

Surcharge on Credit Card Payments

Last Modified on 11/04/2024 11:37 am CST

It is recommended to verify the local regulations for applying surcharges before using this function.

There are two methods that can be used when applying surcharges.

- **Method 1** – Based on the Pay Method set up for each Location. An AR Invoice is created and paid for the surcharge. This method is only available for regular Payments on Accounts and Quick Tickets.
- **Method 2** – Assesses the surcharge and adds the amount to the Pay Method subject to the surcharge rather than creating and paying an AR Invoice for the surcharge. The surcharge posts to the GL account specified for the surcharge Pay Method and does not affect the Customer's balance. This applies to the standard Payment on Account (Regular, Prepay, and Budget), the standard Roll Thru payment, and the optional *Display Amount due on roll thru POA*.

Setup

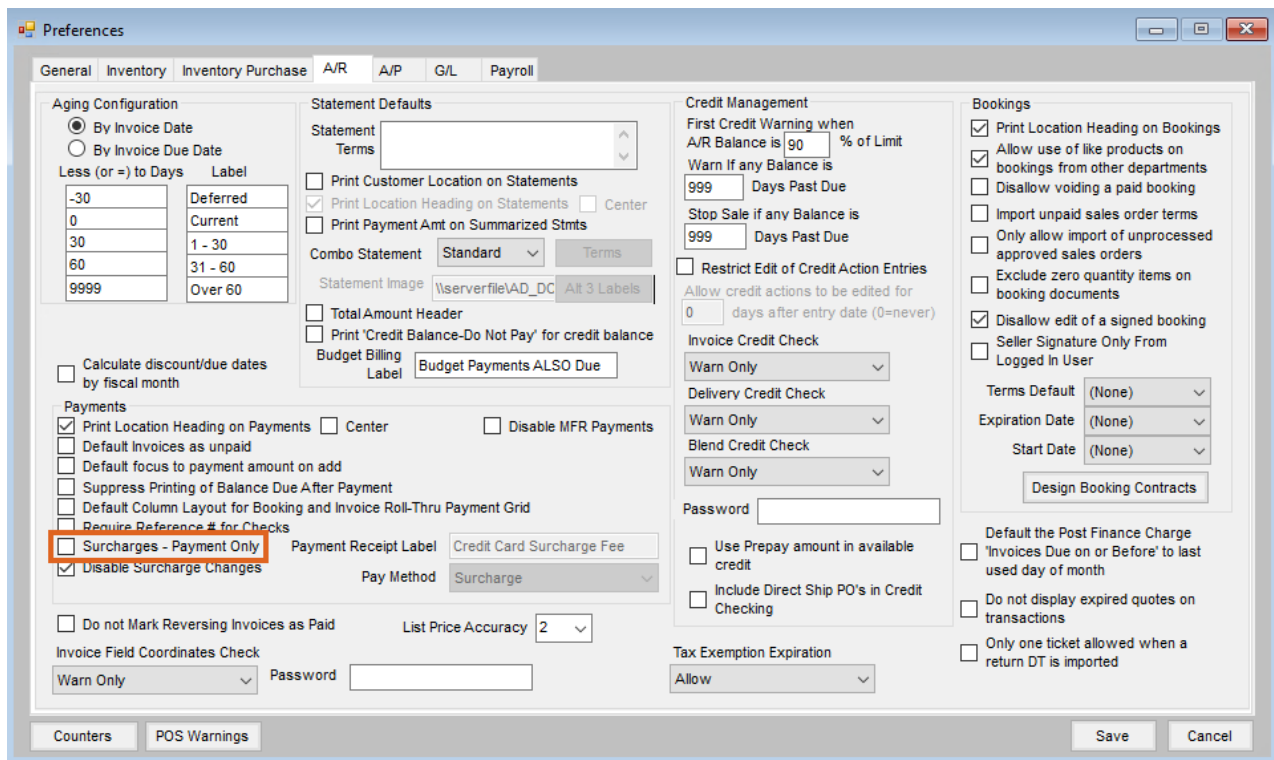
Add or edit a Location at *Accounting / Setup / Locations* and go to the *G/L Posting* tab. In the *Pay Methods* grid, select the *Surcharge* option for the pay methods that should include a surcharge, and enter a percentage in the *Rate* column.

