Merchant Surcharging Considerations and Requirements



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

What will...



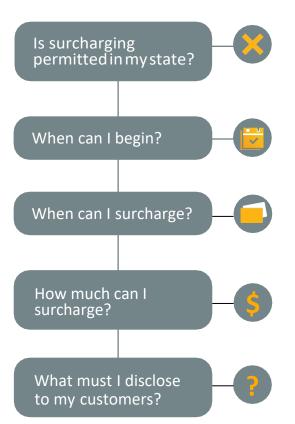
...my customers think?



...I need to disclose to my customers?



...my competitors do?



States currently prohibiting or limiting surcharging (Colorado prohibition effective through 30 June 2022)

- Colorado
- Maine
- Oklahoma

- Connecticut
- Massachusetts

30 days' notice required

 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 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



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