

Credit Card Surcharge Violations

Starting February 11, 2024, there is new guidance for New York State businesses when charging an additional fee to customers paying with a credit card. (NYS GBS § 518)

ILLEGAL

A business cannot:



Put a **SIGN ON THE WALL OR AT THE REGISTER** that notifies a fee is applied to all credit card sales.

All prices reflect cash payments, all card payments have a 3.99% processing fee

ILLEGAL

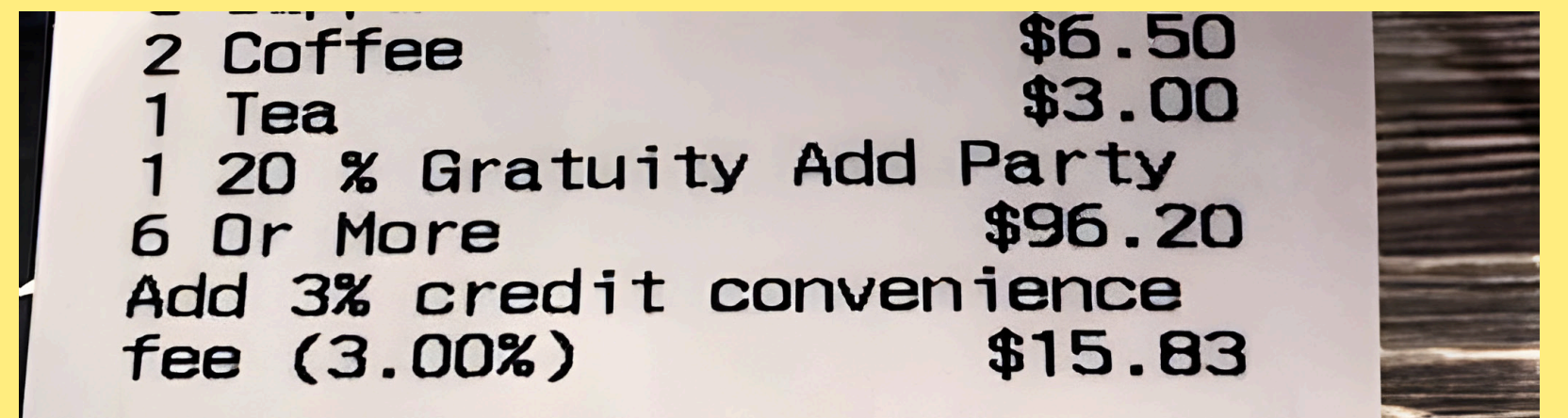
A business cannot:



Charge **SEPARATE LINE ITEMS**:

- convenience fee,
- service fee,
- administration fee,
- non-cash adjustment,
- technology fee,
- processing fee,

etc., to credit card users on the customer receipt.



ILLEGAL

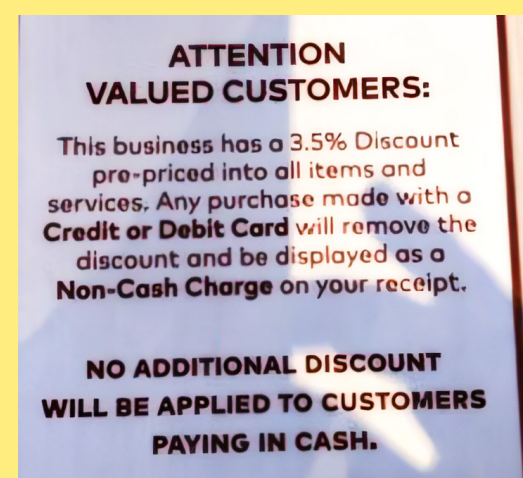
A business cannot:



Advertise that all **PRICES INCLUDE A CASH DISCOUNT** that **does not** apply to credit cards purchases.



#	Item	Price
1	Gyro in a Pita	\$9.95
	Non Cash Adjustment	\$0.40
	Subtotal	\$10.35
	Tax	\$0.81
	Total	\$11.16

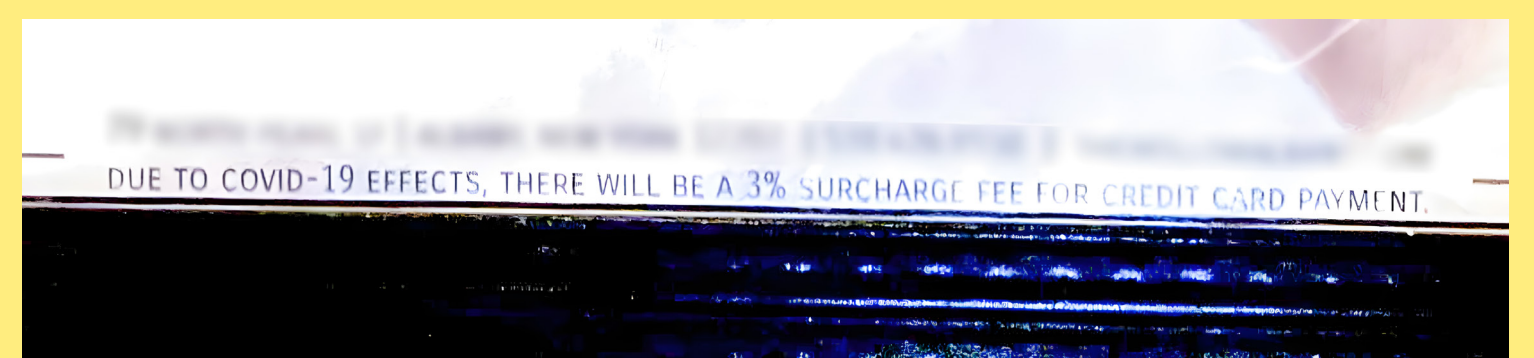


ILLEGAL

A business cannot:



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



If you have questions about the law, want to see more examples, or are not sure you are following the law correctly, please visit our website at dos.ny.gov/CreditCardSurcharge or contact us at: **(800) 697-1220**