

CREDIT / DEBIT SURCHARGE HANDLING

Integration Specification

Terminal, hosted-form, and token-based payment flows

Feature objective. Apply a surcharge only when the payment card is eligible, authorize the correct final amount before capture, and return explicit card-type and surcharge-result fields to the integrating application.

1. Feature Overview

The surcharge feature accepts a base transaction amount and an optional surcharge amount, determines whether the presented or stored card is surcharge eligible and authorizes the transaction with the appropriate amount. Debit cards are processed without the surcharge. Credit cards are processed with the requested surcharge. The final authorized values are returned for normal downstream capture.

- Card classification is exposed as Credit, Debit, or Unknown through CardDebitCreditIndicator.
- Surcharge evaluation occurs before authorization; capture uses the values already authorized.
- When SurchargeAmt is present in the request, surcharge result fields are returned in the response.
- The same response contract is used across supported terminal and token-based flows.
- Surcharge eligibility is done in 2 steps:
 1. on CardPresent transactions the card reader driver uses BIN lookup to determine the card type:Credit/Debit and process the EMV transaction with the correct amount(the EMV cryptograms are generated with the final amount)
 2. before the final authorization there is second 'Eligibility Check' with Elavon that rechecks the card type, validates the local state rules and any other condition to determine if the card is surcharge eligible.

2. Request Contract

To request surcharge handling, include both the base amount and the proposed surcharge amount in the transaction request.

```
{
  "MainAmt": "1000",
  "SurchargeAmt": "100"
}
```

Field	Required for surcharge	Meaning	Behavior
MainAmt	Yes	Base transaction amount	Authorized as the transaction base amount.
SurchargeAmt	Yes	Requested surcharge amount	Applied for eligible credit cards; returned as 0 when surcharge is not applied to debit cards.

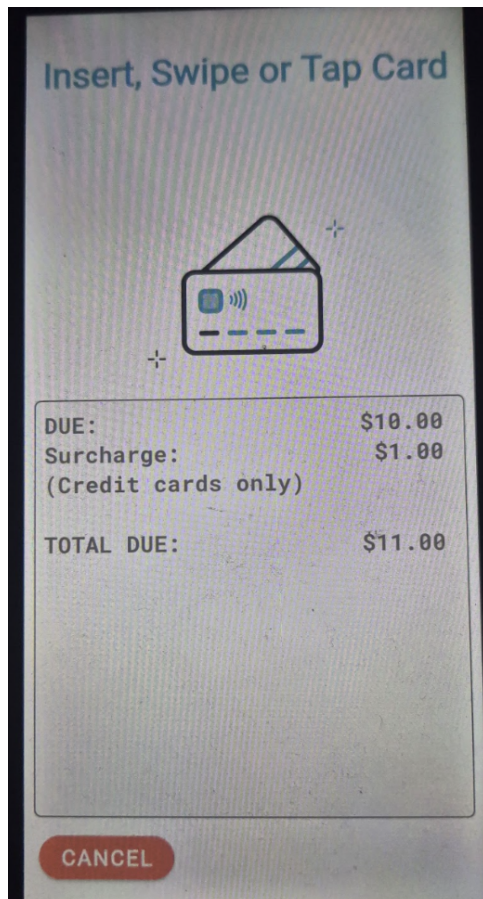
3. Customer-Facing Amount Disclosure

The user interface should inform the customer that a surcharge applies to credit-card transactions before the transaction is authorized. The transaction flow must reach authorization with the correct final amount already determined.

4. Terminal Transaction Processing

4.1 Token-based terminal request

When a usable card token is available, card eligibility can be evaluated before the authorization is sent. The transaction is then authorized with or without the surcharge according to the card classification.



4.2 EMV contact

For an EMV contact transaction, the terminal reads the card, determines whether the card is credit or debit, and sets the authorization amount accordingly before the transaction is sent for authorization.

4.3 EMV contactless

For EMV contactless, the card-generated cryptogram is tied to the amount used when the read begins. Because the amount cannot be changed after the contactless read is initiated, the terminal flow starts with the amount including surcharge.

