

Overview: Managing Credit Card Processing Fees in Navusoft

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This article provides a high-level overview of credit card processing, the associated fees and how they are handled in Navusoft. There are two types of fees that a customer could incur when using a credit card, based on system and account setup:

- **Processing (Surcharge) Fees** - charged when a payment is made to cover or recoup the fees charged by the credit card companies
- **Convenience Fees** - an additional fee charged when a payment is made outside of normal processes, e.g., when customer service takes a payment over the phone.

This article is specific to the processing fees. To learn about convenience fees, see the [Convenience Fee](#) article.

Two Ways to Manage Credit Card Processing Fees

Processing fees are applied at checkout each time a credit card is used. Navusoft supports two ways to calculate and manage these fees:

1. Native Processing Fee feature (No additional cost)

Use the built-in settings and tools to manually setup and apply processing fees.

To learn more, check out the [Credit Card Processing Fee Setup \(Native Workflow\)](#) article.

2. CardPointe's Merchant Surcharge Integration (Automatic handling of fees)

Fee calculations and compliance managed and automated through the integration with CardPointe.

To learn about signing up and the benefits of this integration, review the [Automated Credit Card Processing Fee Setup \(CardPointe Integration\)](#) article.

Comparing these options and reviewing what to consider can help each company decide what is best for them.

CardPointe Surcharge Processing vs Native Navusoft Credit Card Processing

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.
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Important Considerations

- **Compliance** - Surcharging /Processing Fees are subject to state laws and regulations. Using the automated CardPointe integration manages the compliance rules, freeing you to focus on your industry work, not these rules.
- **Card Differentiation** - Both CardPointe Integration and the native processing fee feature automatically differentiate between debit, prepaid and credit cards prior to applying processing fees.
- **Refunds** - When a credit card payment is refunded or voided, any associated processing fee is also refunded to the customer proportionately.
- **Transparency** - Processing fees appear as a distinct line item on any online portal checkout screen so customers clearly see the fee breakdown before finalizing payment.
- **Efficiency.** - Using CardPointe integration, the processing fees are not included in the AR history or invoices, reducing the accounting required to track these fees internally.

Payment Workflows and Credit Card Processing Fees

There are many ways to make a payment, depending on who is making the payment, what the payment is for, and when the payment is made. If payment is made via a credit card, each payment method will handle the processing or surcharge fee the same way behind the scenes depending on how the system is setup.

To learn more about the many payment workflows in Navusoft, check out the [Payment Processing Workflows: Core, Portal and Online Ordering](#) article.

Related Articles

[Credit Card Processing Fee Setup \(Native Workflow\)](#)

[Automated Credit Card Processing Fee Setup \(CardPointe Integration\)](#)

[Payment Processing Workflows: Core, Portal and Online Ordering](#)

[Apply Convenience Fee](#)
