

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 as of October 1, 2019

- Colorado
- Kansas
- Massachusetts
- Connecticut
- Maine
- Oklahoma

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)