Heartland | Cash Register Express

PAX Credit Surcharge Guide

Rev 05/2020

*A **Global Payments** Company*

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Date	Doc Version	Author	Summary
05/01/2020	1.0	BG	Initial release
05/11/2020	1.1	BG	Added POS Onboarding
03/08/2023	1.2	BG	Added Flat-Rate Option

Overview

Heartland's Credit Surcharge Program enables businesses to reduce their credit card processing expenses by applying a surcharge to qualifying credit card transactions. The surcharge feature is conveniently built into our terminal application to ensure a fully automated process. This feature is available to new and existing merchants.

Processing Requirements

- Merchant must be running CRE 16.10021 or later to access full surcharge functionality.
- Merchants using supported PAX devices must have the latest PAX version installed.
- Merchant must process credit cards via Heartland and have an active MID.
- All **chip-enabled credit** card transactions processed via chip, with or without PIN, are **eligible** for surcharge.
- Surcharge is applicable only to **Sale** and **Modify Sale** transaction types.
- All surcharge amounts must be shown on printed receipts.
- Merchant must display signage, at points of entry and acceptance, disclosing the use of the surcharge program.
- Merchant must have legal agreements in place with Heartland, and these must be signed and returned to the merchant's RM.

Limitations

- Fallback transactions processed (chip-enabled card transactions processed via MSR or manual entry instead of chip) are **NOT** eligible.
- Surcharge cannot be applied to non-EMV, debit, prepaid, EBT, or gift cards.
- **Pre-Auth** and **Capture** transaction types are **NOT** eligible.
- Surcharge does not allow **Partial Approval** transactions. For example, if a check total is $10, and a surcharge is applied, the new total is $10.35. If the card presented for payment cannot fully cover $10.35, the transaction will be declined, citing insufficient funds.
- Surcharge is not available in all states, and should only be implemented where permitted by law. Surcharge is currently prohibited in CO, CT, KS, MA, ME, OK.

POS Onboarding:

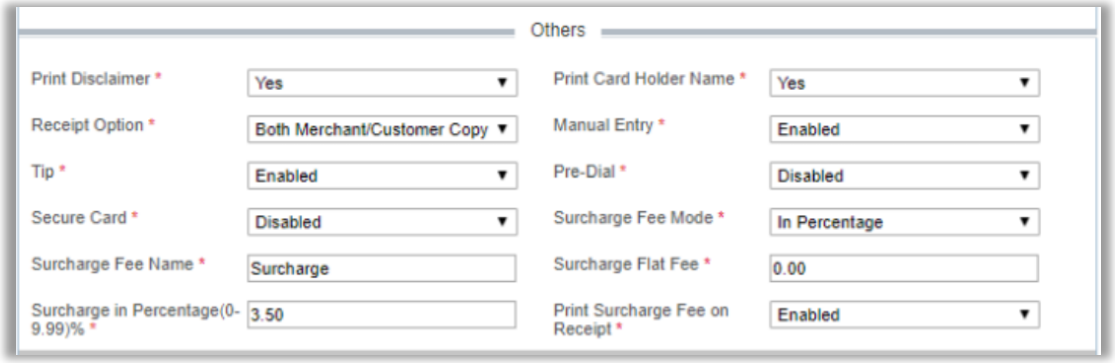
- Dealer confirms POS version supports Surcharging.
- Dealer refers merchant to RM for Surcharging through Stronger Together program.
- RM discusses fees and waivers with merchant.
- RM submits Surcharge Onboarding documents.
- Maintenance processes Surcharge Onboarding request.
- PAX support team enables Surcharging for existing and/or new devices, and sends updated PAX download version to devices.
- Hardware sends a package with signage and Surcharge collateral for the merchant to display on the premises.
- Dealer enables receipt changes in POS to display Surcharging disclaimer. (For example,“A Surcharge of $X.XX may be added to this transaction if you use a credit card.”)
- Merchant is live with Surcharge!

For any onboarding and support-related questions please email PAX Support or contact your assigned dealership.

Setup Instructions

PAX BroadPOS Configuration

To use the Credit Surcharge feature, you must ensure that the **Others** section of **Credit Features** in BroadPOS are configured as pictured:



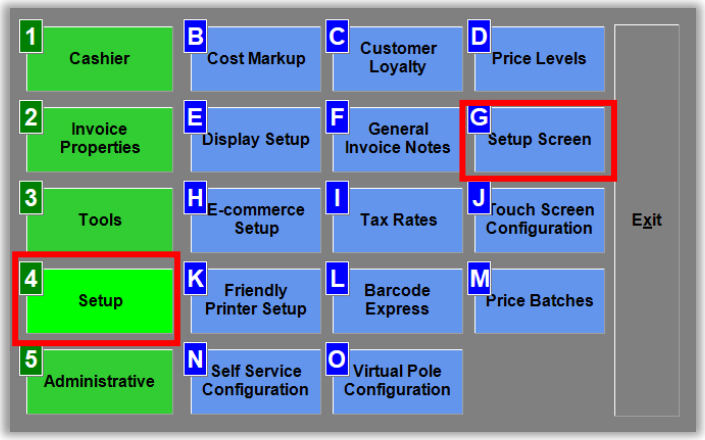
If you have any questions about this, or require assistance verifying settings, please contact PAX Support or Product Ops Integration.

