

Surcharges and Convenience Fees by Location

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

While the card brands differentiate between [surcharges](#) and [convenience fees](#), there is generally no material difference between a surcharge and a convenience fee under state laws prohibiting surcharging. When state laws prohibit adding fees associated with using a payment card, it generally does not matter what that fee is called, even though state laws often refer to those fees as “surcharges.”

Maast implements surcharges and convenience fees according to how federal and state laws regulate them, in addition to card brand rules. As a merchant, the table below shows how you can expect surcharges or convenience fees to be applied according to your location and the location of a cardholder making a payment.

Note: Surcharges are only applied to payments using a credit card. In contrast, convenience fees may be applied to any form of payment within a payment channel.

Location	Surcharge	Convenience Fee
Colorado	No more than 2% of the transaction amount or actual merchant discount rate.	Any additional charge for using debit cards, cash, checks, or gift cards is prohibited.
Maine, Massachusetts, Connecticut, Puerto Rico	Prohibited	Prohibited
All other U.S. States & Territories	Follow state laws and card brand rules.	Follow state laws and card brand rules.
U.S. Armed Forces	Maast does not apply surcharges to payments using U.S. Armed Forces addresses.	Maast does not apply convenience fees to payments using U.S. Armed Forces addresses.
Non-U.S. States & Territories	Maast does not apply surcharges to payments using non-U.S. cards.	Maast does not apply convenience fees to payments using non-U.S. cards.