

EVO Payments - Surcharging

Install Keystroke v8.00 Build 98 or later

EVO Payments Credit Card processing was added in Keystroke v8.00.98 and uses Keystroke Direct Payment Processing Software (KSDirect) included in the v8.00.98 installation.

Adding a Surcharge to EVO Processed Payments:

Adding surcharges to processed payments is highly regulated and, if not done correctly, can expose the merchant to large fines and penalties. Below are some websites from the different card brands and their regulations. Please review each of these websites to determine if your company could, and should, setup surcharging on EVO processed payments.

Mastercard Surcharge Rules:

<https://www.mastercard.us/en-us/business/overview/support/merchant-surcharge-rules.html>

Visa Merchant Surcharging Considerations and Requirements:

<https://usa.visa.com/content/dam/VCOM/global/support-legal/documents/merchant-surcharging-considerations-and-requirements.pdf>

Visa Surcharging Q&A:

<https://usa.visa.com/dam/VCOM/download/merchants/surcharging-faq-by-merchants.pdf>

The Discount/Surcharge feature is setup on Payment Types in Configuration Manager. The Sales Payment Type "Discount/Surcharge" button is used to enter the parameters for adding a Discount or Surcharge to a Sales Transaction when a payment type is used.

On the Payment Discount/Surcharge parameters screen, the first button is used to toggle between "Discount" and "Surcharge" ("Surcharge" adds an amount to the transaction total). The Amount is either a Dollar ("\$\$") amount or Percentage ("%") amount depending on what the second button is set to. The "Record As" button allows the amount to be accounted for on the transaction as either a "Line Item" or a "Payment" (Payment is recommended). The "Payment" button is used to select which payment type to add to the transaction to record the surcharge amount.

The Surcharge amount should be entered as a percentage (see the above links for recommended maximums). Note that charging a Surcharge is not permitted in all states and may have a different maximum in other states. If a surcharge is used, then the program will display the amount that will be requested. This amount will be added to the charge total if permitted based on the Card Type. If the card type does not allow surcharging (i.e., Debit), then no additional amount will be added (surcharge will be set to \$0.00 for that transaction). All merchants should first consult with the appropriate professional and/or their payment processor to make sure how the rules apply to their particular situation.

Note: These settings are not used when entering ROA payments. And Surcharge is disabled for most other processed payments (those that use a MICR Reader with KeyPay, Global Payment's Genius, and NETePay with FIS/Worldpay).

Steps to Setting Up Surcharging:

- First, in Configuration Manager, under Tables, and Sales Payment Types, use the <INS> key to add a new Payment Type for the Surcharge. Some suggested names are "Surcharge", "Service Fee", "Credit Card Fee", etc. And set the Terms Field to something similar to the name (this is used on printed receipts)
- Set the Payment Type to Other
- Turn on Available on Sales
- Turn on Don't display on Sales Payments list
- Turn on Print in Tax Loop on Forms (this will be used on a form like STARTAX2.NVC)
- Click OK, or use F10 to save the payment type. And F10 again to save the list of payment types
- Second, you will edit the first Credit Card payment on the list of payments (the one closest to the top)
- Select the Discount/Surcharge button and select Surcharge
- Enter a % amount (remember the rules and regulations – links above)
- Select the Record As button and set this to Payment
- Select the Payment button and select the Payment Type you just save in the above 1st step
- Click Ok to save the Surcharge Setting, and then Ok again to save the credit card payment type
- You are now ready to test the process in Sales Manager

Note: Card brands do not allow surcharging of Debit Cards. This includes ATM Cards run as Credit (without a PIN). Acquiring Banks use BIN Lookup to determine what cards are eligible for surcharges. So do not be surprised that many processed cards will not process a surcharge.