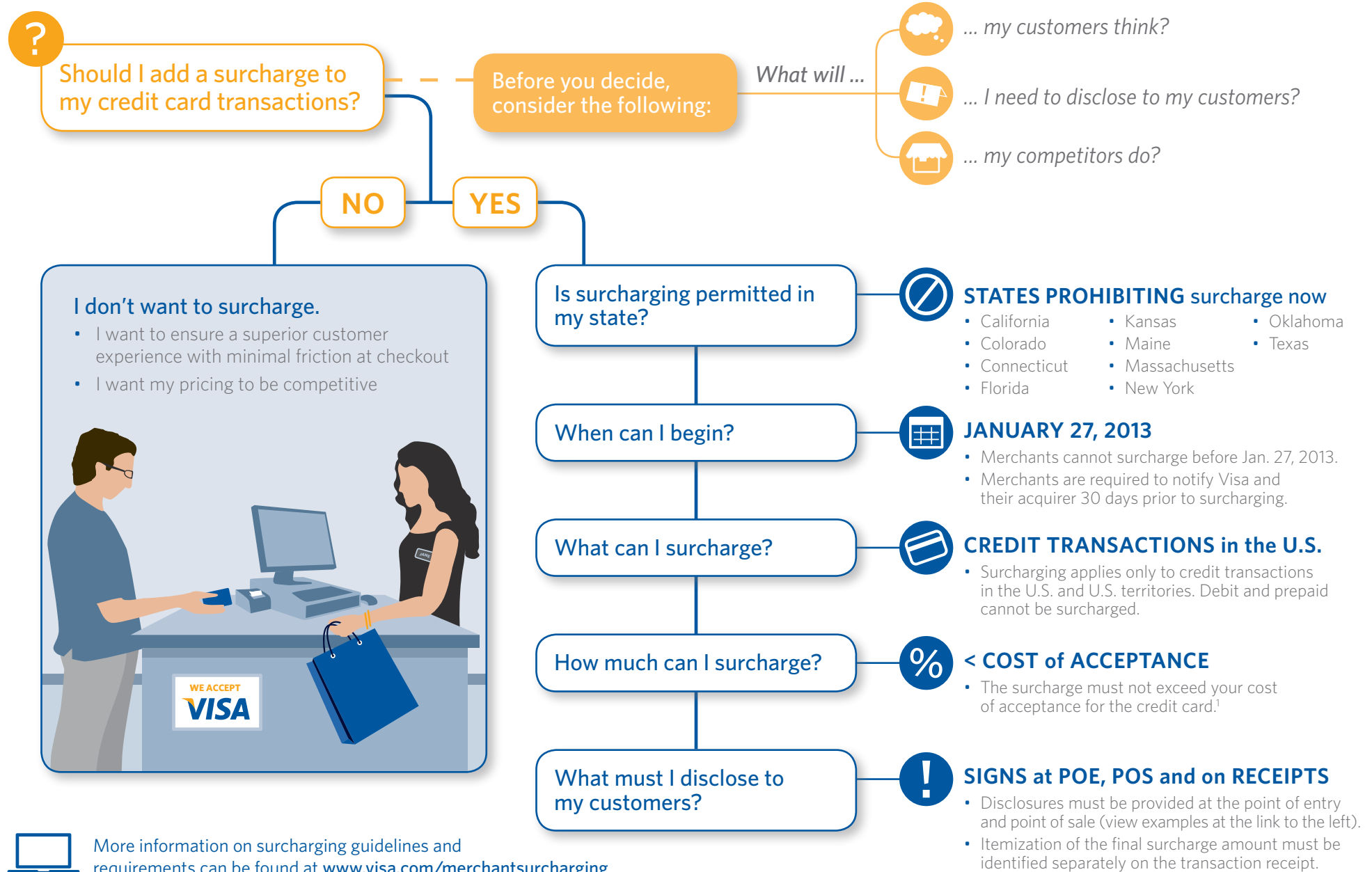


Merchant Surcharging Considerations and Requirements



More information on surcharging guidelines and requirements can be found at www.visa.com/merchantsurcharging

¹ In cases where the merchant's cost of acceptance exceeds 4% of the underlying transaction amount, in no event can the merchant assess a surcharge above 4%.