

NOTICE

Credit Card Surcharge Guidance

Guide to true compliant dual pricing and surcharging

True compliant dual pricing is legal in all 50 states

Surcharging can be controlled by state to state and cannot include debit cards

A business has the option of passing along the actual cost of credit card processing fees as a surcharge to customers, but they must be transparent by displaying the **highest total price**

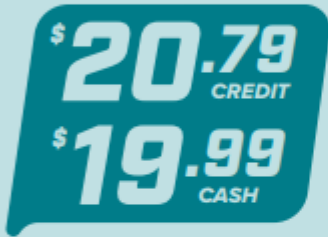
DUAL PRICING

(excluding sales tax).

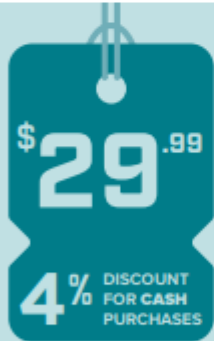
SURCHARGING

LEGAL

A business can:



Clearly display **BOTH** the Credit Card and the Cash Price.



List the **HIGHER** Credit Card price and advertise a **DISCOUNT** for Cash purchases.



Use the **SAME PRICE** for both Cash and Credit Card purchases.

ILLEGAL

A business cannot:



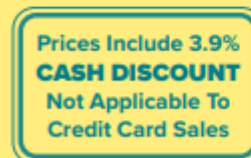
Put a **SIGN ON THE WALL OR AT THE REGISTER** that notifies a fee is applied to all credit card sales.



Charge **SEPARATE LINE ITEMS**:

- convenience fee,
- service fee,
- administration fee,
- non-cash adjustment,
- technology fee,
- processing fee,

etc., to credit card users on the customer receipt.



Advertise that all **PRICES INCLUDE A CASH DISCOUNT** that **does not** apply to credit cards purchases.



Include a **CREDIT CARD SURCHARGE WARNING** on the item price tag.