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|----------------------------------------|-----------------------------------|-----------------|
| <b>Shift4 Dine<br/>Annual<br/>Fees</b> | <b>Department</b>                 | Sales           |
|                                        | <b>Document No. &amp; Version</b> | 6.2.3           |
|                                        | <b>Last Updated</b>               | August 13, 2026 |

## Shift4 Dine Annual Fees Overview

**Important:** Reps must verify details and stay current with Shift4 terms: [shift4.com/legal](https://shift4.com/legal).

- These annual fees are **separate** from monthly charges (Lighthouse fees and other add-ons).
- **"Boarded" (Shift4)** = account fully approved (**Status 600**). Not tied to install, ship date, or first processing.

💡 For account-specific questions (exact fee count/amount, disputes, billing corrections), direct merchants to **Customer Service** (phone/chat).

⚠️ **July 2026 update:** Shift4 is replacing the separate **RAF + Annual Program Fee** with one consolidated **Annual Service & Maintenance (AS&M) fee**.

- AS&M is expected to **appear on the July statement** and **bill August 1**.
- The annual amount is **capped at \$2,000**.
- The fee is **merchant-specific** and shown in each merchant's notice in **Customer Hub / Location / Overview**.
- A merchant can contact Customer Service regarding the fee to negotiate a possible **payment plan, waiver, and/or credit/refund**. None of these options should be promised to a merchant, as they are at the sole discretion of Shift4.

## Key Merchant Talking Points

- Annual fees support security and premium support, and reduce hidden liabilities found with other providers.
- Merchants benefit from proactive support and lifetime equipment replacement.



- Competing POS providers often charge comparable or higher fees with less transparency.
- For existing merchants, do **not guess** the fee amount if they received a notice; direct them to the amount shown in **Customer Hub / Location / Overview**.
- Merchant-specific billing questions, disputes, refunds, or contract-extension/waiver conversations should go through **Shift4 Customer Service / Merchant Relations**.

**⚠️ Related, but separate, from annual fees:** There is a known issue with **Shift4 inactivity fees** where the billing timeline may start when the **application is signed** and not when approved. Fees may begin around **90 days** if not installed.

**Current baseline:** Minimum monthly processing requirement is **\$25** to avoid inactivity fees.

**August 2026 update:** Effective **September 1, 2026**, the inactivity fee is now **\$150 per TID/station for each 30-day period of inactivity**. This is up from the previous **\$75**.

## September 1, 2026 pricing updates

These updates came from the August 12 call with Will and should be used when setting expectations with merchants.

Here are the main ones to be aware of:

- **Inactivity fee is increasing**  
The inactivity fee is now **\$150 per TID/station for each 30-day period of inactivity**. This is up from the previous **\$75**.
- **The following updates mostly apply to interchange-plus merchants.** Merchants on the **Advantage Program**, like **4% accounts**, are not directly affected by these specific increases:
  - **Monthly minimum is increasing**  
Merchants currently at or below a **\$25 monthly minimum** will be automatically moved to a **\$40 monthly minimum**.



- **Card-not-present transactions**  
CNP transactions will have a standardized rate of **50 basis points + \$0.20 per transaction**.
- **Variable discount rate + auth fees**  
There will be at least a **6 basis point increase** on variable discount rates, and authorization fees may increase by **\$0.03–\$0.06 per authorization**.

**Sales expectation:** Shift4 is tightening around merchants being ready to board and go live within about **90 days**, so reps should set expectations clearly with merchants upfront.

## Fee waiver / escalation path

1. **Customer Service:** Request a credit (partial or full).
2. **Merchant Relations Team (MRT):** Escalate if still unhappy.
3. **Relationship Manager review:** Send Case #, DBA, and MID to Ryan to coordinate review.

## 2. Annual Service & Maintenance Fee / Annual Program Fee

**Context:** Shift4 has billed an annual equipment/program fee every **August** for many years. For 2026, this is expected to be consolidated with RAF into the **Annual Service & Maintenance (AS&M) fee**.

- AS&M covers the **lifetime replacement** of credit card processing devices if they malfunction or need upgrading to the latest model, including **overnight shipping**.
- Shift4 positions this as a nominal fee for covering upfront equipment with lifetime no-cost replacements, compared with purchasing equipment that may cost merchants thousands of dollars.
- The fee is assessed on accounts with provided credit card processing equipment, including **POS systems, standalone devices, and PIN pads**, up to **4 devices**.
- This fee is **in addition to applicable monthly fees**.
- Applies to POS (Shift4 Dine, legacy, etc.) and standalone merchants, including Advantage program merchants.



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## Annual Program Fee vs POS Monthly SAAS fees

- **Annual Program Fee / AS&M:** Lifetime replacement of credit card processing devices, including overnight shipping.
- **Monthly POS SAAS fees:** POS maintenance and swaps/upgrades for the full POS setup.





PAYMENT SOLUTIONS

### Change Log

| Date            | Description of Change                                                                                                                      | Comments | Initiated By  |
|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------|---------------|
| May 12, 2026    | SkyTab/SkyTab POS into Shift4 Dine<br>SkyTab Mobile into Shift4 Duo<br>SkyTab Glass into Tablet<br>SkyTab POS Workstation into Workstation |          | Hyah Takiang  |
| July 29, 2026   | Content Update                                                                                                                             |          | Ryan Raymundo |
| August 13, 2026 | Content Update                                                                                                                             |          | Ryan Raymundo |
|                 |                                                                                                                                            |          |               |
|                 |                                                                                                                                            |          |               |



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