Merchant Surcharging Considerations and Requirements



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

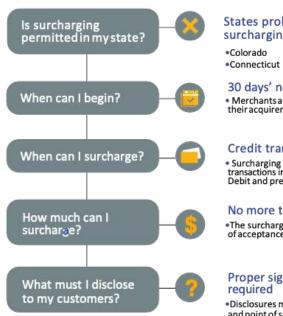
...my customers think?



... I need to disclose to my customers?



...my competitors do?



States prohibiting or limiting surcharging as of October 1, 2019

- Massachusetts Oklahoma

30 days' notice required

Maine

 Merchants are REQUIRED to notify Visa and their acquirer 30 days 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 notifict ion required

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



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



¹In cases when the merchant's cost of acceptance exceeds 4% of the underlying transaction amount, the merchant can not assess a surcharge above 4%.

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

Visa Surcharging

requirements