HOW TO
SURCHARGE

Surcharge

Merchants have the ability to charge customers an additional fee for paying by debit or credit cards – surcharging. The surcharge can be either a fixed fee or a percentage fee based on the value of the transaction.

A surcharge fixed fee amount that is greater than $3 or a percentage amount greater than 15% is prohibited by the terminal.

If you do decide to charge customers a fee for paying by a debit or credit card you will need to make sure you do not act in a misleading or deceptive way.

You should ensure customers are aware of the following:

• Customer are aware of the extra charge.

• How much it will be before the transaction is entered into.

This can be done in many ways, including in-store notices or prominent messages on bills. Customers can choose whether to pay the card fee or to use another form of payment; eg. cash. The customer will have the option on the terminal screen to not accept the surcharge and cancel the transaction.
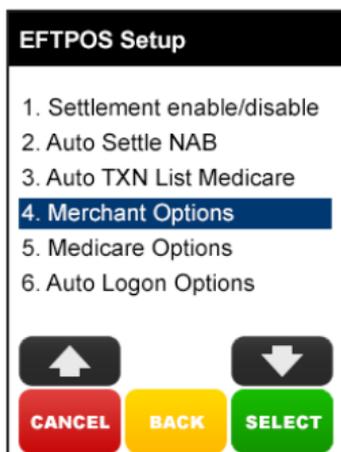
3.4   surcharge setup

step 1
Press the **[FUNCTION]** key on the touch screen.

step 2
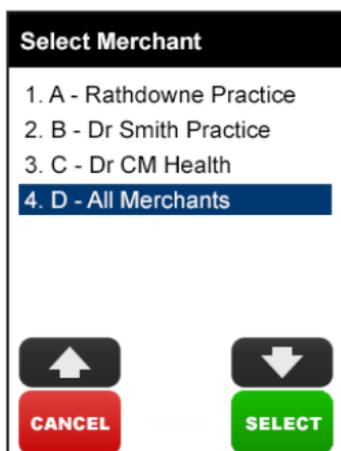Using the keypad, enter **[5] [6]** and press **[SELECT]**.

step 3
Select option **4. Merchant Options** and press **[SELECT]**.

EFTPOS Setup
1. Settlement enable/disable
2. Auto Settle NAB
3. Auto TXN List Medicare
4. Merchant Options
5. Medicare Options
6. Auto Logon Options
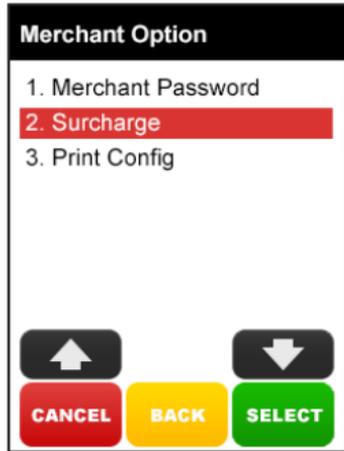
CANCEL   BACK   SELECT

step 4
Use the arrows on the touch screen to highlight the **Merchant** you wish to change the surcharge values for and press **[SELECT]**.

Note: This option will only appear if there is more than one merchant loaded in this terminal.
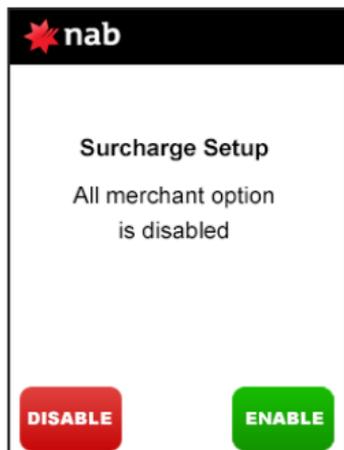
Select Merchant
1. A - Rathdowne Practice
2. B - Dr Smith Practice
3. C - Dr CM Health
4. D - All Merchants

CANCEL   SELECT

step 5

Select option **2. Surcharge** press **[SELECT]**.

Merchant Option

1. Merchant Password
2. Surcharge
3. Print Config
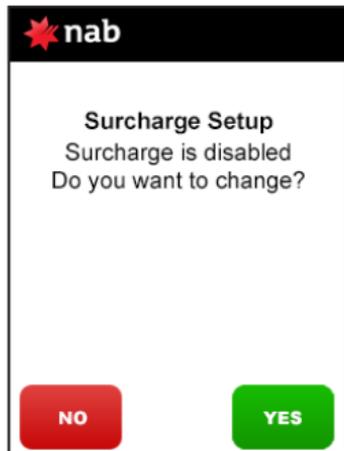
CANCEL   BACK   SELECT

step 6

Press **[ENABLE]** to add the merchant to the All Merchant surcharge value group, or Press **[DISABLE]** to enter individual surcharge values.

