

## Credit Card Surcharges – FAQ for our Members

**Q. What is a credit card surcharge?**

**A.** An additional fee that a merchant (retailer) adds to your CREDIT CARD bill when you use a credit card for payment.

**Q. How will I know if the merchant is going to surcharge my credit card?**

**A.** Look for signs or postings at the store entrance and the point of sale warning of merchant's fee. Carefully review your receipt; merchants are required to disclose the actual dollar amount of the surcharge.

**Q. How much can the merchant charge?**

**A.** They may not charge any more than the applicable merchant discount rate for the credit card transaction. The rates are generally between 1.5 % to 3%, but in no case can be higher than 4%.

**Q. Can I be surcharged if I press the "credit button" while using my debit or prepaid card?**

**A.** No. Regardless of how your debit or prepaid card is processed at the point of sale, surcharging is not permitted.

**Q. Will all merchants begin charging me for my credit card?**

**A.** No, merchants can choose to charge or not. The 10 U.S. states have laws restricting merchants from surcharge on credit cards are: California, Colorado, Connecticut, Florida, Kansas, Maine, Massachusetts, New York, Oklahoma and Texas

**Q. What do I do if the merchant is charging over 4% on my credit card or charging me on my debit or prepaid card?**

**A.** To report excessive payment surcharges, or surcharging debit and prepaid card transactions, you can visit [www.visa.com/checkoutfees](http://www.visa.com/checkoutfees) and fill out the Report a Merchant Violation form.

**Q. Where can I get more information about payment card surcharging?**

**A.** For more information, you can visit [www.knowyourcard.org](http://www.knowyourcard.org).