

Surcharge (Accounting) - CardPointe Surcharge Processing Integration (20767) [New Feature]

Last Modified on 07/16/2026 12:09 pm PDT



This feature is currently limited to US-based customers and requires additional pricing and setup in Navusoft. Please **Submit a System Customization Request Ticket** for cost estimate and configuration timeline. Thank you!

The option to integrate with CardPointe's [Merchant Surcharge Program](#) is now available as an alternative to Navusoft's "processing fee" feature. This new integration shifts the management of credit card processing fees to CardPointe, eliminating the need to track these fees manually. After enrollment, the CardPointe gateway handles the math automatically. When a customer uses a credit card, the credit card fee will automatically be added to the payment screen in Navusoft.

The system supports both CardPointe surcharge processing and the Navusoft processing fee logic that already exists. However, they are mutually exclusive. Only one of the two options can be active at a given time.

Surcharges

With the feature enabled, surcharges are automatically, dynamically, and **always** applied to credit card payments through the CardPointe gateway. From an accounting perspective, the Surcharge amount will NOT be incorporated into the Accounts Receivable processing. That is, the customer will be charged the credit card surcharge but it will not show in the transactional AR History within Navusoft.

Because the surcharge is always applied, the **Exclude from Payment Processing Fee** setting that currently exists on the *Account > Edit > Setting* tab is no longer applicable and will be hidden when CardPointe Surcharge Processing is enabled.

Payment Workflows

All Navusoft core and customer portal payment workflows are affected when CardPointe Surcharge Processing is enabled. CardPointe verifies the use of a credit card and then calculates the surcharge fee based on the billing zip code. When a payment occurs with the CardPointe Surcharge Processing enabled, the **Processing Fee / Surcharge** checkbox on the payment screens is now hidden. As stated above, the option to exclude a surcharge will not be an option. For those payment screens that currently display a Payment Processing Fee label, the label **SURCHARGE** will be displayed along with the calculated surcharge amount after a credit card is entered.

Examples

Click more to view each example provided here of the Surcharge fee being displayed.

AR History > Manual Pay > Post a Payment

59965

Kids Meal

100

8790 Hammerly Blvd
Houston, TX 77080-6600
US
(O) +1 210-555-1212

4

TERMS Net 15
INVOICE DELIVERY Printed

1

Active

DIVISION HOUSTON
ACCOUNT MGR Aliena Somers - Admin-NS (Sales)
CLASS COMMERCIAL
BILL GROUP HOU-COMMERCIAL ADVANCE
ADVANCE - MONTHLY Billed Thru Date Sep 30, 2026

CURRENT	1-30	31-60	61-90	91-120	120+	TOTAL
2,898.29	1,868.55	0.00	0.00	0.00	0.00	4,766.84

Auto Pay 1st of each month - Visa 0129 Exp: 10/30

AR HISTORY						
CURRENT	1-30 DAYS	31-60 DAYS	61-90 DAYS	91-120 DAYS	120+ DAYS	TOTAL
2,898.29	1,868.55	0.00	0.00	0.00	0.00	4,766.84
☒ Limit to open items STATEMENT INVOICE AUTO APPLY BALANCE WRITE OFF WALLET (1) / AUTO PAY MAX \$100 Search						
DATE	DUE DATE	PERIOD	SITE ID	TYPE	REFERENCE NO	BALANCE
07/06/26	07/21/26	2026-07		Invoice	1000577	861.56

ACCOUNT WALLET									
ACCOUNT HOLDER NAME	TYPE	LAST 4 DIGITS	EXPIRATION DATE	STATUS	AUTO PAY	DAY OF MONTH	AUTO PAY MAX	CREATED BY	PROCESSOR
Test Credit Card	Visa	0129	10/30	Active	Scheduled Day	1	\$ 100.00	Katie Raterink (Admin)	CardPointe

POST A PAYMENT

BALANCE DUE \$ 4,766.84

INVOICE	DATE	DUE DATE	AMOUNT	BALANCE	PAY AMOUNT	APPLY
992003	06/18/26	06/18/26	\$ 12.20	\$ 12.20	\$ 12.20	☒
992009	06/18/26	07/03/26	\$ 175.62	\$ 175.62	\$ 175.62	☒
993806	06/19/26	07/04/26	\$ 643.52	\$ 643.52		☐
993810	06/19/26	07/04/26	\$ 1,037.21	\$ 1,037.21		☐
1000563	07/02/26	07/17/26	\$ 871.56	\$ 871.56		☐
1000566	07/02/26	07/17/26	\$ 1,165.17	\$ 1,165.17		☐

Invoice Subtotal

\$ 4,766.84

\$ 187.82

Prepayment Amount

APPLY CONVENIENCE FEE ☒

\$ 10.00

SURCHARGE

\$ 5.63

Total

\$ 4,766.84

\$ 203.45

AM EX

VISA

DISCOVER

PAYMENT METHOD Credit Card - 0129 ending on 10/30

NOTE Test Surcharge Processing

Payment Terms and Conditions

TO COVER THE COST OF PROCESSING A CREDIT OR CHARGE CARD TRANSACTION, AND PURSUANT TO SECTION 5-2-212, COLORADO REVISED STATUTES, A SELLER OR LESSOR MAY IMPOSE A PROCESSING SURCHARGE IN AN AMOUNT NOT TO EXCEED THE MERCHANT DISCOUNT FEE THAT THE SELLER OR LESSOR INCURS IN PROCESSING THE SALES OR LEASE TRANSACTION. A SELLER OR LESSOR SHALL NOT IMPOSE A PROCESSING SURCHARGE ON PAYMENTS MADE BY USE OF CASH, A CHECK, OR A DEBIT CARD OR REDEMPTION OF A GIFT CARD.

POST PAYMENT

Customer Portal Quick Pay / Make a Payment



Account Balance Due

\$ 4,766.84

Past Due

\$ 1,868.55

Make a payment

[Login](#)

QA Waste Services - HOUSTON
(936) 258-9035
noreply@navusoft.com

\$ 4,766.84

TOTAL DUE

\$ 1,868.55

PAST DUE

Submit Payment Today to Avoid Suspension of all Services

☐ Total Balance	\$ 4,766.84
☐ Current Charges	\$ 2,898.29
☒ Fixed Amount	\$ 200.00
☐ Selected Invoices	<select>

SURCHARGE \$ 12.00

Payment Total \$ 212.00



*Wallet Credit Card

*Name on Card Test Surcharge

*Card Number 40*****0129

*Month Jan *Year 2029

*Postal Code 77008 *CCV 123

*Confirmation Email katier@fakeemail.com

Note Test

Process Payment

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