

# Convenience Fees and How They Work

Last Modified on 11/19/2025 2:58 pm PST

Qualpay provides the information below as a general overview, but it is not intended to be legal advice. You are encouraged to consult with your own legal counsel before implementing any convenience fee program.

## What Are Convenience Fees?

Convenience fees are charged for the privilege of paying for a product or service using a non-standard method. For example, movie theaters usually sell tickets in person at a ticketing window. If the movie theater also gives customers the option of paying for tickets online, the theater could charge a convenience fee for the online ticket orders. Customers are not paying for the right to use their credit card but for the privilege of paying using a non-standard method.

## Are Convenience Fees The Same As A Surcharge?

The answer depends on whether you are comparing surcharges and convenience fees under state laws or under the card brand rules. Under state laws prohibiting surcharging, there is no material difference between a surcharge and a convenience fee. If state law prohibits the addition of a fee associated with the use of a payment card, then it generally does not matter what that fee is called, even though state laws tend to refer to those fees as “surcharges.”

Regarding the card brand rules, there is a difference between a surcharge and a convenience fee, and the two are often confused. A convenience fee is sometimes mistakenly referred to as a [surcharge](#); however, there is a difference between the two under the card brand rules. A surcharge is charged for the privilege of using a credit card as a form of payment. A convenience fee is assessed for using a more convenient payment channel and is not limited to credit cards. It is very important to understand which can and cannot be utilized by a merchant and in what circumstances.

## What Card Brand Rules Apply To Convenience Fees?

Presently, the most detailed guidelines for applying convenience fees appear in the [Visa rules](#) 5.5.2.1 and Table 5-6, which are hyperlinked here for your convenience. A reference to convenience fees also appears in the [MasterCard rules](#) in Rule 5.12.2. Card brands generally update their rules twice a year, so the linked versions may not be the most recent ones; however, the rules are publicly available online.

## Guidelines For Applying Convenience Fees

As an overview, Merchants may charge a convenience fee to credit or debit card transactions under the following conditions:

- The Merchant must notify the Customer of the convenience fee before finalizing the payment and give the customer the option to cancel the transaction.
- The payment must take place in a non-standard payment channel.
- The payment must take place in a card-not-present channel.
- The business collecting the payment may not exclusively operate in a card-not-present environment.
- A convenience fee cannot be applied to recurring payments.
- A convenience fee must be a flat, fixed amount.
- The convenience fee must be applied to all means of payment accepted through the non-standard payment channel.

- The convenience fee must be included in the total transaction amount.
- All transaction receipts must display the convenience fee amount. If using the Virtual Terminal, the generated receipt will comply with this guideline.

### How Do I Enable Convenience Fees?

The ability to assess convenience fees is not available to merchants by default. Contact our [Customer Support Team](#) to request that this option be added to your Qualpay merchant account.

### Convenience Fee Settings

1. Log into Qualpay Merchant Manager.
2. Select **Administration**.
3. Select **Settings**.
4. Select **Payment**.
  - Optionally choose a **Payment Profile**.
5. Find **Transaction Fee Type** and select **Convenience Fee**.
6. Enter the default *Flat Fee* amount.
7. Click **Save Payment Profile**.

**Note:** By default, Qualpay does not allow Convenience Fees in any [prohibited locations](#).

### Processing Convenience Fees In The Qualpay Virtual Terminal

1. Log into the Qualpay Merchant Manager.
2. Go to **New Transaction**.
3. Select the [Transaction Type](#).
  - Optionally, choose a **Payment Profile** that has a convenience fee value saved.
4. Enter the *Transaction Subtotal*.
5. The *Convenience Fee* field is pre-populated based on the value saved in the **Payment Profile**.
  - You can reduce the convenience fee amount on an individual transaction to any lower value, including zero.
6. Add the *Credit Card details* and *Billing Information*.
7. Click **Submit**.

### Processing Convenience Fees On Qualpay API Solutions

To process a convenience fee using one of our API solutions, you must include additional parameters with your API call. Visit our Developer Center [API page](#) for the solution guide to identify and add the additional fields to your integration.

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