

- ☐ Is surcharging permitted in your state? (Check current law: prohibited in MA, CT, ME, OK, CA, and other states with new restrictions).
- ☐ Surcharges only applied to credit cards (never debit or prepaid).
- ☐ Surcharge rate does not exceed card brand cap or processing cost (max 3% Visa, 4% Mastercard, 3% Discover, Amex OptBlue special cap).
- ☐ Registration/notification submitted to Visa/Mastercard/your processor at least 30 days before start date.
- ☐ Surcharge indicator set in payment terminal/POS software per brand requirements.
- ☐ Required disclosures and signage posted at:
 - Entrance
 - Point-of-sale (checkout or online form)
 - On transaction receipt (amount or percentage disclosed)
- ☐ Cardholder given option to cancel transaction after disclosure.
- ☐ Surcharges not combined with service or convenience fees (must choose one fee model).
- ☐ Documented internal review for compliance every 6-12 months (recommend keeping dated checklist signed by compliance officer).

Compliance Officer Signature: _____

Compliance Officer Name: _____

Date: