



# Moneris credit surcharge.

## Frequently asked questions

### Reference guide

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# Frequently asked questions.

In this section, we answer frequently asked questions about credit surcharge, including how to implement it in your Moneris-powered payment solution.



## Credit surcharge: overview

### What is a credit surcharge?

A credit surcharge is a supplementary fee or amount that you may charge to a cardholder when they use an eligible credit card (see [Eligible payment cards](#) below) to pay for an eligible transaction (see [Eligible transactions](#) on page 6) that is processed at your point of sale.

***Note:** Your point of sale must be enabled to support credit surcharge (see [Enabling credit surcharge at your point of sale](#) on page 5).*

### In what geographical regions is credit surcharge supported?

Credit surcharge is supported in all regions of Canada **except** Quebec.

## Calculating a credit surcharge

### How is a credit surcharge calculated?

For details about how a credit surcharge is calculated, refer to the *Credit Card Surcharging Program Addendum* document (visit <https://www.moneris.com/en/support/products/credit-surcharge> to download a copy).

### May I apply a credit surcharge selectively based on card brand?

You must apply a credit surcharge to every eligible card brand that you accept at your point(s) of sale (see [Eligible payment cards](#) below).

***Note:** Some card brands may allow you to apply a different credit surcharge at the card brand's product level (for details, refer to the *Credit Card Surcharging Program Addendum* document available at <https://www.moneris.com/en/support/products/credit-surcharge>).*

## Eligible payment cards

### Which payment cards support credit surcharge?

Credit surcharge is supported by the card brands MasterCard, Visa, American Express, Discover, and UnionPay.

### Which payment cards do not support credit surcharge?

A credit surcharge will not be applied to any transaction that is processed with a **pre-paid card**, Interac debit card, gift card, or loyalty card.

## Enabling credit surcharge at your point of sale

### How do I enable credit surcharge at my point of sale?

To enable credit surcharge at your point of sale, do the following:

1. Review the *Credit Card Surcharging Program Addendum* document to familiarize yourself with the credit surcharge program requirements (visit <https://www.moneris.com/en/support/products/credit-surcharge> to download a copy).
2. Notify us (**Moneris Solutions**) 30 days prior to the date on which you intend to implement credit surcharge at your point(s) of sale:
  - a. Complete and submit the online Moneris credit surcharge registration form (visit <https://go.moneris.com/credit-surcharge-registration> to access this form).
  - b. If a Moneris account service manager is assigned to you/your business, please contact that account service manager directly to notify them of your intent.
3. Notify **Mastercard** regarding your intent to implement credit surcharge at your point(s) of sale:
  - a. Complete and submit the online Mastercard surcharge disclosure form (visit <https://www.mastercard.ca/en-ca/surcharge-disclosure-webform.html> to access this form).
4. Enable credit surcharge at your point(s) of sale using any of these currently supported means:

If you are using the Moneris Gateway API to facilitate your payment solution's connection to the Moneris Gateway:

- a. Incorporate the required "Surcharge Lookup" code into your API client per the specifications outlined in the *Moneris Gateway API Integration Guide* (visit <https://developer.moneris.com/> to access this documentation).

If you are using the Moneris API to facilitate your payment solution's connection to the Moneris Gateway:

- a. Incorporate the required "Surcharge Lookup" code into your API client per the specifications outlined in the "API References" section of the new Moneris Developer Portal (visit <https://api-developer.moneris.com/api-details> to access this documentation).

**Note:** For step-by-step integration instructions, refer to the "Surcharging" scenario in the new Moneris Developer Portal (visit <https://api-developer.moneris.com/surcharging> to access this documentation).



## Eligible transactions

### To which transactions may I apply a credit surcharge?

You may apply a credit surcharge to a **Purchase** or **Preauthorization/Preauth Completion**<sup>1</sup> transaction that is processed through your point of sale subject to the following conditions:

- The point of sale must be enabled to support credit surcharge (see [Enabling credit surcharge at your point of sale](#) on page 5).