CRE Receipt Configuration

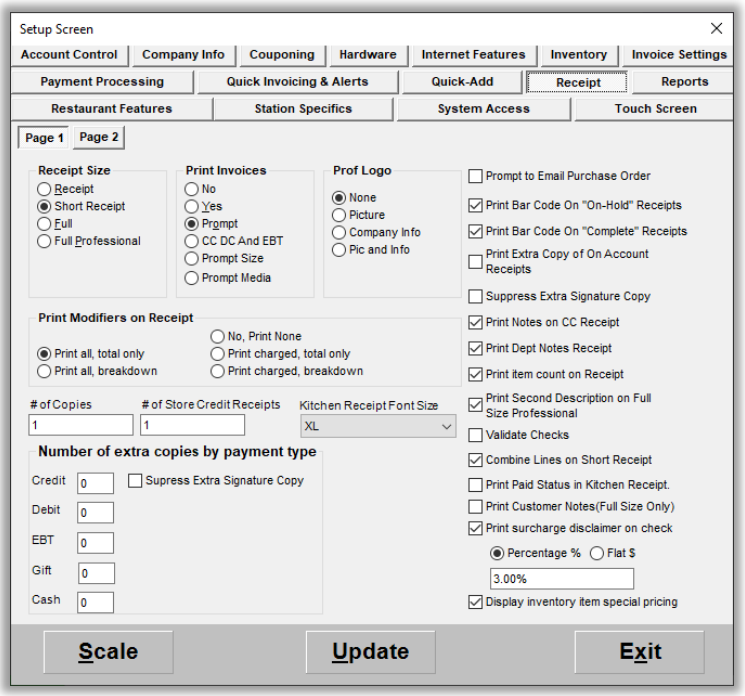
Although it is not required, if you are using Credit Surcharge, we strongly recommend that you configure CRE to print a disclaimer on all unpaid checks or dockets informing customers of the policy.

1 Select **Manager** or **Options** and enter credentials if prompted.

1 Select **Setup | Setup Screen**.



2 Go to the **Receipt** tab, check the **Print surcharge disclaimer on check** box, and click **Update**.



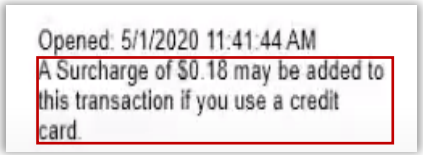
Additional Information

- As of CRE 16.10021, you can configure surcharge as either percentage (calculated based on the grand total of the check) or a flat rate. Previous versions of CRE support percentage only. In either case, if configured to do so, printed checks will include the surcharge disclaimer.
- When a PAX device is configured for the first time, or after any configuration changes, you must restart CRE. As it initializes, CRE will retrieve the configuration, including any designated percentage from the PAX device settings, and will automatically write it to the percentage field on the **Receipt** page of the **Setup Screen**. In such instances, the PAX configuration will override any manually entered values.
- Surcharge amounts cannot exceed 3.5% of the grand total.
- Heartland Portico supports percentage surcharge only through PAX device, and does not support flat rate surcharges.

Credit Surcharge Transaction Example

Here, we detail the steps of a transaction rung in CRE with Credit Surcharge enabled.

1 Add item(s) to your invoice. If appropriate, print the invoice. If configured to do so, the printed invoice will include the surcharge clause as pictured here:

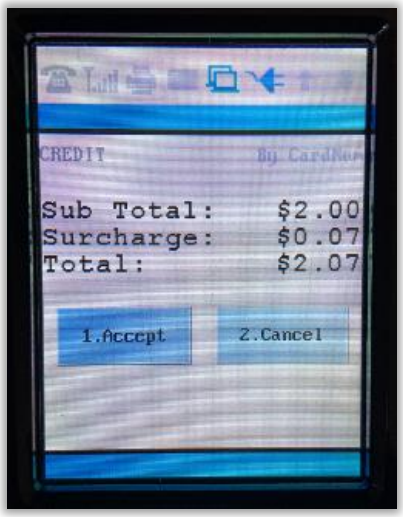


The same clause will also print on any dockets.

2 When you are ready to pay the invoice, select **Pay**, then select **Credit**. CRE will display a message to follow instructions on pinpad.

