



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

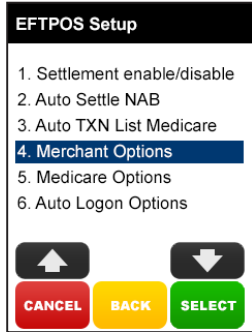
Press the **[FUNCTION]** key on the touch screen.

step 2

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

step 3

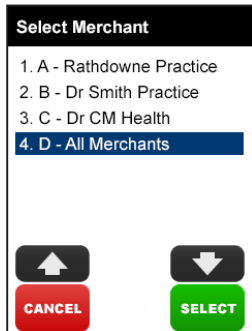
Select option **4. Merchant Options** and press **[SELECT]**.



step 4

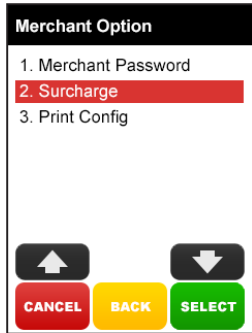
Use the arrows on the touch screen to highlight the **Merchant** you wish to change the surcharge values for and press **[SELECT]**.

Note: This option will only appear if there is more than one merchant loaded in this terminal.



step 5

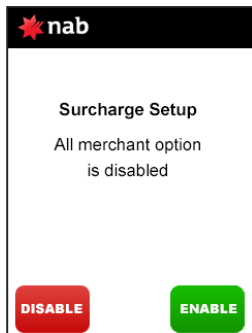
Select option **2. Surcharge**
press **[SELECT]**.



step 6

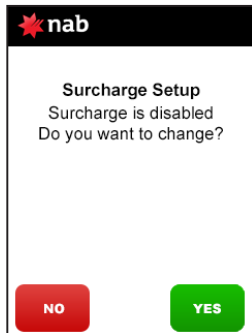
Press **[ENABLE]** to add the merchant to the All Merchant surcharge value group, or Press **[DISABLE]** to enter individual surcharge values.

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



step 7

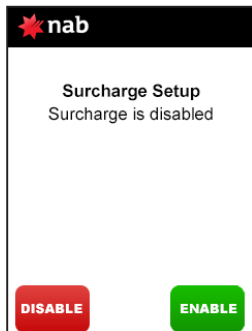
Press **[YES]** to make changes to surcharge values.



step 8

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

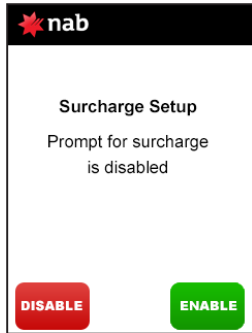
Press **[DISABLE]** to deactivate surcharging.



step 9

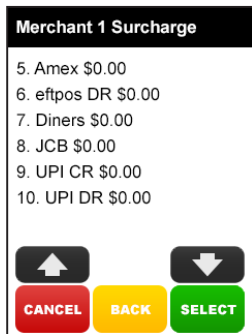
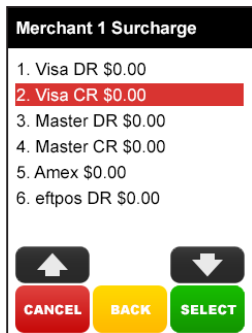
Press **[ENABLE]** to enable the prompt during a EFTPOS transition.

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



step 10

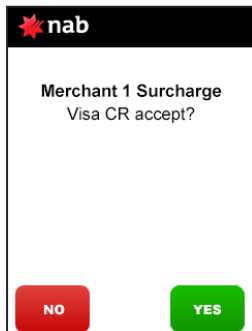
Scroll to the card type. For example **2. Visa CR** then press **[SELECT]**.



step 11

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

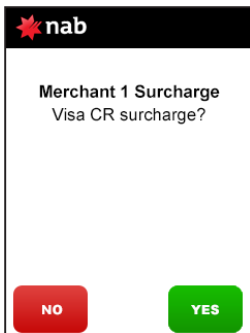
Press **[NO]** to cancel and return to the home screen.



step 12

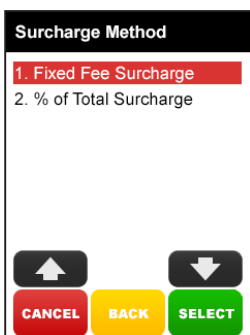
Press **[YES]** to set up SURCHARGE for these types of cards on your terminal.

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



step 13

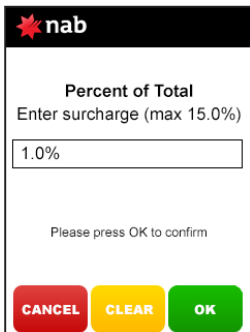
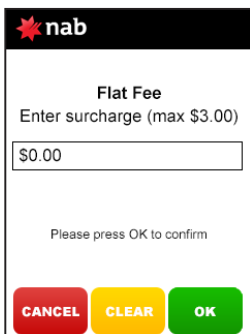
Choose whether you want the surcharge amount to be a **fixed fee** or a **% of the total** then press **[SELECT]**.



step 14

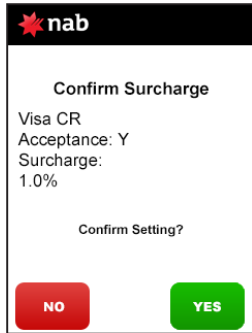
Enter a percentage amount (max 15%) or a fixed fee amount (max \$3.00).

Press **[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.

HICAPS Help Desk

1300 650 852

www.hicaps.com.au

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