***Note:** The point of sale cannot be enabled to support the application of a **Convenience Fee**.<sup>2</sup>*

- The transaction must be processed with an **eligible credit card** (see [Eligible payment cards](#) on page 4).
- Transaction must be processed in **Canadian dollars** with or without **3-D Secure** ("3DS") authentication.

***Note:** Payment data may originate from tokenized **card-on-file** data stored in the **Moneris Vault**<sup>3</sup> but cannot originate from a **digital wallet** (e.g., ApplePay or GooglePay).*

- The cardholder must pay the transaction amount in full (i.e., the cardholder cannot opt to pay in **Installments enabled by Visa** if this feature enabled at the point of sale).
- Preauthorizations only: The original preauthorized amount cannot be subsequently increased as an **"Incremental Authorization"** prior to completion (i.e., if the Preauthorization is incremented, a credit surcharge will not applied).

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<sup>1</sup> The Preauth Completion transaction is also known as a "Capture" or simply as a "Completion".

<sup>2</sup> The Convenience Fee feature must be disabled for the Moneris Gateway store through which the transaction is processed.

<sup>3</sup> The Moneris Vault feature must be enabled for the Moneris Gateway store through which the transaction is processed.



## Refunds

### What happens to the credit surcharge if I refund a credit surcharged transaction?

If you fully refund a credit surcharged transaction (see Eligible transactions on page 6), you must also fully refund the amount of the credit surcharge.

**Note:** For credit surcharge refund details, refer to the Credit Card Surcharging Program Addendum document (visit <https://www.moneris.com/en/support/products/credit-surcharge> to download a copy).

### What happens to the credit surcharge if I partially refund a credit surcharged transaction?

If you partially refund a credit surcharged transaction (see Eligible transactions on page 6), you must proportionately refund a partial amount of the credit surcharge.

**Note:** For credit surcharge refund details, refer to the Credit Card Surcharging Program Addendum document (visit <https://www.moneris.com/en/support/products/credit-surcharge> to download a copy).

## Voids

### What happens to the credit surcharge if I void/cancel a credit surcharged transaction?

If you void/cancel a credit surcharged transaction (see Eligible transactions on page 6), you must also void/cancel the full amount of the credit surcharge.

# Merchant support.



At Moneris, help is always here for you 24/7.







## **If you need assistance with your payment processing solution, we're here to help, 24/7.**

### **We're only one click away.**

- Visit <https://www.moneris.com/en/support/products/credit-surcharge> to download additional copies of this guide and other resources.
- Visit [shop.moneris.com](https://shop.moneris.com) to purchase point-of-sale supplies and receipt paper.
- For business and payment news, trends, customer success stories, and quarterly reports & insights, log into Moneris Insights at <https://login.moneris.com/en/login>.

### **Need us on-site? We'll be there.**

One call and a knowledgeable technician can be on the way. Count on minimal disruptions to your business as our Field Services provides assistance with your payment terminals.

### **Can't find what you are looking for?**

Call Moneris Customer Care (available 24/7) toll-free at 1-866-319-7450, or email [onlinepayments@moneris.com](mailto:onlinepayments@moneris.com). We'll be happy to help.

You can also send us a secure message 24/7 by logging into Merchant Direct® at <https://login.moneris.com/en/login>.

# Need help?



Web: <https://www.moneris.com/en/support/products/credit-surcharge>

Email: [onlinepayments@moneris.com](mailto:onlinepayments@moneris.com)

Toll-free: 1-866-319-7450

Record your Moneris merchant ID here:

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It is your responsibility to ensure that proper card processing procedures are followed at all times. Please refer to the **Moneris Merchant Operating Manual** (available at: [moneris.com/en/Legal/Terms-And-Conditions](https://moneris.com/en/Legal/Terms-And-Conditions)) and the terms and conditions of your applicable agreement(s) for credit/debit processing or other services with Moneris Solutions Corporation for details.