

Oklahoma Surcharging Reseller Certification Process

In order for your merchants to be eligible to surcharge through InterPayments in Oklahoma after **November 1, 2025**, they need to demonstrate that they are compliant with the new law in Oklahoma governing surcharging and disclosure. The law requires new disclosures as well as a new limit on surcharging of no more than 2% or the cost of acceptance.

Notice Requirements: Merchants must post the amount of the surcharge (which we interpret to mean the dollar or percentage).

- For in-person sales: At the point of entrance and at the point of sale
- For online sales: On the **home page** and **point-of-sale page**
- For telephone sales: Verbally before the transaction is completed.

Examples of language that we recommend in order to be compliant are:

- *“We may apply a fee to cover all or part of our costs of accepting your credit card. For OK-based consumers, the fee will be 2%.”*
- *“For OK-based consumers, we apply a 2% fee to cover all or part of our costs of accepting your credit card.”*

InterPayments must verify that the merchant is **compliant** with these requirements before enabling surcharging in Oklahoma. It is a similar process to how InterPayments allows surcharging in New York.

Acceptance Criteria: Please work with your merchants to ensure they have taken steps to comply with the new law, including updating their websites. We recommend taking screenshots of the merchants' home page and point-of-sale page showing the Oklahoma surcharge disclosure or having merchants submit this evidence.

Criteria Submission: Once you have validated that the requirements have been met, please send evidence (which can be screenshots or a statement verifying that the requirements have been met) to support@interpayments.com with the subject **“[Client Name] – [Reseller Name] – Oklahoma Surcharge Law Certification”**. Once InterPayments receives this information, we will review it and, if approved, enable Oklahoma surcharging for that merchant. If more information is needed, someone from the InterPayments team will contact you.

If the above steps are not followed, merchants will have surcharging in Oklahoma disabled on 11/1. Evidence can be submitted at any time and surcharging enabled after 11/1, but if we do not hear from you by October 27, 2025, we cannot guaranty that surcharging will continue in Oklahoma for any merchants who have not provided the required evidence.