

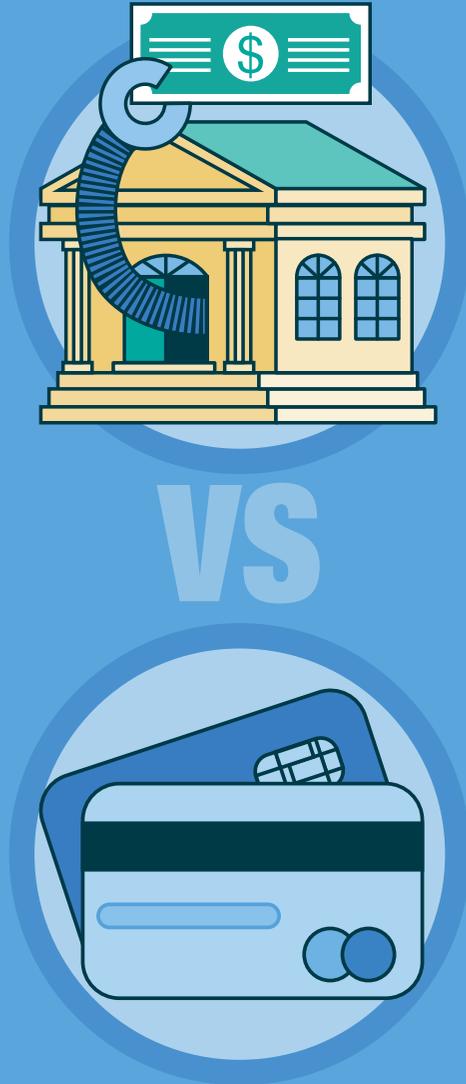


smart payments

Implementation Guide

# Email Template to Customers

Just copy and paste into your email...



Subject: Important Update: Credit Card Payment Policy Change

Dear [Customer First Name],

We are writing to let you know about an upcoming change to our payment policy.

Effective [Effective Date], a [X%] surcharge will be applied to all payments made by credit card. This adjustment is necessary to offset rising credit card processing costs and allows us to continue delivering the high-quality service you expect without compromising standards.

To avoid this surcharge, you may choose one of the following no-fee payment options:

- ACH/Bank Transfer
- Debit Card

You can update your payment method at any time through your [Customer Portal Link] or by contacting our team for assistance.

We understand that changes like this may cause inconvenience, and we truly appreciate your understanding and continued support. If you have any questions or need help updating your payment preferences, please don't hesitate to reach out to us at [Customer Service Contact Info].

Thank you for being a valued customer. We look forward to serving you.

Sincerely,

[Your Company Name]

[Your Contact Information]

# Phone Script: Handling Credit Card Surcharge Questions

**Greeting:**

“Hi [Customer Name], thanks for calling. How can I help you today?”

**If they ask about the surcharge:**

“Yes, starting [Effective Date], a [X%] surcharge will apply to all payments made with credit cards. This change helps us offset rising credit card processing costs so we can continue delivering the same high-quality service you’re used to—without raising prices for everyone.”

**If they express concern:**

“I completely understand your concern. The good news is that you can avoid the surcharge anytime by using a debit card or ACH/bank transfer—those options don’t have any fees.”

**If they ask how to switch payment methods:**

“You can update your payment method quickly through our [Customer Portal Link], or if you’d like, I can walk you through it now or have our team update it for you.”

**If they remain unsure:**

“We’ve found that most customers appreciate having a choice. By keeping debit and ACH fee-free, you always have a no-cost option available. We want to make this as easy as possible for you.”

# Frequently Asked Questions:

## FAQs for Owners & Teams

### Customer Perception & Retention

Q: Won't customers get angry and leave if we add a surcharge?

A: Most customers accept a small credit card surcharge when it's clearly communicated, especially if they have fee-free options (ACH or debit). Transparent communication and a simple script for your team minimize friction.

Q: Won't this lead to bad reviews?

A: Businesses that are upfront and provide alternatives rarely see backlash. Clearly communicate the change, show the surcharge on receipts, and remind customers that debit/ACH have no fee.

Q: Will surcharges reduce tips for cleaners/techs?

A: Tips typically remain unaffected. The surcharge applies only to credit cards, and customers can avoid it with debit/ACH.

### Legality & Compliance

Q: Is this even legal?

A: Yes—when done correctly. MaidCentral ensures surcharges follow card-brand and state rules, with debit/prepaid cards automatically excluded.

Q: Can we surcharge debit cards?

A: No. Debit and prepaid cards are never surcharged. The system automatically blocks those transactions.

Q: Don't we have to notify someone before surcharging?

A: Yes. Card brands require notice, and MaidCentral guides you through that process.

Q: What if our state has special rules?

A: MaidCentral enforces state-specific limits (like surcharge caps or display rules). Just confirm your business address, and the system applies the right rules automatically.

### Pricing & Economics

Q: Why not just raise prices for everyone instead of surcharging?

A: With surcharging, only customers who choose credit absorb the cost. This keeps your base pricing competitive for everyone else.

Q: Can we just charge a flat fee?

A: No. Card rules require surcharges to be percentage-based. Flat "convenience fees" are a separate program with stricter limits.

Q: What's the financial impact?

A: Rule of thumb:

\$250,000 in annual credit card volume □ ~ \$7,500 recovered at 3%

\$500,000 □ ~ \$15,000 recovered

\$1,000,000 □ ~ \$30,000 recovered

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### Operations & Customer Experience

**Q:** We invoice and store cards on file—does this still work?

**A:** Yes. Surcharges apply automatically to invoices and stored cards, showing as a line-item.

**Q:** How do refunds work?

**A:** Refunds are proportional. If you refund half the transaction, half the surcharge is refunded automatically.

**Q:** We already use a cash-discount program—why switch?

**A:** Many cash-discount setups aren't compliant. Surcharging is credit-only, brand-aligned, and automated for compliance.

**Q:** What if staff forget how to explain it?

**A:** All they need is one sentence:

"We keep prices low for everyone. If you pay with credit, a small surcharge applies. Debit and ACH have no fee."

**Q:** How does this affect taxes?

**A:** Tax treatment can vary by state. MaidCentral separates surcharges as their own line-item to keep reporting clean. Share reports with your accountant for guidance.

**Q:** What about American Express?

**A:** Covered. MaidCentral applies the most restrictive card-brand rules automatically, so you're always compliant.