

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?

Is surcharging permitted in my state?



## States prohibiting or limiting surcharging now

- California
- Colorado
- Connecticut
- Kansas
- Maine
- Massachusetts
- New York
- Oklahoma
- Texas

When can I begin?



## 30 days notice required

- Merchants are REQUIRED to notify Visa and their acquirer 30 days prior to surcharging.

When can I surcharge?



## Credit transactions only

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

How much can I surcharge?



## No more than the cost of acceptance

- The surcharge must not exceed your cost of acceptance for the credit card.<sup>1</sup>

What must I disclose to my customers?



## 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.



## 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

<sup>1</sup> In 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](http://www.visa.com/merchantsurcharging)