CardPointe Surcharge Processing Integration Setup

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> This feature requires additional pricing and setup in Navusoft.
> Please **Submit a System Customization Request Ticket** for cost estimate and configuration timeline.
> Thank you!

Integration with CardPointe's Merchant Surcharge Program is available as an alternative Navusoft's "processing fee" feature. This 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.

This article is focused on the **impact** and **benefits** of enabling the CardPointe Surcharge Processing integration and the **setup** required.

Impact of Using CardPointe Surcharge Integration

After the Cardpointe Surcharge integration is enabled, the processing of credit card fees is handled entirely by Cardpointe. From a user interface perspective, the direct impact is minimal. The impact is focused on the processing behind the scenes in Payment Workflows and how Surcharges are calculated when a credit card is used.

Surcharge Processing Fees

With the feature enabled, surcharges are automatically, dynamically, and **always** applied to credit card payments through the CardPointe gateway.

Accounting and AR History

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.

Visibility

The charge will be seen in Navusoft at the payment level but after payment, the surcharge fee is not tracked in Navusoft UI. This primarily affects AR History: the surcharge paid by the customer will not be visible on their statement, nor the transaction history. Instead, this fee will appear on the customer's credit card statement as a separate transaction.

Settings Update

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 Setting* tab is no longer applicable and will be hidden when CardPointe Surcharge Processing is enabled.

Surcharge Calculation

When a payment is processed through the CardPointe surcharge-enabled Merchant ID processing, CardPointe automatically runs two checks before providing the calculated surcharge fee.

- **Card Type:** It verifies the customer is using a credit card.
- **Customer Location:** It checks the billing ZIP code to ensure their state allows surcharge fees, and if so, determines the applicable fee.

Payment Workflows

There are many ways to make a payment in Navusoft, depending on who is making the payment, what the payment is for, and when the payment is made. Each process handles the surcharge fee the same way behind the scenes.

When a credit card is used with the CardPointe Surcharge Processing enabled, if there is a payment screen, these changes will occur:

- The label **SURCHARGE** is displayed.
- The **Processing Fee / Surcharge** checkbox is hidden.

To learn more about the many payment workflows in Navusoft, check out the Payment Processsing Workflows: Core, Portal and Online Ordering article.

Benefits of Using CardPointe Surcharge Processing

Navusoft 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. Here is a quick breakdown of why you may want to let CardPointe handle the processing of Surcharges

Enabling CardPointe Surcharge Processing vs using Navusoft Surcharge Processing feature

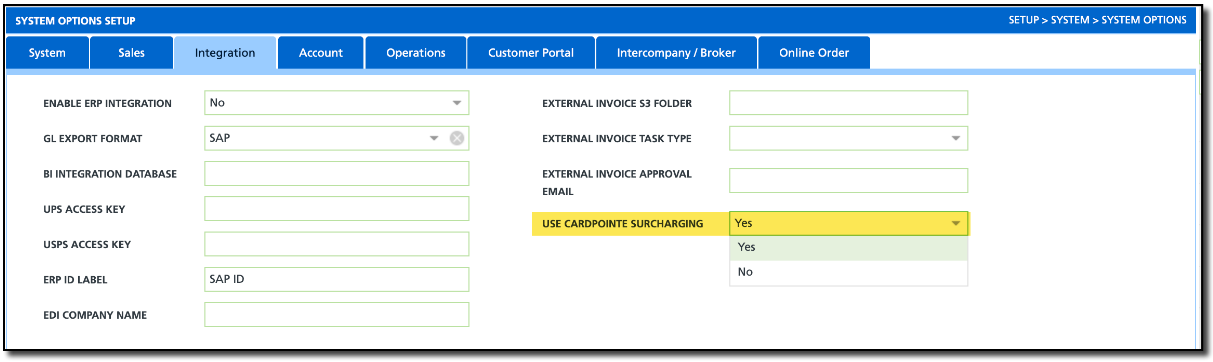
Area of Evaluation	Issue	CardPointe Surcharge Processing	Native Navusoft Processing
Legal Compliance	Surcharge laws change constantly and vary by state.	Automatically checks the customer's zip code to prevent accidental violations	Requires your internal team to monitor, track, and manually enforce state-by-state regulation changes.
Card Detection	It is illegal to add a surcharge to debit cards (in most states).	The CardPointe gateway handles this logic and is responsible and accountable for detecting the difference between credit and debit cards.	Navusoft internally manages the logic to validate card types.
Maintenance	Surcharge rates change.	Zero maintenance - all rate updates are handled by CardPointe.	Requires manual updates to rates for each state.
Accounting Overhead	Tracking and balancing surcharge fees is time intensive.	Handles this internally, keeping your accounting cleaner	Your internal team needs to account for the surcharge fees manually.

