toast

Toast Credit Card Surcharging

Regain control of your margins by offsetting credit card processing costs.

At Toast, we know how hard our customers work to protect their bottom line. Toast now offers automated credit card surcharging to help offset your credit card processing costs and comply with card brand rules. Let's dive into the features and functionalities of **Toast Credit Card Surcharging** to ensure it is right for your business.*

What Is Toast Credit Card Surcharging?

Credit card surcharging occurs when merchants charge guests a fee for credit card acceptance as a means to recoup some of their processing costs. However, this practice must follow card network rules closely and requires using a surcharging solution that helps you comply, like Toast Credit Card Surcharging. Under no circumstances may a debit card or prepaid card be surcharged.

The Value of Toast Credit Card Surcharging

- **Help offset credit card processing costs**
  Regain control of your costs by passing along a compliant processing fee only to guests choosing to pay by credit card for card present transactions.

- **Automation means efficiency & less training**
  Toast's solution is designed to automatically distinguish between credit and debit/prepaid cards. Enjoy less training and fewer discussions about fees tableside.

- **Manage your card network compliance**
  Let Toast provide you with the tools you need to keep your tech compliant to help avoid costly fines from card brands.

- **Provide transparency & choice to guests**
  Toast makes it easy to provide your guests with the information and options they need when choosing how to pay.

> " *Absolutely love it.* By allowing Toast to automatically surcharge those who need it, **it has taken a load off of myself and my employees** by ensuring the guests are being charged - or not charged - correctly. **It has taken the chance of charging incorrectly away** and we love it."
>
> **- Krista Dry, Bent Rim Grill, Toast Credit Card Surcharging Customer****

*This content is provided for informational purposes only and is not intended as legal, tax, or other professional advice. Our Credit Card Surcharging product is intended to help you comply with card brand requirements. You are responsible for your own compliance with applicable laws and regulations, including card brand rules, and any additional disclosure or other legal requirements that may apply in your state.
**These results are self-reported by the customer. Individual results will vary.

Toast Credit Card Surcharging Features

Automatic credit card detection
Help ensure that no debit cards are surcharged so you stay within your compliance rules while relieving your staff from asking guests tableside.

Customizable surcharging amount
While our system caps your surcharges at 3% (2% for the state of Colorado), you may choose to surcharge less.

Card network notification
Let Toast provide notification required under card brand rules of your intent to surcharge so you stay in compliance.

Proper guest-facing signage
Toast provides printable templates and signage on guest-facing displays to educate guests. Displaying proper signage is a compliance requirement.*

What to Expect

Agree to Debit & Credit Card Processing Rates
Customers that choose to surcharge won't pay a monthly fee for Toast Credit Card Surcharging, but instead may be prompted to accept new card processing rates moving forward including different **credit and debit flat rates for card-present transactions**. In addition to offsetting processing costs through credit card surcharging, you'll enjoy further savings from lower rates on card-present debit transactions.

30-60 Day Waiting Period
Due to card brand requirements, all customers must wait **30 days from sign up** to remain compliant. Additionally, for reporting purposes, Toast Credit Card Surcharging customers may only begin surcharging **on the first day of the calendar month**.

Surcharging Eligibility: States
Toast Credit Card Surcharging is available to all eligible U.S. customers. Merchants in states where surcharging is prohibited - including **Connecticut, Maine, Massachusetts,** and **Oklahoma** - are not eligible for Toast's Credit Card Surcharging solution.**

Surcharging Eligibility: American Express Direct
Merchants that have a **Direct Card Acceptance Agreement with American Express** are not eligible for Toast's Credit Card Surcharging functionality. These agreements include provisions governing the merchant's surcharging of American Express cards.

Configure Your Settings in Toast Web When Hardware Ships
Surcharging is currently available for all eligible, current Toast customers. Once your hardware ships and you are live on Toast Web, navigate to **Toast Web > Payments > Credit Card Surcharging** to review your settings, accept terms and conditions, and initiate the 30-60 day waiting period when you sign up.

Learn More

Different or additional disclosure requirements may apply under laws applicable at your location.
**Additional eligibility requirements may apply. Not yet available in New York. Credit Card Surcharging is currently available only for POS and Handheld transactions (including keyed transactions). The development, release and timing of any products, features or functionality remain at the sole discretion of Toast, and are subject to change.*