



Everything You Need to Know about Credit Card Surcharging

A Guide for Pool Service Professionals

What is a credit card surcharge?

A credit card surcharge is a small extra fee added when a customer chooses to pay with a credit card. This helps offset the cost of processing those payments and keeps your business financially healthy.

As of now, credit card surcharges are legal in most U.S. states, including major pool service markets like Arizona, Florida, and Texas, as long as the correct procedures and disclosures are followed. A few states still prohibit surcharges, and some have extra requirements.

States where surcharging is prohibited or have requirements:

Surcharging prohibited	Allowed, with conditions	Required disclosures
Connecticut, Maine, Massachusetts, & Puerto Rico	California, New York, Minnesota, Mississippi	California, New York, Colorado, New Jersey, Minnesota

NOTE: Skimmer does not support surcharging in certain states, even when permitted.

Why adding a credit card surcharge may make sense for your pool service business

One cost that tends to slip under the radar for a lot of pool pros (*but can add up quickly!*) is credit card processing fees. Each time a customer pays with a credit card, you absorb a percentage fee plus possibly a fixed cost. Over time, these fees cut into your margins.

Here is why surcharging is a smart, sensible, and fair decision for your pool service business:

Protect margins

Credit card fees can quietly cut into profits on every invoice. Adding a surcharge lets you recoup those costs instead of shrinking your bottom line.

Stay competitive

Surcharging is common in many industries, from utilities to retail shops. Pool pros who adopt it are simply aligning with a broader business practice.

Offer payment choice

You can keep accepting credit cards—something customers value—without absorbing the cost every time. Customers still get the convenience, and you stay whole financially.

Transparency builds trust

By disclosing the surcharge clearly ahead of payment, you avoid surprises. Customers appreciate knowing what they are paying for, which builds trust.

Encourage cost-efficient payments

Some customers will continue using cards, while others may shift to ACH, while others may shift to ACH, a modern way of paying while avoiding the fee. Either way, you reduce unnecessary overhead.

Compliance reduces risk

Doing surcharges the right way, following card network rules, state laws, and disclosure requirements, prevents penalties and disputes.

Simplify bookkeeping

Without surcharges, every card transaction lowers your reported revenue in unpredictable ways. Offsetting fees through surcharging keeps your financials cleaner and easier to track.

Supports growth

When you save even a few percentage points across dozens or hundreds of accounts, that money adds up. Those savings can be reinvested in staff, vehicles, or equipment that strengthen the business.

What to consider about surcharging

Surcharging can be a smart way to offset processing costs, but it isn't the right fit for every business. Your decision should take into account your region's regulations, your competitive landscape, and your long-term business vision. For example, if you position your services as a premium offering, you may choose not to implement surcharging in order to align with that brand experience.

Negative customer perception

Some pool owners may see surcharges as a penalty for paying with their preferred card. The key is clear, upfront communication so customers understand it's about covering costs, not padding profits.

Pricing clarity

Adding surcharges can create confusion if customers don't see the fee until the last step. Transparent invoices and disclosures are essential to avoid surprises.

Impact on payment

Some customers may choose a different payment method, or in rare cases, choose to stop working with your business to avoid paying the fee. Offering multiple payment options can help to retain your customers.

Risks of non-compliant surcharging

At first glance, surcharging seems straightforward: add a small fee to credit card payments and keep more of your money.

But managing surcharges without the right system creates serious problems that can hurt your bottom line and reputation. Below are some of the biggest risks of managing surcharging on your own.

Compliance is complicated and costly

Every state has different surcharging laws, and card networks like Visa and Mastercard have their own strict rules. When you handle this manually, it's easy to charge more than allowed, accidentally apply fees to debit cards (which is prohibited), or fail to disclose surcharges properly. These mistakes can trigger:

- State-level penalties, forced refunds, or lawsuits in states that prohibit or restrict surcharging
- Card network fines starting in the thousands, with monthly penalties of \$5,000 to \$25,000 until corrected
- Loss of your merchant account or the ability to process credit cards entirely

Customer relationships suffer

Without clear, upfront disclosure on professional invoices, surcharges feel like surprise fees that pad your profits. This creates friction with clients, damages trust, and can lead to disputes, chargebacks, and negative reviews that hurt your reputation more than any fine.

Manual errors add up fast

Adding surcharges manually leads to miscalculations and inconsistent application. Some customers get overcharged, others undercharged, and reconciling your books becomes a mess. These inconsistencies make your business look unprofessional and expose you to network penalties when audited.

Time and energy drain

You started a pool service business to serve customers, not to track shifting state laws and card network policies. Managing compliance manually takes valuable time away from growing your business.

Best practices for implementing surcharges in your business

To stay compliant and customer-friendly, follow these guidelines:

Confirm surcharge legality in your state.

Not all states allow credit card surcharges. Some prohibit them, while others set conditions such as disclosure requirements or maximum surcharge amounts. [Verify the laws in your state before getting started.](#)

Comply with card network rules

Visa, Mastercard, and American Express all have rules on caps, disclosures, and how surcharges are displayed. Using surcharging in Skimmer is a safe way to ensure compliance with card network rules.

No debit or prepaid surcharges

Surcharges must only apply to credit cards. You cannot add them to debit or prepaid cards, even if the transaction is processed as “credit.”

Capped amounts

Your surcharge cannot exceed your actual processing cost. Card networks and some states cap the amount; for Skimmer, this is set at 3%.

Advance disclosure

Customers must be informed before they pay. The surcharge must appear as a separate line item on receipts or invoices.

Ongoing monitoring

Laws and network rules evolve. Regularly review your practices to stay compliant.

Refunds

Both Visa and Mastercard require that if a transaction is refunded – even partially – the surcharge must also be refunded or prorated.

How Skimmer helps you stay compliant

With surcharging in Skimmer, everything is automated and compliant. Fees are calculated accurately, clearly displayed on invoices, and applied only where permitted by law. That means no guesswork, no risk to your reputation, and no worrying about breaking state or card-network rules.

Other bolt-on tools may promise cost recovery, but they often leave gaps in compliance, transparency, or integration. With Skimmer, you get a single system that handles processing, customer disclosure, reporting, and compliance, so you can capture the benefits of surcharging without the pitfalls of non-compliance.

Skimmer makes it simple by automating the key processes, including:

- **Payment settings:** Turn surcharging on or off as needed.
- **Automatic calculations:** Skimmer applies the correct fee to each card transaction.
- **Transparent invoices:** Fees appear as a separate line item for clarity and compliance.
- **Location-based flexibility:** If you operate in multiple states, Skimmer applies surcharges only where permitted.
- **Compliance:** Built in 30 day waiting period to satisfy Visa & MasterCard requirements.

If you have any questions about getting started with surcharging, reach out to [Skimmer's support team](#).