Merchants cannot surcharge before Jan. 27, 2013.
Merchants are required to notify Visa and their acquirer 30 days prior to surcharging.

STATES PROHIBITING surcharge now
- California
- Colorado
- Connecticut
- Florida
- Kansas
- Maine
- Massachusetts
- New York
- Oklahoma
- Texas

JANUARY 27, 2013

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

< COST of ACCEPTANCE
- The surcharge must not exceed your cost of acceptance for the credit card.

SIGNS at POE, POS and on RECEIPTS
- Disclosures must be provided at the point of entry and point of sale (view examples at the link to the left).
- Itemization of the final surcharge amount must be identified separately on the transaction receipt.

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

1 In cases where the merchant’s cost of acceptance exceeds 4% of the underlying transaction amount, in no event can the merchant assess a surcharge above 4%.