**Section 315.410 Requirements for Surcharge and Contact Information Signage**

a) No person operating a terminal in this State shall impose any surcharge on a consumer for the usage of that terminal unless that surcharge is clearly disclosed to the consumer by display screen disclosures clearly visible to the consumer that comply with the following requirements:

1) Be at least 4" x 4" and bear the heading "FEE NOTICE" in at least 18-point type centered at the top of the notice with the remaining text of the disclosure in at least 14-point type.

2) Clearly state the following:

A) Name of the terminal operator;

B) Explanation that transactions will receive a surcharge that will be deducted from the consumer's account in addition to any fees imposed by the access device issuer;

C) Amount or calculation of the surcharge fee; and

D) The surcharge is assessed by the terminal operator and not the access device issuer.

3) The display screen must:

A) be displayed for a reasonable duration;

B) clearly state the amount or calculation of the surcharge fee; and

C) clearly give the consumer the unconditional right to cancel the transaction without incurring the surcharge fee.

b) Any cash-dispensing terminal operating in this State that is owned or established by a person other than a financial institution or an affiliate of a financial institution must provide signage physically attached to the terminal or provide display screen disclosures clearly visible to the consumer with contact information to report any issues with the terminal to the operator of the terminal or to the Secretary, meeting the following requirements:

1) Be at least 4" x 4" and bear the heading "CONTACT INFORMATION" in at least 18-point type centered at the top of the notice, with the text of the disclosure in at least 14-point type; and

2) Clearly state the following:

A) The name of the operator;

B) The telephone number and website address (if applicable) of the operator;

C) The name, website address, and telephone number of the Division as follows:

Illinois Department of Financial and Professional Regulation-

Division of Banking

(844) 768-1713

www.idfpr.com.

c) This Section does apply to a point-of-sale purchase transaction at a terminal.

(Source: Amended at 42 Ill. Reg. 2266, effective February 2, 2018)