

## Merchant Card Services

# Credit Card Minimum Purchases

Merchants may impose a minimum transaction amount on credit card transactions as follows:

- The minimum purchase amount must be \$10 or less.
- Merchants may not differentiate among card-issuing banks. In other words, merchants cannot impose a minimum purchase on cards issued by one bank and not another.
- Merchants may not differentiate among card brands. In other words, if a merchant choose to set a minimum charge, the minimum must apply to American Express, Visa, MasterCard, and Discover equally.
- Merchants may **not** set a minimum transaction amount on **debit** card transactions.

It is a department's discretion whether or not to implement a minimum transaction amount. Merchants must disclose their minimum purchase requirement through signage at the point of sale and through proper verbal communication at the time a card is presented for payment.