obligations at any point.