

Updates to Visa's Surcharge Rules in Canada, the U.S. and U.S. Territories

Canada, U.S., U.S. territories | Acquirers, Issuers, Processors, Agents

Visa Network



Overview: Effective 15 April 2023, merchants will need to only notify their acquirers, not Visa, 30 days in advance of assessing surcharges.

To streamline the process for merchants that wish to surcharge transactions made with credit cards, the surcharge requirements in the Visa Rules will be updated in the U.S., U.S. territories and Canada. **From 15 April 2023**, merchants will only be required to notify their acquirers, not Visa, 30 days in advance of commencing surcharging.

Additionally, the maximum amount for a credit card surcharge in the U.S. and U.S. territories will be lowered from 4% to 3%. The maximum amount will now be included in the Visa Rules. As a reminder, the maximum amount for a credit card surcharge in Canada is 2.4%.

Clients are reminded whenever a surcharge is assessed, the surcharge amount must be populated in Field 28—Amount, Transaction fee, which Visa will now consider to be the notification of surcharge. Moreover, clients are also reminded that surcharges are only permitted on credit cards and in U.S. states, U.S. territories or Canadian provinces where surcharges are not prohibited by local law.

Visa will continue to monitor the assessment of surcharges and will implement compliance action when violations of the Visa Rules are identified.

Additional Resources

Advance Copy of the Visa Rules

The advance copy of the upcoming Visa Rules illustrates the associated rule changes that will be reflected in the next edition of the publication. If there are any differences between the published version of the rules and this advance copy, the published version of the rules will prevail. The advance copy is not available for agents.

- [Updates to Surcharging Rules—US Region, Canada Region, LAC Region \(US Territories\) & AP Region \(US Territories\) \(Advance Copy\)](#)

Note: For Visa Online resources, you will be prompted to log in.

For More Information

AP, LAC: Contact your Visa representative.

Canada and U.S.: Contact eSupport@visa.com.

Merchants and third party agents: Contact your issuer or acquirer.

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