

Credit Card Processing Fee Setup (Native Workflow)

Last Modified on 07/24/2026 3:38 pm PDT

This article is about how to setup the native Credit Card Processing Fee feature provided in Navusoft. There is setup and management required when using this option to handle processing fees. For a cleaner option where credit card fees are automatically managed and calculated, check out [CardPointe Surcharge Processing Integration](#) (added July 2026).

Using this method, charges are managed and controlled by you. This is done through several configuration settings. Each one providing a different impact.

- **State / Province / Region Setup** - allows for the configuration of a maximum credit card processing fee (%) and a maximum debit / prepaid card processing fee (%) by location. All applied fees will be capped based on the maximum defined for the corresponding state, province, or region.
- **Account Class Setup** - determine whether a fee is applied and whether it's a fixed amount or percentage.
- **Account Level Setup** - individual accounts can be excluded from credit card processing fees entirely, regardless of the account class settings.

State / Province / Region Setup

Review the following setup when applying a maximum processing fee for both credit cards and debit or prepaid cards.

All applied fees will be capped based on the maximum defined for the corresponding state, province, or region.



To block fees: Set the max processing fee to **0%**. No processing fees can be added for that state, region, or province.

To remove limits: Leave the field **blank**. This disables the cap completely, allowing any fee amount.

Default Setup: All debit/prepaid caps are set to **0%** by default. Activating fees for a specific region requires a deliberate manual update.

STATE / PROVINCE / REGION SETUP					SETUP > SYSTEM > STATE / PROVINCE / REGION	
					Search	
STATE ↑	NAME	COUNTRY	MAX CREDIT CARD PROCESSING FEE (%)	MAX DEBIT/PREPAID CARD PROCESSING FEE (%)		
AB	Alberta	Canada		0%		
AK	Alaska		4%	0%		
AL	Alabama		4%	0%		
AR	Arkansas		4%	0%		
AS	American Samoa			0%		
AZ	Arizona		4%	0%		
BC	British Columbia	Canada		0%		
CA	California		2%	4%		
CO	Colorado			0%		
CT	Connecticut			0%		
DC	District of Columbia			0%		
DE	Delaware			0%		
FL	Florida		4%	2%		
FM	Federated States of Micronesia			0%		

Credit Cards

To set or update a maximum credit card fee, enter a value in the *Max Credit Card Processing Fee (%)* field. To remove or disable the fee, clear the field and leave it blank. By default this field is blank for each state, province and region.

Debit/Prepaid Cards

If the *Max Debit/Prepaid Card Processing Fee* is set to 0%, and a debit or prepaid card is used for payment, the check box to apply the fee on the Post a Payment screen in AR History is hidden. By default, this field is set to 0%.

STATE / PROVINCE / REGION SETUP				
Search				
STATE ↑	NAME	COUNTRY	MAX CREDIT CARD PROCESSING FEE (%)	MAX DEBIT/PREPAID CARD PROCESSING FEE (%)
AB	Alberta	Canada		0%
AK	Alaska		4%	0%
AL	Alabama		4%	0%
AR	Arkansas		4%	3.5%
AS	American Samoa		1	0%
AZ	Arizona		4%	0%
BC	British Columbia	Canada		0%
CA	California		2%	4%
CO	Colorado			0%
CT	Connecticut			0%
DC	District of Columbia			0%
DE	Delaware			0%
FL	Florida		4%	2%
FM	Federated States of Micronesia			0%

Account Class Setup

Pathway: Setup > Account > Account Class > Payment Processing

In the **Payment Processing** tab of Add/Update Account Class, users can configure a credit card processing fee as a fixed amount or percentage at the account class level. If defined, the fee will be capped by the maximum set for the corresponding state, province, or region.