1. Initiate the contactless transaction using MainAmt plus SurchargeAmt.
2. Evaluate card type at the terminal-service level.
3. If the card is credit, continue using the surcharge-inclusive amount.
4. If the card is debit, reset the EMV transaction and initiate a second card read using the amount without surcharge.
5. Send the transaction to the processor for authorization only after the final eligible amount has been established.

5. Hosted Form and Stored Card Support

5.1 Hosted form / card token creation

When a card is saved through the hosted form, the token-creation response can return the card classification so that the integrating system can retain the credit/debit result for subsequent use.

```
"CardDebitCreditIndicator": "C"
```

5.2 Token sale when card type is not already known

For a sale using a previously stored card where the integrating application does not know the card type, include the proposed SurchargeAmt with the request. The service evaluates the card and authorizes the sale with or without surcharge as appropriate.

6. Response Contract

When SurchargeAmt is included in the request, the response includes fields describing the card classification and the surcharge outcome.

Field	Values	Meaning	Returned behavior
CardDebitCreditIndicator	C / D / U	Card classification	C = credit, D = debit, U = unknown.
SurchargeAmt	Amount / 0	Surcharge actually represented in the transaction result	For credit cards, returns the requested surcharge value. For debit cards, returns 0.
SurchargeSucc	Y / N	Whether surcharge was applied	Y = surcharge applied. N = surcharge not applied, including debit-card ineligibility.

6.1 Credit-card response example

```
{
  "CardDebitCreditIndicator": "C",
  "SurchargeAmt": "100",
  "SurchargeSucc": "Y"
}
```

6.2 Debit-card response example

```
{
  "CardDebitCreditIndicator": "D",
  "SurchargeAmt": "0",
  "SurchargeSucc": "N"
}
```

Response-field condition: SurchargeAmt and SurchargeSucc are optional response fields and are returned when SurchargeAmt was included in the request.

7. Authorization and Capture

Surcharge eligibility and the customer-facing amount are resolved before authorization. The processor authorization is performed for the final amount that will be captured. After a successful authorization, capture proceeds through the normal capture flow using the authorized values returned by the service; no surcharge is added during capture or settlement.

8. Decision Logic

Card result	Requested surcharge	Authorized amount	SurchargeAmt response	SurchargeSucc
Credit (C)	Present	MainAmt + SurchargeAmt	Requested value	Y
Debit (D)	Present	MainAmt only	0	N
Unknown (U)	Present	MainAmt only	0	N
Any	Not present	Normal non-surcharge transaction	Not required	Not required

9. Supported Card-Type Indicator Scenarios

CardDebitCreditIndicator is available in the following integration scenarios:

- Terminal Auth/Sale requests that include SurchargeAmt.
- Terminal Auth/Sale requests that include RequestCardToken = "Y".
- CreateCardToken requests from supported sources, including hosted-form card saving.

10. Integration Checklist

- ☐ Present the surcharge disclosure to the customer before authorization.

- ❑ Include MainAmt and SurchargeAmt when surcharge handling is requested.
- ❑ Use CardDebitCreditIndicator to understand the returned card classification.
- ❑ Use SurchargeAmt and SurchargeSucc from the response as the authoritative surcharge result.
- ❑ Do not add a surcharge after authorization.
- ❑ Capture using the authorized values returned by the transaction response.
- ❑ For contactless debit cards, allow the terminal flow to restart the EMV read without surcharge before authorization.
- ❑ For stored cards with unknown card type, send SurchargeAmt and allow the service to determine and authorize the proper amount.

11. Test Cases

Case	Input / card	Expected authorization	Expected surcharge result
Credit card with surcharge	MainAmt=1000, SurchargeAmt=100, card=C	1100	SurchargeAmt=100; SurchargeSucc=Y
Debit card with surcharge	MainAmt=1000, SurchargeAmt=100, card=D	1000	SurchargeAmt=0; SurchargeSucc=N
Contactless debit	Initial read includes surcharge; classification=D	Restart read and authorize 1000	No surcharge applied
Stored token, type unknown to client	MainAmt=1000, SurchargeAmt=100	Service determines final amount before authorization	Response identifies card type and surcharge outcome
No surcharge requested	MainAmt only	Normal transaction amount	Surcharge result fields not required