Departmental VISA Merchant Surcharging FAQs

Q. Am I required to get the registration number from a vendor showing a surcharge on their invoice?

No, as of February 2023 vendors are no longer required to register their intent to surcharge with VISA.

Q. What is the maximum allowable surcharge a vendor can charge?

3%

Q. Can the department pay a surcharge on an invoice?

Yes, the vendor must show the surcharge separately on the invoice. *Failure to comply with this requirement will result in JMU not paying the surcharge and registering a complaint with VISA.*

Q. Can the department send an invoice to Accounts Payable to avoid not paying a surcharge or at the request of the vendor?

No, if the vendor accepts VISA, the Commonwealth of Virginia and the university require that the vendor be paid by this method. Should the cardholder require a limit increase, there are procedures in place to address this.

Q. Is additional information available for departments to share with merchants not aware of these requirements?

Yes, this information was updated by VISA in 2024 and may be provided to merchants. Please see VISA’s website for more information: [Credit Card Processing Fees & Interchange Rates | Visa](https://usa.visa.com/support/small-business/regulations-fees.html)

Q. If the vendor charges more than 3% what should I do?

Inform them of the VISA regulations and provide the VISA website, if they will not lower the surcharge to 3% or below contact Cash & Investments at [appa@jmu.edu](mailto:appa@jmu.edu) immediately.