UPDATE ACCOUNT CLASS		UPDATE ACCOUNT CLASS	
Details	Customer Portal	Payment Processing	Status Management
ENABLE CUSTOMER PORTAL PAY PROCESSING FEE ☒		ENABLE MANUAL PAY PROCESSING FEE ☒	
ENABLE AUTO PAY PROCESSING FEE ☒		ENABLE ORDER PAY PROCESSING FEE ☒	
DISABLE ACCOUNT WALLET No		CREDIT CARD PROCESSING FEE TYPE %	
CREDIT CARD FEE AMOUNT 5.00		CREDIT CARD PROCESSING FEE CHARGE CODE Credit Card Fee	
ECHECK PROCESSING FEE TYPE %		ECHECK FEE AMOUNT 5.00	
ECHECK PROCESSING FEE CHARGE CODE ACH Fee		MANUAL PAY CONVENIENCE FEE TYPE Amount	
MANUAL PAY CONVENIENCE FEE AMOUNT 10.00		MANUAL PAY CONVENIENCE FEE CHARGE CODE Convenience Fee	
AUTO PAY DECLINED FEE CHARGE CODE Declined Payment		AUTO PAY DECLINED FEE AMOUNT 5.55	
BILLING AUTO PAY AMOUNT Balance due			

Account Level Setup

Pathway: Customer Service Screen (Accounts) > [right-click] Account Details

At the account level, you can exclude individual accounts from credit card payment processing fees entirely by checking the **"Exclude from Payment Processing Fee"** check box in Edit Account.

By default, the **Exclude From Payment Processing Fee** is disabled. Check the box to enable the exclusion of a processing fee being charged. This results in the **Apply [Payment Processing | Credit Card] Fee** checkbox to be unchecked by default on the entry points to payment processing, like Post a Payment. This reduces the risk of accidentally applying payment processing fees to customer payments.

EDIT ACCOUNT

Account

Settings

Billing

BILL GROUP

QA Billing Cycle

Advance - Monthly

Billed Thru Date Jul 31, 2025

Next Invoice Date May 01, 2025

BATCH-25918 (not started)

INVOICE BY EMAIL

No

TERM

Net 20

CREDIT LIMIT

500

PAPER BILL FEE - COMMERCIAL

\$ 7.00

BILL BY SITE

☐

AUTO STATUS UPDATE

☒

APPLY FINANCE CHARGES

☒

EXCLUDE FROM PAYMENT PROCESSING FEE

☐

EXCLUDE FROM PAST DUE NOTIFICATION

☐

HIDE WORK ORDER FORMAT RATE

☒

INBOUND ORDER AUTO PRINT

☐

AP

DEFAULT PAYMENT METHOD

ACH

PAYEE NAME

1099

☐

INSTRUCTIONS

WARNING ON OPEN

Application of Processing Fees

The following is an example that follows the workflow from setup of max fee through payment transaction.

1. 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 used.
2. If **Apply Credit Card Fee** is checked and a credit card is used, the fee automatically calculates at 2% (\$2.20).
3. If the user uses a debit card instead, the system instantly updates the calculation to 4% (\$4.40).

1 STATE / PROVINCE / REGION SETUP

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

43475 PEARLAND, TX 77581-4499 (B) (281) 485-2421 (O) (281) 485-2421

Credit Hold

43476001 PEARLAND, TX 77581-4499 (O) (281) 485-2421

ACCOUNT MGR: HOUSTON House Act non System - House Account (Sales)

CLASS: COMMERCIAL

BILL GROUP: HOU-COMMERCIAL ARREARS

TERMS: Net 20

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

OLD SURG

TAX

Auto Pay Not Enabled

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	☒
899316	01/31/24	02/20/24	\$ 12,717.93	\$ 12,717.93		☐

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: 4011111111111111

MONTH: 10-Oct YEAR: 2030

POSTAL CODE: 77000 CVV: 010

Save to Wallet

NOTE

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	☒
899316	01/31/24	02/20/24	\$ 12,717.93	\$ 12,717.93		☐

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: 4711111111111111

MONTH: 10-Oct YEAR: 2030

POSTAL CODE: 77000 CVV: 010

Save to Wallet

NOTE

Calculation Expectations

- Dynamic Fee Calculation (Navusoft & 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** and **Service Agreements** in Navusoft and **Quick Pay** in the Customer Portal), 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.

Permission

The following permission is required to add or edit a max credit card processing fee

Permission ID	Permission Name
120	Setup \ System and Security

Related Articles

[Account Class Setup](#)

