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Federal Judge Suspends Meal Voucher Fee Caps for ABBT-Linked Operators in Brazil

The ruling also removes a 15-day transfer deadline for those issuers, leaving restaurants to navigate different payment terms by operator

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A federal court injunction in Brasília has suspended key limits on fees and payment deadlines in Brazil's worker meal voucher program for operators linked to ABBT, a change that directly affects restaurants and other food-service businesses that receive those vouchers.

According to Abrasel, Brazil's bars and restaurants association, the order was signed on Monday, November 9, by Federal Judge Frederico Botelho de Barros Viana of the 22nd Federal Civil Court of the Federal District. Abrasel said the ruling suspended parts of Decree 12.712/2025 for companies that issue meal and food vouchers and are associated with ABBT. The decision can be appealed and does not apply to the entire market.

For restaurants that work with those operators, the immediate effect is the loss, for now, of the decree's protections on merchant fees and settlement times. Abrasel said the injunction suspended the 3.6% ceiling on fees charged to establishments, the 2% cap on interchange, and the requirement that operators transfer funds within 15 days. The ruling also suspended mandatory opening of payment arrangements, compliance deadlines and the PAT interministerial committee's power to change those rules.

The case centers on the PAT, Brazil’s worker food program, which is widely used in the restaurant trade because employees use the vouchers to pay for meals. Abrasel said the court found that the decree went beyond what the PAT law authorizes. The association also said the judge pointed to the lack of an impact study before such a broad intervention in the market.

That matters for hospitality because payment conditions under the voucher system affect both margins and cash flow. A cap on fees can lower acceptance costs for restaurants. A fixed settlement deadline can reduce the time businesses wait to receive money for meals already served. With those rules suspended for ABBT-linked operators, different cards may now be subject to different conditions, leaving restaurant owners unsure which rules apply in each transaction.

Abrasel said it had warned in November 2025, when the decree was published, that the measure could end up in court. The association said it supported the goal of lowering fees for bars and restaurants but believed the legal path chosen by the government would trigger challenges. One year later, Abrasel said the sector is dealing with injunctions, suspensions and appeals that have created uncertainty for merchants.

The association’s view is that the most sensitive point for restaurants is interoperability, which would allow establishments to accept cards from different operators on the same payment terminal. Abrasel said it supports that idea because it can widen competition among operators. But the association also said the implementation calendar has become a problem.

According to Abrasel, the phase scheduled for November 7 began before the systems were fully integrated. It said the dedicated payment channel for meal vouchers within merchant acquirers is not yet fully operating and that some transactions are still being processed as ordinary debit or credit card payments. At the restaurant level, Abrasel said, that makes it harder for owners to reconcile incoming payments and to identify whether a voucher transaction is subject to the decree.

Abrasel has also criticized price controls more broadly. The association said that since the 3.6% ceiling took effect in February, it has seen two distortions in the market. First, establishments that had already negotiated lower fees allegedly saw the ceiling

become a reference price rather than a true maximum. Second, Abrasel said some large operators shifted clients into a food-assistance model outside the scope of the decree, with charges reaching 7% in some operations. Those figures and examples were cited by Abrasel as evidence that a formal cap did not necessarily translate into lower costs for all merchants.

At the same time, Abrasel said the suspension of the cap should not be treated as permission for abusive fees. The association argues that stronger competition, rather than fixed price controls, is the more durable way to reduce costs for restaurants and improve service quality. It also said the cost of the benefit should be shared with the companies that buy the vouchers for their workers, as the law already provides.

According to Abrasel, the injunction preserved the Ministry of Labor and Employment’s authority to combat fraud and make sure the vouchers are used only for food purchases. That means the court order, as described by the association, did not remove the government’s enforcement role over misuse of the benefit. Instead, the dispute is focused on how far the executive branch can go in redesigning the commercial rules of the voucher market through a decree.

The scope of the injunction is also important for the restaurant industry. Because the ruling applies only to ABBT-associated operators, it does not automatically rewrite conditions for the whole sector. In practice, that can create a fragmented market in which one operator follows the suspended rules and another does not, depending on legal status and affiliation. For restaurants, especially smaller businesses with tight liquidity, that can complicate pricing, contract decisions and daily cash management.

Abrasel said it will continue to follow the case and is pressing for any structural change to the PAT to be discussed with the full sector and supported by a prior impact analysis under Brazil’s Economic Freedom Law.