



EPINA

Credit Card Surcharge

- Reducing acceptance costs for all credit card transactions
- Percentage based fee capped at 3%
- Cannot surcharge debit cards
- Must accept debit cards
- Cannot surcharge in Connecticut, Maine, Massachusetts, or Puerto Rico

Surcharging is limited to credit card transactions. Debit cards – either PIN or signature – cannot be surcharged.

Surcharge customers must offer cardholders an alternative payment option, so they must also be set up to accept debit

Businesses located in these states* cannot surcharge transactions: Connecticut, Maine, Massachusetts.

If a return is issued on a surcharged transaction, a proportional amount of the fee will be returned as well.

Utilities are NOT able to charge a surcharge fee if they also participate in the Visa Utility Interchange program.

Notification Requirements:

- **Visa** no longer requires notification.
- **MasterCard** must be notified no less than 30 days before the credit card surcharge is implemented. The notification form can be submitted to MasterCard through their website at <https://www.mastercard.us/en-us/surcharge-disclosure-webform.html>.
- Other card brands currently do not require notification.



*Certain state or local laws may restrict or limit the amount of the surcharge percentage. Merchants are responsible for determining the legality of their operation of credit card surcharge in the state where they operate. Merchants are solely liable if their operation of credit card surcharging program is deemed to be unlawful.

Important Considerations

Customer awareness: Ensure customers are aware of the surcharge policy before they make a purchase.

Clear signage: A prominent sign at the entrance or point of sale must clearly state that a surcharge applies to credit card transactions.

Receipt disclosure: The surcharge percentage and amount must be displayed as a separate line item on every customer receipt.

Notification to card networks: Currently, only MasterCard requires merchants to notify of their intent to surcharge. Use this designated online form at: <https://www.mastercard.us/en-us/surcharge-disclosure-webform.html>.

Debit card restrictions: Most credit card networks do not allow surcharging on debit card transactions.

State laws: Check your local regulations, as some states may have restrictions on surcharging.



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