Note: Select All Merchants in step 4 to charge the individual surcharge values for merchants that have the All Merchant option enabled.
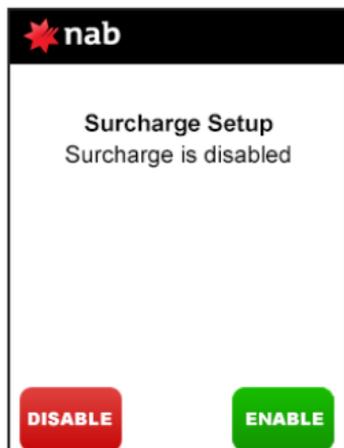
nab

Surcharge Setup

All merchant option is disabled

DISABLE   ENABLE

step 7

Press **[YES]** to make changes to surcharge values.

nab

Surcharge Setup
Surcharge is disabled
Do you want to change?

NO   YES

step 8

Press **[ENABLE]** to activate surcharging.

Press **[DISABLE]** to deactivate surcharging.

nab

Surcharge Setup
Surcharge is disabled
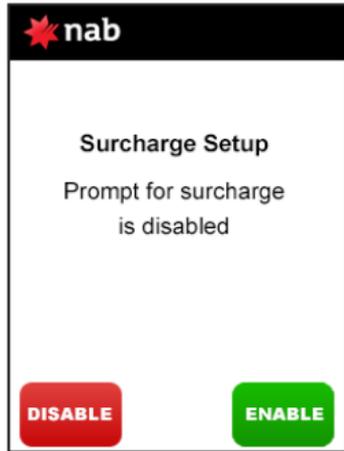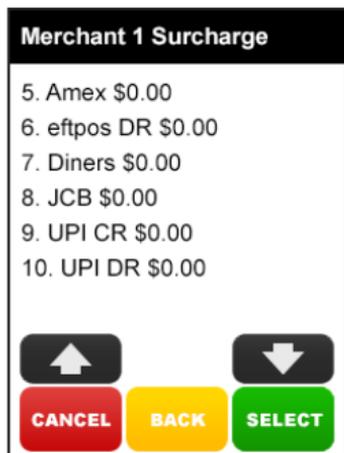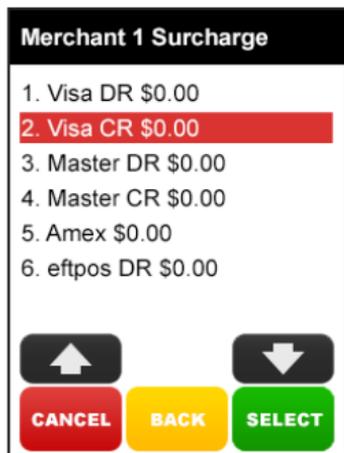
DISABLE   ENABLE

step 9

Press **[ENABLE]** to enable the prompt during a EFTPOS transition.

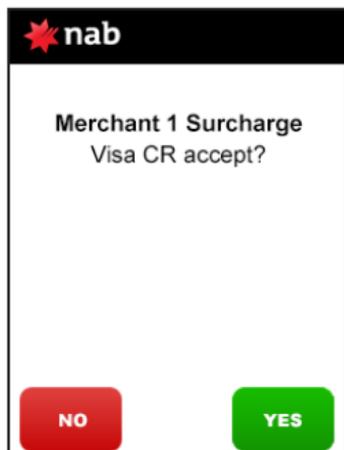Press **[DISABLE]** to remove the prompt.

step 10

Scroll to the card type. For example **2. Visa CR** then press **[SELECT]**.

step 11

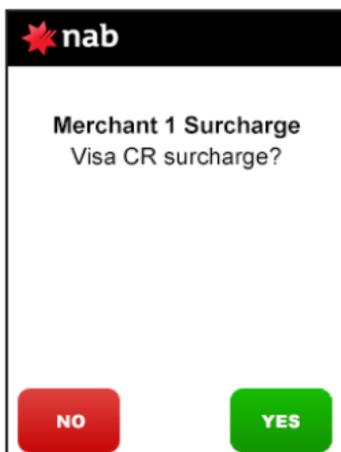Press **[YES]** to ACCEPT these types of cards on your terminal.