Key Account Codes	Pay Methods
<Cash on Hand> 1100000-00	
<Accounts Rec.> 1200000-00	1 Check Undeposited Cash 1100000... <input type="checkbox"/> <input type="checkbox"/> 0.00
<Sales Discount> 4100000-00	2 Cash Undeposited Cash 1100000... <input type="checkbox"/> <input type="checkbox"/> 0.00
<Sales Tax> 2600000-00	3 Credit Card Credit Card Clearing 1102000... <input type="checkbox"/> <input checked="" type="checkbox"/> 1.50
<AP - Estimated> 2010000-00	4 Debit Card Credit Card Clearing 1102000... <input type="checkbox"/> <input checked="" type="checkbox"/> 1.50
<Accounts Payable> 2000000-00	5 Adjustment Clearing Account 9999000... <input type="checkbox"/> <input type="checkbox"/> 0.00
<Estimated Freight> 2100000-00	6 JDF Multi-use Clearing Account 9999000... <input type="checkbox"/> <input checked="" type="checkbox"/> 1.50
<A/P Discount> 4100000-00	7 AMEX Credit Card Clearing 1102000... <input type="checkbox"/> <input checked="" type="checkbox"/> 2.00
<AR Prepay>	8 Visa Credit Card Clearing 1102000... <input type="checkbox"/> <input checked="" type="checkbox"/> 1.50
<AP PO> 9999000-00	9 MasterCard Credit Card Clearing 1102000... <input type="checkbox"/> <input checked="" type="checkbox"/> 1.50
	10 Discover Credit Card Clearing 1102000... <input type="checkbox"/> <input checked="" type="checkbox"/> 1.50
	11 Budget DNU Budget Billing Receivable 1220000... <input type="checkbox"/> <input type="checkbox"/> 0.00
	12 Cash Back Undeposited Cash 1100000... <input type="checkbox"/> <input type="checkbox"/> 0.00
	13 Gift Cert Gift Certificates 2730000... <input type="checkbox"/> <input type="checkbox"/> 0.00

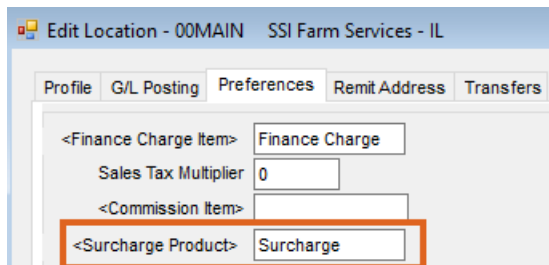
<State Code> IL
<Adj Code> Safety
<Default Checking Account> 1010000-00 <Cash In Bank> 1010000-00

Method 1

With Method 1, the *Surcharge - Payments Only* option is unchecked on the *A/R* tab at *Accounting / Setup / Preferences*.



A Surcharge Product also needs to be set up and indicated on the Location's *Preferences* tab, select a *Surcharge Product*.



Note: Each Location utilizing the surcharge functionality should have this information set up.

After setup, the *Payment on Accounts* window displays additional surcharge options.

1. Enter the *Payment Amount* as the amount being paid not including the *Surcharge Amount*.
2. Select the appropriate *Pay Method*. The *Apply Surcharge* option will automatically be checked based on setup above and the *Surcharge* amount will be calculated.
3. Change the *Payment* amount in the grid to match the *Payment Amount* from Step 1.
4. Select **Apply** then choose **Save**.

Payment on Accounts

Date: 06/06/2023 Payment Number: 120283

<Customer ID>: 238673 Nestor Ackroyd

Payment Amount: 500.00 Regular

Surcharge Amount: 7.50

Payment Collected: 507.50

Discount Amount: <Disc Acct>: 4100000-00

Total Credit: 507.50 Control #:

Pay Method	Ref #	Pay Amount	Surcharge	Apply Surcharge	Total
1 Credit Card		500.00	7.50	<input checked="" type="checkbox"/>	507.50
2				<input type="checkbox"/>	
3				<input type="checkbox"/>	

Date	Invoice #	Due	Gross	Unpaid Amt	Disc Date	<Discount>	Payment	Invoice Terms	Control #
1 01/19/2023	1200857	02/15/2023	12250.00	12000.00	Expired	0.00	500.00	N15	

Regular: 12000.00 Before, 11500.00 After; Prepay: 6.02; U/A Cash: 0.00; Budget: 0.00