Setup

Setup here can not begin until all required sign-offs have been completed and a Navusoft project team is assigned to complete back-end setup requirements.

Configure the System

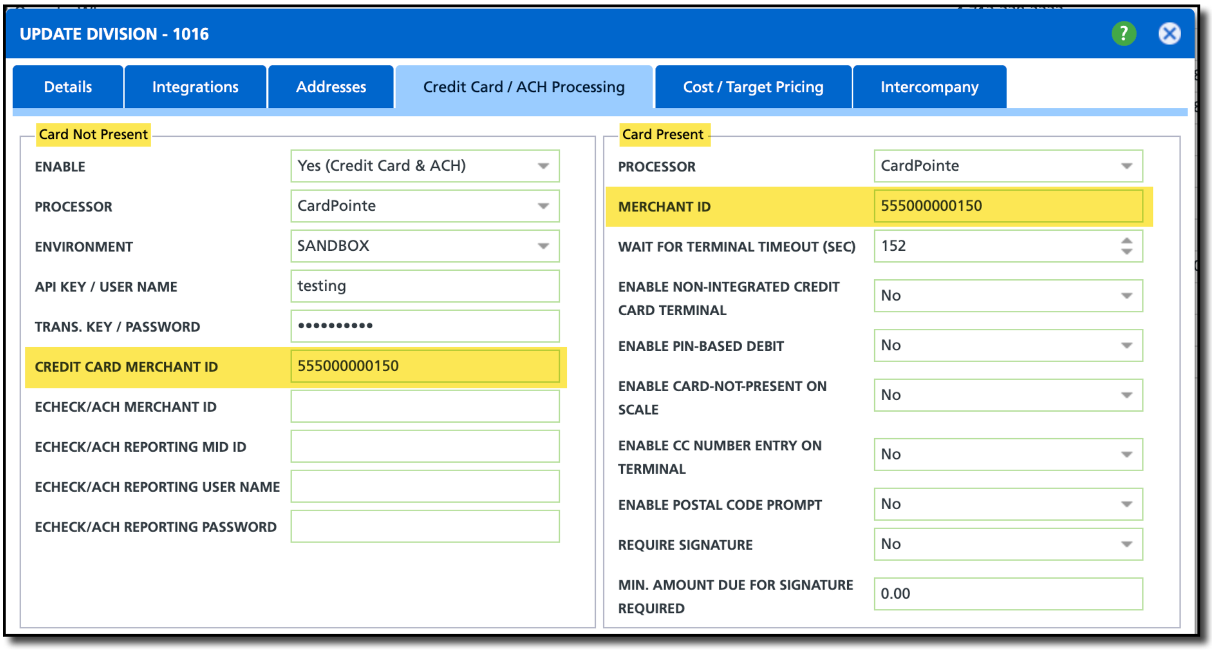
Tell the system to let CardPointe manage the credit card fees.



1. Go to *Setup > System > System Options.*
2. Select the *Integration* tab.
3. Set **Use Cardpointe Surcharging** configuration to **Yes.**

Configure the Division

For each division, set the credit card merchant ID to the dedicated Merchant ID provided which is specifically for the CardPointe surcharge processing.



1. Go to *Setup > System > Division.*
2. Select the *Credit Card / ACH Processing* tab.
3. Select the division that will be using CardPointe.
4. For both the Card Present and Card Not Present sections, set the Merchant ID to ???

Related Articles

Payment Processsing Workflows: Core, Portal and Online Ordering