Press **[NO]** to cancel and return to the home screen.
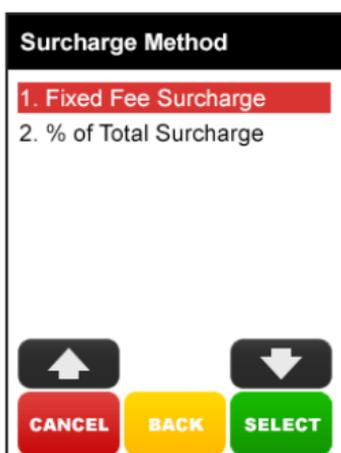
step 12

Press **[YES]** to set up SURCHARGE for these types of cards on your terminal.
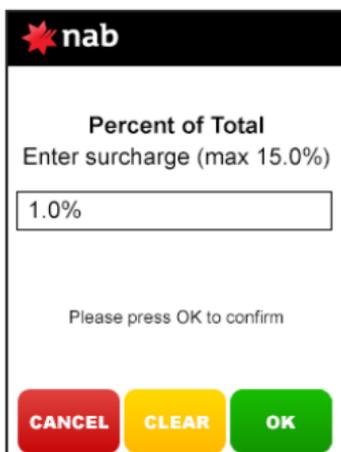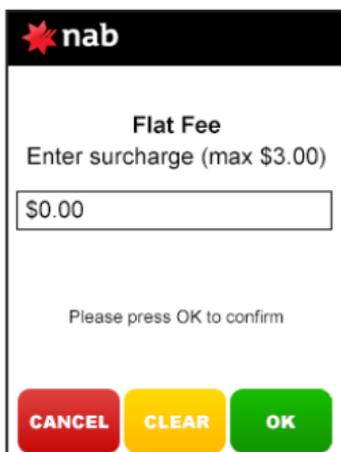
Press **[NO]** to cancel and return to the home screen.

nab

Merchant 1 Surcharge
Visa CR surcharge?

NO   YES

step 13

Choose whether you want the surcharge amount to be a **fixed fee** or a **% of the total** then press **[SELECT]**.
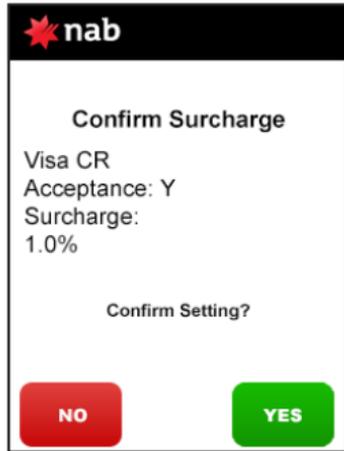
Surcharge Method

1. Fixed Fee Surcharge
2. % of Total Surcharge

CANCEL   BACK   SELECT

step 14

Enter a percentage amount (max 15%) or a fixed fee amount (max $3.00).

Press **[OK]**.

nab

Flat Fee
Enter surcharge (max $3.00)

$0.00

Please press OK to confirm

CANCEL   CLEAR   OK

nab

Percent of Total
Enter surcharge (max 15.0%)

1.0%

Please press OK to confirm
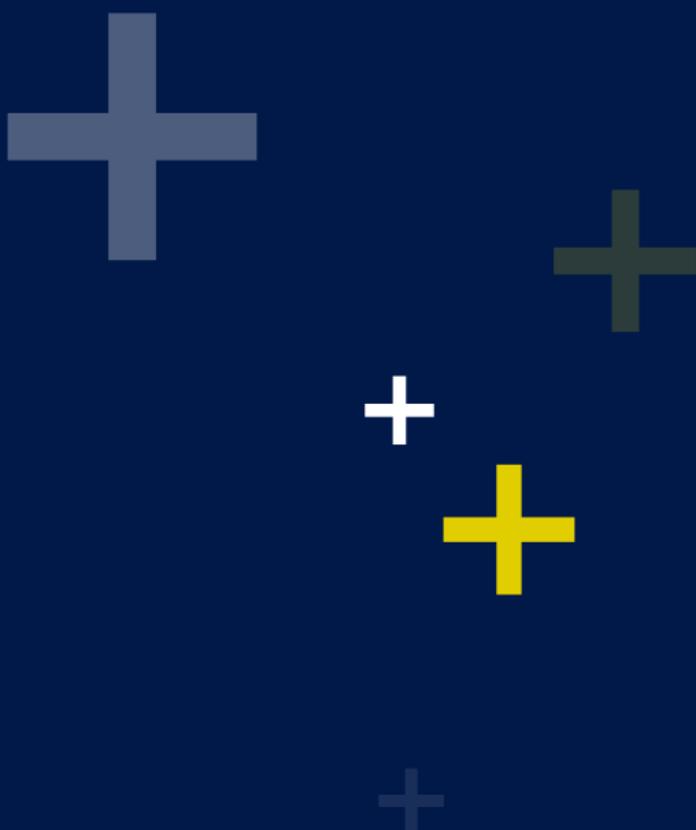
CANCEL   CLEAR   OK

step 15

Check the confirmation screen and press **[YES]** to confirm or **[NO]** to cancel.

step 16

Repeat these steps for each card type, account type and surcharge method you want applied.

Press **[CANCEL]** to exit the menu. A report will print listing each card type your terminal accepts and the fixed amount or percentage fee that applies where.

MORE INFORMATION

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Call HICAPS hotline on **1800 80 57 80**
Monday to Friday 8am – 6pm (EST)

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