

## **Credit Card Surcharge Guidance**

**What's changed with surcharge policies?** The laws have changed. There are important requirements for businesses charging an additional fee to customers paying with a credit card.

What does this means for customers who pay with a credit card? A business has the option of passing along the actual cost of credit card processing fees as a surcharge to customers, but the business must be transparent by displaying the highest total price (excluding sales tax).

## **COMPLIANT/LEGAL**

A business can:

\$20.79 CREDIT \$19.99 CASH

Clearly display **BOTH** the Credit Card and the Cash Price.



List the **HIGHER** Credit Card price and advertise a **DISCOUNT** for Cash purchases.



Use the **SAME PRICE** for both Cash and Credit Card purchases.

## NOT COMPLIANT/ILLEGAL

A business cannot:

4%
CREDIT CARD
PROCESSING FEE

Put a SIGN ON THE WALL OR AT THE REGISTER

that notifies a fee is applied to all credit card sales.

Subtotal	\$49.46
Processing Fee	\$1.98
Tax	\$4.12
TOTAL	\$55.55
RECEIPT #12345 Thanks for your purchase!	

## Charge SEPARATE LINE ITEMS

- · Convenience fee
- Service fee
- Administration fee
- Non-cash adjustment
- Technology fee
- Processing

Etc. to credit card users on the customer receipt.

Prices Include 3.9%

CASH DISCOUNT

Not Applicable to
Credit Card Sales

Advertise that all PRICES INCLUDE A CASH DISCOUNT

that does not apply to credit card purchases.

\$29.99 +4% FEE IF PAYING WITH CREDIT CARD

Include a **CREDIT CARD SURCHARGE WARNING** on the item price tag.

If you have any questions, please visit **nrspay.com** or contact us at **(800) 215-0931, option 2.** 

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