Buttons: Apply, Untag All, Print Form, View Invoices, Save, Cancel

Totals: 0.00, 500.00

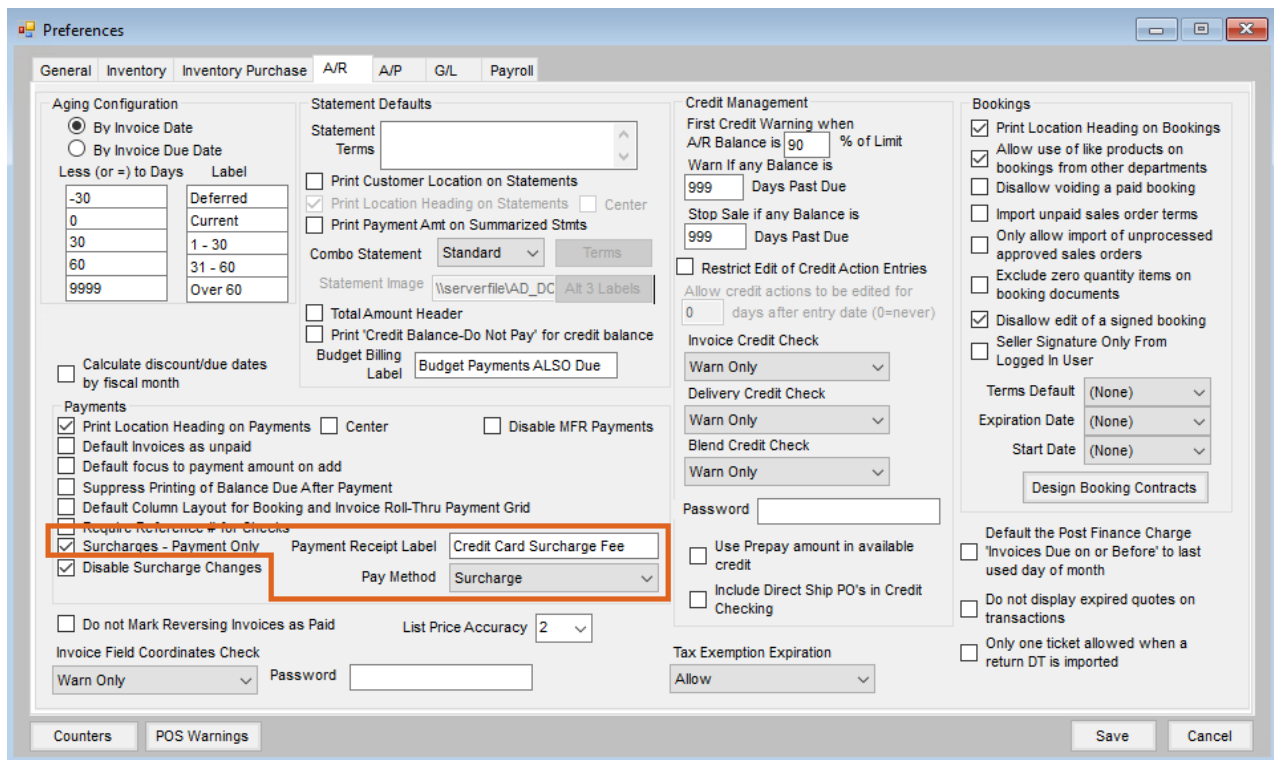
Options: Print on Save, Issue Check

An Invoice will be created and paid for the surcharge amount.

Method 2

When the *Surcharge - Payments Only* option is checked on the *A/R* tab at *Accounting / Setup / Preferences*, selection of the *Pay Method* is required. The Payment Receipt default label for surcharges is *Credit Card Surcharge Fee* but can be changed.

Note: The *Pay Method* selected is not eligible for selection on *Payment on Accounts* windows.



Regular Payment on Account

For *Regular*, *Prepay*, or *Budget* payments when Pay Method(s) are selected that are subject to a surcharge, the surcharge amount is calculated based on the surcharge percentage for the Pay Method. The surcharge displays in the *Surcharge Amount* in the header of the payment and in the *Pay Method* grid on the surcharged Pay Method(s).

Behind the scenes, the Surcharge Pay Method selected in the *Preference* section is added as a Pay Method for a negative amount but that Pay Method is not visible in the *Pay Method* grid on the add of the payment. (This is visible when the payment is edited.)

If a surcharged Pay Method is selected, the number of Pay Methods is restricted to two because the third Pay Method will be the Surcharge Pay Method.

Note: If the calculated surcharge amount is a negative, the surcharge Pay Method amount will be positive

If the Surcharge Pay Method (from *Preferences*) is not active for the location of the payment, the payment is stopped and the following message displays: *You have selected a pay method that is subject to a surcharge. However, the surcharge pay method is inactive for the location of this payment. Please edit the surcharge pay method and set to Active.*

Add of Payment

The Surcharge Pay Method does not display in *Pay Method* grid.

Payment on Accounts

Date: 10/18/2024 Payment Number: 120394
 <Customer ID>: AndBa Barry Anderson
 Payment Amount: 200.00 Regular
 Surcharge Amount: 3.00
 Payment Collected: 203.00
 Discount Amount: <Disc Acct>: 4100000-00
 Total Credit: 203.00 Control #:

	Pay Method	Ref #	Pay Amount	Surcharge	Apply Surcharge	Total
1	Credit Card		200.00	3.00	<input checked="" type="checkbox"/>	203.00
2					<input type="checkbox"/>	
3					<input type="checkbox"/>	

Edit of Payment

The Surcharge Pay Method displays in *Pay Method* grid.

