

MICAMP SOLUTIONS SUES VISA IN A CLASS-ACTION ON BEHALF OF ALL ISOS FOR ITS SURCHARGE CAP AND DUAL-PRICING LIMITATIONS

MiCamp Solutions challenges Visa, aiming to revolutionize the industry through innovation.

SCOTTSDALE, ARIZONA, USA, December 27, 2023 /EINPresswire.com/ -- The lawsuit (Case



Despite Visa's dominance, MiCamp is confident that Independent Sales Organizations (ISOs) will ultimately prevail."

MiCamp Solutions

Number: 3:23-cv-06351) initiated by [MiCamp](#) against Visa details allegations of a collaborative effort among Visa and its associated banks to establish a system that negatively affects both Independent Sales Organizations (ISOs) and merchants. The lawsuit specifically points to Visa's alleged efforts to obscure the extent of its interchange fees and claims that Visa has sought to deter ISOs from presenting their programs by enforcing penalties tied to ambiguously formulated regulations.

The legal action was initiated by [Global Legal Law Firm](#), which boasts the largest team of payment experts, attorneys, paralegals, and professionals in the United States. Global Legal hopes that Visa will swiftly acknowledge any wrongdoing, put an end to its alleged anti-competitive practices, and permit ISOs, which are the lifeblood of the industry, to continue serving and supporting their customers.

A compelling example of MiCamp's claims against Visa revolves around an Arizona Merchant that provided customers the option to waive fees associated with different card types. These fees were meant to fund after-school programs benefiting underprivileged individuals in search of healthier food choices. MiCamp Solutions faced fees exceeding \$70,000, with Visa attributing these charges to the non-compliance of the Arizona Merchant.

Following MiCamp's appeal of the \$70,000 in fees, alleging non-compliance, Visa purportedly initiated secret shopper visits to more than 1,800 merchants, which MiCamp believes was an act of retaliation. Subsequently, these merchants' details were published online for competitors to

access, which led to the extraction of data and private information from MiCamp's merchants. This data allegedly fell into the hands of competitors who attempted to blackmail MiCamp Solutions into paying \$5 per merchant to prevent it from being sold to other competitors—an offer that MiCamp claims it did not accept.

In October 2023, MiCamp initiated contact with Visa through a formal legal demand letter. The purpose behind this communication was to seek comprehensive information regarding Visa's definitions and policies regarding non-compliance. MiCamp's intention was twofold: to gain a clearer understanding of Visa's stance and to enlist Visa's support in preventing the alleged resale of their compromised data. Unfortunately, as reported, Visa did not respond to this crucial demand letter.



David and Goliath

MiCamp's lawsuit marks a significant turning point in the ongoing narrative of the payment industry, potentially carrying far-reaching implications for ISOs, merchants, and consumers. It serves as a poignant testament to MiCamp's unwavering dedication to championing equitable and transparent business practices within the industry. MiCamp Solutions, through their MiCamp Cares program, has played a pivotal role in preserving businesses, contributing to savings exceeding half a billion dollars since the onset of the pandemic. Each October, Visa's rate hikes have been a challenging factor, pressuring businesses that already grapple with the economic climate and inflation, making it increasingly difficult for them to sustain their operations.

To [join the class-action](https://www.micamp.com/micamp-visa-class-action) lawsuit or to collaborate with MiCamp Solutions, please visit: <https://www.micamp.com/micamp-visa-class-action>

About MiCamp Solutions:

MiCamp Solutions, nestled in Scottsdale, Arizona, is a standout in the fintech field for its innovative and secure payment processing solutions. Founded in 2007, the company has achieved considerable growth, serving a diverse array of clients. MiCamp excels in providing tailored consulting and specialized application engineering to tackle the unique payment challenges of its merchants and partners. The firm prides itself on its extensive experience in the

electronic payments industry and upholds values such as exceptional service, competitive edge, reliability, security, and clarity. These guiding principles have fortified MiCamp's stature as a respected industry leader and a notable full-service provider for Fiserv, Inc. (FI) and Repay Holdings Corporation (RPAY), also recognized in the Fiserv Chairman's Circle. For additional information on MiCamp Solutions and its services, please visit www.micamp.com.

About Global Legal Law Firm:

Based in San Diego since 2008, Global Legal Law Firm specializes in electronic payments litigation. Our experienced attorneys handle complex cases for ISOs, agents, processors, and card brands, providing tailored legal services from contracts to post-judgment enforcement. Visit www.globallegallawfirm.com.

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