



Service Fees

Offset the cost of accepting card payments without impacting your business operations.

When working through budgets defined by grants, government funding, or other non-profit entities, controlling costs can make a difference. Service Fees can enable your organization to better control costs associated with accepting card payments.

Service Fees are available to a limited set of business types. Though they are allowed in both card present and card-not-present environments, there are specific card brand rules guiding collection of them. U.S. Bank offers a program to help you efficiently and effectively implement Service Fees.

Advantage of Service Fees

Service Fees can be leveraged on all payments, not just credit cards. Service Fees can be implemented in card present and card-not-present environments. Service Fees are charged as a separate transaction apart from the original charge.

Service Fees can be a flat fee or a percentage of the transaction – depending on the payment method. And unlike our other programs, there are no set caps or rules around the service fee amount. However, the fee must be reasonable as compared to the cost of processing the transaction. That gives you flexibility to leverage a fee that matches your organization's cost model.

Supported Business Types*

4900	Public Utilities
9211	Court Costs
9311	Taxes
9222	Fines
9399	Misc. Gov. Services
8211	Elem. and Secondary Schools
8220	Colleges
8229	Education not elsewhere classified
8244	Business Schools
8249	Trade Schools
9223	Bail and Bonds
9402	Postal Services

*Some restrictions apply based on card brand rules, payment type, business type or payment method.



Unique business.
Unique options.

Compare & Contrast

Credit Card Surcharge Fees

- Fee applied to credit cards only.
- Requires point-of-sale and point-of-entry signage.
- Calculated as a percentage of final total, and cannot exceed 4%.

Convenience Fees

- No business type restrictions but cannot be charged by a solely online merchant.
- Charged on all payments taken through a card-not-present platform offered as an alternative to a standard method of payment.
- Fixed amount supported.
- Must be disclosed clearly to the cardholder prior to completion of the transaction.

The Fine Print

- While no signage is required, the Service Fee must be clearly disclosed as a fee charged by the government authority or educational institution to the cardholder. The disclosure must occur prior to completion of the transaction and allow the cardholder the opportunity to cancel. The fee must also be reflected on any receipts.
- The fee can only be applied after all other discounts or rebates have been applied to the transaction.
- It cannot be applied in conjunction with any other fee program.
- Visa is the only card brand that requires registration, or intent to apply Service Fees, prior to program implementation.

To learn more, please contact your sales representative.