Merchant Surcharging Considerations and Requirements



Before you decide to add a surcharge, or checkout fee, consider the following:

What will...



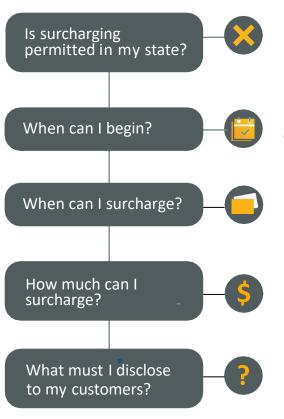
...my customers think?



...I need to disclose to my customers?



...my competitors do?



States currently prohibiting or limiting surcharging

- Connecticut
- Maine
- Massachusetts
- Oklahoma

30 days' notice required

 Merchant are REQUIRED to notify their acquirer 30 day prior to surcharging.

Credit transactions only

 Surcharging applies only to credit transactions in the U.S. and U.S. territories. Debit and prepaid cannot be surcharged.

No more than the cost of acceptance

• The surcharge must not exceed your cost of acceptance for the credit card.¹

Proper signage and notification required

- Disclosures must be provided at the point of entry and point of sale (Click link at right for examples).
- Itemization of the final surcharge amount must be identified separately on the transaction receipt.

More information on surcharging guidelines and requirements can be found at www.visa.com/merchantsurcharging

Visa's Position on Surcharging

Visa remains opposed to surcharging, a practice that penalizes cardholders for using their preferred form of payment.

The benefits of card acceptance include:

- Increased sales
- A fast and convenient checkout experience
- Enhanced security
- Guaranteed payment and faster processing time

¹ In cases when the merchant's cost of acceptance exceeds 3% of the underlying transaction amount, the merchant cannot assess a surcharge above 3%.

VISA