Edit Payment on Account

Date: 10/18/2024 Payment Number: 120394
 <Customer ID>: AndBa Barry Anderson
 Payment Amount: 200.00 Regular
 Discount Amount: 0.00 <Disc Acct>: 4100000-00
 Total Credit: 200.00 Control #:

	Pay Method	Ref #	Pay Amount	Surcharge	Apply Surcharge	Total
1	Credit Card		200.00	3.00	<input checked="" type="checkbox"/>	203.00
2	Surcharge		-3.00	0.00	<input type="checkbox"/>	-3.00
3					<input type="checkbox"/>	

Roll-Thru Payment on Account

When the *Surcharge - Payment Only* preference is turned on, *Surcharge* columns display in the grid.

Receive Payment(s) on Account

Check which customers you are receiving payment from. These Payments will automatically be applied against the invoice you just created. Payment Number: 120395 Date: 10/18/2024

	ID	Name	Gross	Disc	Payment Total	Pay Method 1	Ref #	Use UAC	UAC Balance	Pay Amount	Surcharge 1	Apply Surcharge 1	Pay Method Total 1
1	<input checked="" type="checkbox"/>	AndBa	Barry Anderson	25.00	0.00	25.00	Credit Card	<input type="checkbox"/>	3000.00	25.00	0.38	<input checked="" type="checkbox"/>	25.38

<Disc Acct>: 4100000-00 Description: Control #: Print Receipts

Clear Locks Apply Save Cancel

Change Due Roll Thru Payment on Account

When the *Surcharge - Payment Only* preference is turned on, new *Surcharge* columns display in the grid.

Receive Payment on Account

Payment Number: 120398 Date: 10/18/2024

Customer: AndBa Barry Anderson

Invoice Subtotal: 483.76

Surcharge Amount: 7.26

Discount Amount: 0.00 <Disc Acct>: 4100000-00

Amount Due: 491.02

Amount Tended: 491.02

Change Due: 0.00

Control #:

	Pay Method	Ref #	Pay Amount	Surcharge	Apply Surcharge	Total
1	Credit Card		483.76	7.26	<input checked="" type="checkbox"/>	491.02
2					<input type="checkbox"/>	
3					<input type="checkbox"/>	

Description:

Clear Locks Apply

Print Payment Document Save Cancel

This window displays when the *Display amount due on roll thru POA window* option is enabled at *Accounting / Setup / Location Preferences* and *COD* is checked upon saving an Invoice.

Setup Accounting Location Preferences

00MAIN

Invoice Invoice Printout Delivery Ticket A/R Logo Alt Logo Inventory

Direct Invoice Date: System Date

Import from Tickets Date: System Date

Invoice Due Date: Terms

Market Cost: None

Price By: Products

Terms Default: N15

Default Price To: Individual

Check credit limit when invoicing Priced DT

Display Print Window on Void for CRM

Default Booking Print Method

Disallow Lot Number Balance to go Negative: No Checking

Stop Voids that will result in Negative Amount On Hand of Inventoried Products

Business Influence: Use Business Influence Bookings

Stop Invoices that will result in Negative Amount On Hand of Inventoried Products

Display Product selection Screen

Require Salesperson ID on Invoices

Allow Date change on Reversing Invoice

Default Reversing Invoice Date to Current Date

Require sales tax exemption reason

Warn if invoice has any line items with zero unit quantity

Ignore Blend Ticket Discount Terms

Display Additional Info Screen

Include Sales Tax in Discount

By Field, use Bookings that are by Field

Use Tax rate from Customer and Ship To

Warn if invoice has any line items with zero unit price

Do not honor quoted delivery ticket and blend ticket

Allow different customer payment terms on invoice

Suppress warning if control number is duplicated

Allow Manufactured Inventory Detailed Billing

Default barcode entry to quantity

Display amount due on roll thru POA window

Allow signature on save of invoice

Require a cashier on the quick ticket

Require a reason when invoice is voided or reversed

Subtotal	500.00
Prepay \$ Used	0.00
Sales Tax	0.00
Amount Due	500.00

COD

<Back Next> Save

Save to Location: 00MAIN Save Save Cancel

Payment Receipt

The amount applied to the Customer's account is indicated along with the surcharge amount and the total of the two.



Payment 120394

Barry Anderson
2220 N 1000 Rd E
Assumption, IL 62510

Date 10/18/2024
Customer ID AndBa

Credit Card 203.00

Description	Amount
Payment Received	200.00
Discount Allowed	0.00
Total Credit to Account	200.00
Credit Card Surcharge Fee	3.00
Total Payment	203.00

<u>Invoice #</u>	<u>Amount</u>
1200950	200.00