

# Making Credit Cards A Price Competitive Payment Channel: Best Practices And Legal Considerations

VISA

MasterCard

AMERICAN EXPRESS

DISCOVER

**Join Scott Blakeley, founder of Blakeley LLP for this informative session on Making Credit Cards A Price Competitive Payment Channel: Best Practices And Legal Considerations.**

Card payments are the fastest growing payment channel in the B2B space. Card payments have tripled in the past four years—and the trend continues as the card issuers continue to increase the rewards to cardholders. Visa, MasterCard, American Express and Discover have amended their rules to allow suppliers to surcharge the interchange fee to their card-paying customers.

#### He will discuss:

- The pros and cons of accepting cards in light of the rule changes (a negotiation with the sales and finance teams?) and customer convenience and mobile payments;
- Right to surcharge the interchange fee;
- Notice and disclosure requirements to customers, card companies and processing companies of intention to surcharge;
- Cap on the level of surcharge: how much of the interchange fee may be charged to the customer;
- Stratifying the surcharge, whether by customer type or dollar amount;
- States anti-surcharge legislation: adopted and pending legislation. Does the legislation impact surcharging in the B2B space;
- The mechanics of passing the transaction fee: line item in invoice at time order placed; invoice after payment if terms have been extended; two price lists, with one for cash customer and another for card customer;
- Lowering the interchange fee;
- Debit cards and surcharges;
- International customers and surcharges;
- Whether card payment may be accepted for open A/R and past due balances;
- PCI and state law privacy compliance; and,
- Best practice for internal card policy and card agreement with customer, including T&C's.



**Scott Blakeley**, founder of Blakeley LLP, advises companies around the United States and Canada regarding creditors' rights, commercial law, e-commerce, and bankruptcy law. Selected as one of the 50 most influential people in commercial credit by *Credit Today*. He is contributing editor for NACM's *Credit Manual of Commercial Law*.

#### When:

July 28, 2016  
1:00 - 3:00 p.m.

#### Price:

Members: \$45;  
Nonmembers: \$95

#### Location:

NACM Northwest  
Portland Classroom  
7931 NE Halsey Street,  
Suite 102  
Portland, OR 97213

#### To register for NACM Northwest events/classes or for questions, contact:

Shawna Kelly at 971.230.1202 or  
skelly@nacmnorthwest.org.

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