

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 mean 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.

\$29.99

4% DISCOUNT FOR CASH PURCHASES

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

WE ACCEPT
CASH & CREDIT



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.

HOT SALE!!!

\$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.**