RewardPay Choice Compliance

Accept credit cards at minimal cost to you, with 100% compliance.

We work with you and provide the resources you need to ensure your compliance.

- Surcharges are only applied to credit cards. Fees are never applied to debit or prepaid cards.
- RewardPay Choice immediately detects whether a card is debit or credit and adjusts accordingly.
- Credit-card surcharge rate to end consumer is not to exceed 3% of the total sale.
- RewardPay Choice is fully compliant with federal/state laws.*
- RewardPay Choice is fully compliant with card-brand regulations (Mastercard, Visa, Discover).
- Surcharge amount must be itemized on the final sales receipt as a separate line item.
- Surcharge policy must be displayed on prominent signage prior to checkout.
- Customers must have the option to opt out of a sale or pay by different means.
- Fees should be consistent across all card brands.

**See payroc.com/rewardpaychoice for state-specific availability.*

payroc

Guaranteed Compliance with Payroc's RewardPay Choice

FAQ

Can the credit-card fees be passed as a "convenience fee"?

No, they cannot.

Will a customer using a debit card be surcharged if they press the "credit" button at checkout?

No, Payroc's proprietary platform will instantly identify a debit card and apply no fee—even if the customer selects "credit."

This identification does not require PIN debit.

What happens when a customer selects debit?

Payroc will gross settle 100% of the sale.

Can Payroc help me register the intent to surcharge with card brands?

Yes, Payroc will register merchants for compliant surcharge with card brands.

How do I itemize the surcharge on the final receipt?

Payroc's products will automatically produce a receipt with a separate line item for the surcharge.