

Manual Payment (Accounts) - Credit vs Debit Card Max Processing Fees (21375) [Enhancement]

Last Modified on 06/17/2026 1:55 pm PDT

To help our customers remain compliant with varying state and federal legislation regarding payment surcharges, we have introduced flexible configuration options for debit and prepaid card processing fees.

Because regional regulations on card surcharges can change or conflict, this update gives you the granular control needed to adjust your settings by region.

Note: This enhancement is exclusively supported for CardPointe integrations.

What to Expect

- **State/Region/Province Max Processing Fees:** You can now set a maximum processing fee percentage specifically for debit and prepaid cards at the state or province level. By default, this is initially set to **0%** across all states to align with strict compliance standards until you choose to adjust it.
Pathway: *Setup > System > State / Province / Region*
- **Dynamic Fee Calculation (Core & Customer Portal):** The system will now automatically identify if a customer is paying with a credit, debit, or prepaid card. If a debit or prepaid card is used, the system will dynamically enforce the maximum processing fee defined for that state, as is done with the credit card max processing fee.
- On payment screens (**Manual Pay** in Core, **Quick Pay** in the Customer Portal, and **Service Agreements**), the processing fee cannot be calculated until the card type is known.
- If a payment method hasn't been selected or entered yet, the fee section will display a red "**Waiting For Payment Method**" indicator. Once the card info is provided, the correct fee will instantly calculate.

Example

For a customer account based in Texas—where the Max Credit Card Processing Fee is set to 2% and the Max Debit Card Processing Fee is set to 4%—the system dynamically adjusts the fee based on the card type entered. If **Apply Credit Card Fee** is checked and a credit card is entered, the fee automatically calculates at 2% (\$2.20). If the user enters a debit card instead, the system instantly updates the calculation to 4% (\$4.40)

1

STATE / PROVINCE / REGION SETUP

SEARCH

STATE	NAME	COUNTRY	MAX CREDIT CARD PROCESSING FEE (%)	MAX DEBIT/PREPAID CARD PROCESSING FEE (%)
TN	Tennessee			0%
TX	Texas		2%	4%
UT	Utah			0%

2

ACCOUNTS PAYABLE

Credit Hold

PEARLAND, TX 77581-4499

PEARLAND, TX 77581-4499

(O) (281) 485-2421

(O) (281) 485-2421

HOUSTON

House Act non System - House Account (Sales)

COMMERCIAL

HOU-COMMERCIAL ARREARS

1 of 1

PEARLAND, TX 77581-4499

(O) (281) 485-2421

ACCESS: On Saturdays, make sure you are there before 7am or after 11am

OLD SURG

TAX

Auto Pay Not Enabled

TERMS	Net 20	BILL GROUP	91-120	120+	TOTAL
CURRENT	1-30	31-60	61-90	91-120	120+
	0.00	0.00	0.00	0.00	13,562.21

AR HISTORY

CURRENT	1-30 DAYS	31-60 DAYS	61-90 DAYS	91-120 DAYS	120+ DAYS	TOTAL
-200.00	0.00	0.00	0.00	0.00	0.00	13,562.21

Limit to open items

STATEMENT INVOICE AUTO APPLY BALANCE WRITE OFF WALLET (4) / AUTO PAY MAX \$0

DATE DUE DATE PERIOD SITE ID TYPE REFERENCE NO AMOUNT APPLIED AMOUNT BALANCE

3

POST A PAYMENT

BALANCE DUE \$ 13,562.21

INVOICE	DATE	DUE DATE	AMOUNT	BALANCE	PAY AMOUNT	APPLY
835165	11/15/22	12/05/22	\$ 1,044.28	\$ 844.28	\$ 100.00	<input checked="" type="checkbox"/>
899316	01/31/24	02/20/24	\$ 12,717.93	\$ 12,717.93		<input type="checkbox"/>

Invoice Subtotal \$ 13,562.21 \$ 100.00

Prepayment Amount

APPLY CONVENIENCE FEE \$ 10.00

APPLY CREDIT CARD FEE \$ 2.20

Total \$ 13,562.21 \$ 112.20

Credit: \$2.20

PAYMENT METHOD: New Credit Card

NAME ON ACCOUNT: Visa Credit 4977

CARD NUMBER: 40*****4977

MONTH: 10-Oct YEAR: 2030

POSTAL CODE: 77000 CVV: 010

Save to Wallet

POST A PAYMENT

BALANCE DUE \$ 13,562.21

INVOICE	DATE	DUE DATE	AMOUNT	BALANCE	PAY AMOUNT	APPLY
835165	11/15/22	12/05/22	\$ 1,044.28	\$ 844.28	\$ 100.00	<input checked="" type="checkbox"/>
899316	01/31/24	02/20/24	\$ 12,717.93	\$ 12,717.93		<input type="checkbox"/>

Invoice Subtotal \$ 13,562.21 \$ 100.00

Prepayment Amount

APPLY CONVENIENCE FEE \$ 10.00

APPLY CREDIT CARD FEE \$ 4.40

Total \$ 13,562.21 \$ 114.40

Debit: \$4.40

PAYMENT METHOD: New Credit Card

NAME ON ACCOUNT: Visa Debit 0010

CARD NUMBER: 47*****0010

MONTH: 10-Oct YEAR: 2030

POSTAL CODE: 77000 CVV: 010

Save to Wallet

Setup Pathway: Setup > System > State/Province/Region