

31 August 2023

**Continued Non-Compliance with the Visa Rules**

To Any Visa-Accepting Merchant,

Please note, a merchant's history of non-compliance with the Visa rules will travel with the merchant even if they move or are moved to a new Acquirer for processing of their Visa transactions. As a result, any subsequent matching or similar repeat rule violations within the 12-month period following the prior violation will be treated as a second violation and the next level non-compliance assessment (starting at US \$5,000 and up) will be immediately applied. In essence, moving to a new acquirer will not re-set the non-compliance history of a merchant.

Thank you for your continued partnership. Should you have any questions or concerns, you may contact us by emailing [VisaRulesManagement@visa.com](mailto:VisaRulesManagement@visa.com).

Sincerely,



Visa Inc

## NON-COMPLIANT MERCHANT EXAMPLES

- The merchant's equipment (POS systems, terminals, PIN Pads...etc.) displays a line item labeled as or similar to a "Non-Cash Charge" or "Non-Cash adjustment"  
**APPLIES TO BOTH CASH DISCOUNT AND SURCHARGE MERCHANTS**
- The merchant's and/or customer's receipt displays a line item labeled as or similar to a "Non-Cash Charge" or "Non-Cash adjustment"  
**APPLIES TO BOTH CASH DISCOUNT AND SURCHARGE MERCHANTS**
- The merchant's place of business displays signage informing customers of a credit card minimum under \$10.00  
**APPLIES TO BOTH CASH DISCOUNT AND SURCHARGE MERCHANTS**
- The merchant's place of business displays signage informing customers of a card minimum on debit cards  
**APPLIES TO BOTH CASH DISCOUNT AND SURCHARGE MERCHANTS**

## CASH DISCOUNT NON-COMPLIANT MERCHANT EXAMPLES

- The merchant's place of business displays signage/stickers informing customers of an additional fee when cards are used during a transaction
- The merchant only displays the cash price on their items, goods, and/or services

## SURCHARGE NON-COMPLIANT MERCHANT EXAMPLES

- The merchant charges a surcharge amount on debit cards and/or prepaid/gift cards
- The merchant charges a surcharge amount higher than 3% on credit card transactions
- The merchant does NOT have signage informing customers of a surcharge amount being applied to credit card transactions.

## VISA FINE EXAMPLES

- **\$1,000.00** with warning letter
- **\$5,000.00**
- **\$10,000.00**

After \$10,000.00 the fines increase in \$10,000.00 increments (ex. \$20,000.00, \$30,000.00, \$40,000.00) up to \$60,000.00.