



# 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:

**4%**  
**CREDIT CARD**  
**PROCESSING FEE**

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:

Prices Include 3.9%  
**CASH DISCOUNT**  
Not Applicable To  
Credit Card Sales

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



## ILLEGAL

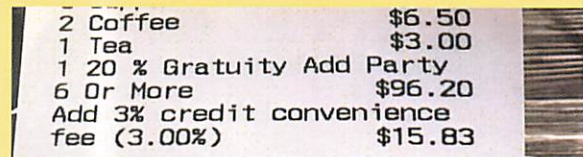
A business cannot:

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.



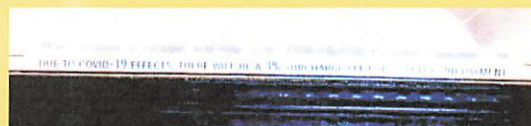
#	Item	Price
1	Gyro in a Pita	\$9.95
	Non Cash Adjustment	\$0.40
	Subtotal	\$10.35
	Tax	\$0.81
	Total	\$11.16

## 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](https://dos.ny.gov/CreditCardSurcharge) or contact us at: (800) 697-1220

