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| **Convenience Fee Rules Summary****Applicable to Visa, MasterCard, American Express and Discover****(last updated 12/5/2014)** |
| Visa continues to have the most restrictive Convenience Fee Rules, so the following are based on their Government and Higher Education Program Guidelines.* Variable (percentage or tiered) and flat convenience fees are allowed on all cards (credit/debit) payments made on all payment channels (POS, Web, IVR, MO/TO) - note: Visa refers to these as “service fees”.
* VISA must be accepted on all payment channels where the product may be purchased. (i.e. online and POS)
* Service fees do not have to be applied uniformly to all payment methods (e.g. a service fee of 2% could be charged for credit/debit cards, and no service fee for e-checks).
* The “service fee” transaction must be processed as a second transaction, which allows it to be displayed as a separate line on the cardholder statement.
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Notes:

* In order to assess a flat, tiered, or percentage based service fee for payments, the merchant must submit a request for the merchant account to be included within the Government and Higher Education Program. Once the request is submitted to Elavon (the State’s merchant processor) it will take approximately 4 weeks to receive Visa approval.
* At this time, adding a convenience fee to payments made at POS terminals requires substantial technical support and development - due to limitations of the POS device software.