

# NOTICE

# Credit Card Surcharge Guidance

## Guide to True Compliant Dual Pricing and Surcharging

### True Dual Pricing is Legal in All 50 States

### Surcharging is subject to State by State Laws and can not 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).

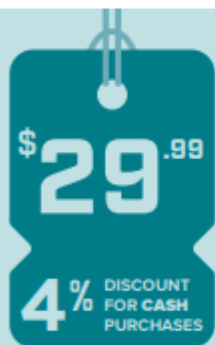
#### SURCHARGING

### 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:



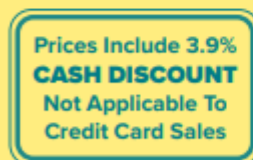
Put a **SIGN ON THE WALL OR AT THE REGISTER** that notifies a fee is applied to all credit card sales.



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.