

NAVIGATING THE LANDSCAPE OF SURCHARGE PROGRAMS



IN RESPONSE TO VISA'S STRINGENT MEASURES

As the industry grapples with billions in litigation, **Alpharetta, Georgia-based Priority Technology Holdings** has **820,000** active customers in small, mid-sized, and large customers across various payment channels and processes about **\$118 billion annually**,

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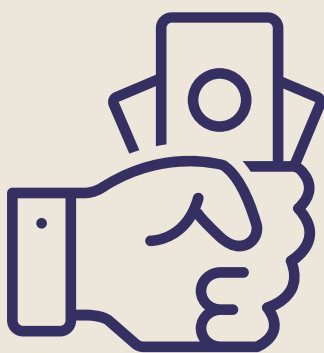
Visa's Enforcement Initiatives

Visa, the leading U.S. credit card network, is heightening efforts to enforce regulations on surcharge programs.



Industry Dynamics and Interchange Fees

02



The surge in Visa's enforcement aligns with the ongoing battle over interchange fees, also known as swipe fees.

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Legislative Landscape and Merchant Challenges

The conflict extends beyond corporate realms, manifesting in legislative efforts both nationally and at the state level.



Litigation and Industry Response

04



A recent lawsuit by MiCamp Solutions against Visa alleges attempts to obscure interchange fees and hinder ISOs from presenting programs, seeking class-action status.