

Network Rule Reminder - Surcharge Fees & Minimum Transaction Amount

Visa will be performing in-person audits to ensure network compliance for surcharge fees and a minimum transaction amount.

It is important that your business is compliant with the following network rules or fees may be assessed:

Minimum Transaction Amount

All merchants operating within the US Region or in a US Territory can establish a minimum amount for credit card transactions. However, that minimum transaction amount cannot exceed \$10. This rule does not include debit card transactions. [Click here](#) for a summary of these rules.

Surcharge Fees

Businesses in the US are permitted to assess surcharge fees on credit card transactions at the point of sale to help offset the cost of processing. However, businesses must adhere to certain [rules and limitations](#) regarding surcharges. For additional information, please click [here](#).

Non-Compliance Fees

If you are non-compliant, the networks may assess the following fees starting in January 2023:

- First Violation - Warning letter to comply
- Second Violation - \$5,000
- Third Violation - \$25,000