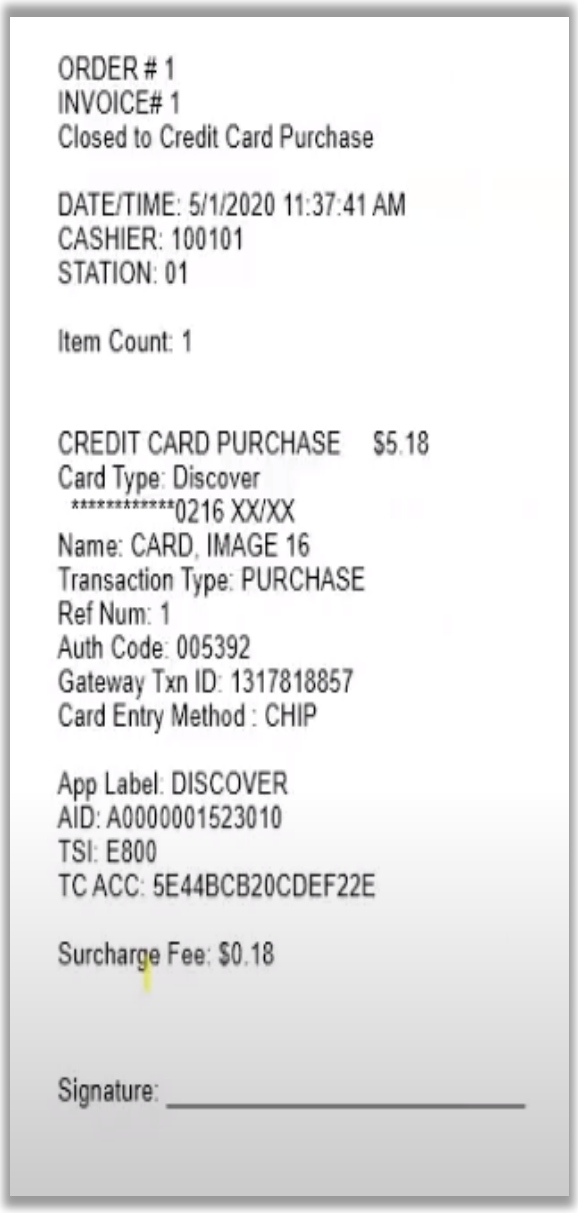
3 When prompted by PAX device, insert card. If the transaction is deemed surcharge-eligible, the PAX device will indicate so as pictured on the right.

4 Select **Accept** to process the transaction. Otherwise, select **Cancel** to abort.



Here are examples of completed invoices reflecting surcharge:

Store Copy Example



ORDER # 1
INVOICE# 1
Closed to Credit Card Purchase

DATE/TIME: 5/1/2020 11:37:41 AM
CASHIER: 100101
STATION: 01

Item Count: 1

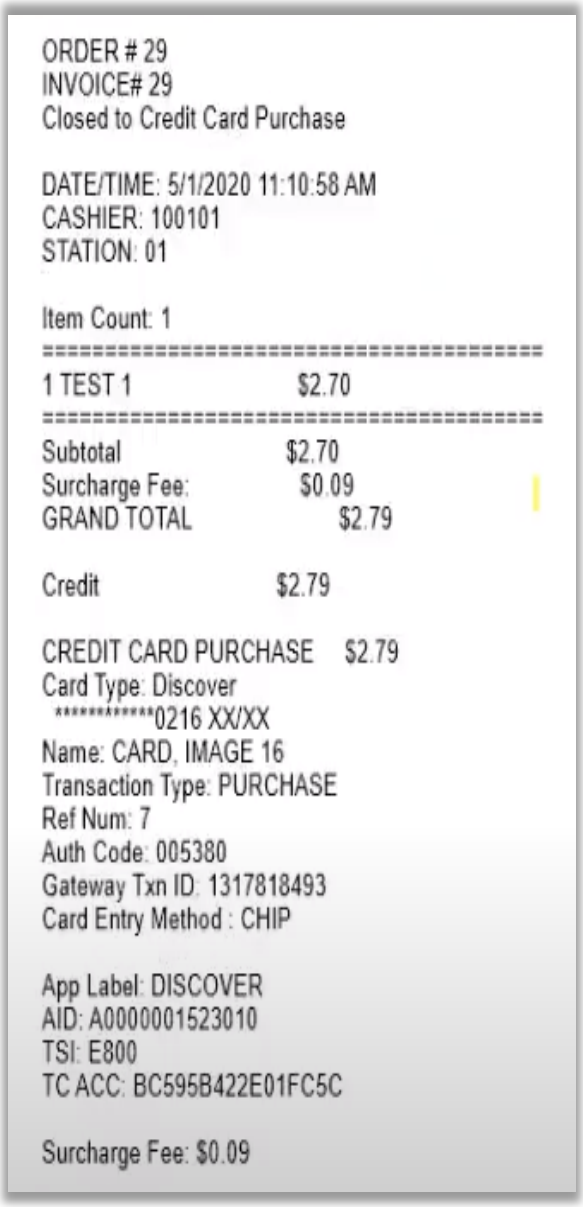
CREDIT CARD PURCHASE $5.18
Card Type: Discover
**********0216 XX/XX
Name: CARD, IMAGE 16
Transaction Type: PURCHASE
Ref Num: 1
Auth Code: 005392
Gateway Txn ID: 1317818857
Card Entry Method : CHIP

App Label: DISCOVER
AID: A0000001523010
TSI: E800
TC ACC: 5E44BCB20CDEF22E

Surcharge Fee: $0.18

Signature: _____

Customer Copy Example



ORDER # 29
INVOICE# 29
Closed to Credit Card Purchase

DATE/TIME: 5/1/2020 11:10:58 AM
CASHIER: 100101
STATION: 01

Item Count: 1
==========
1 TEST 1 $2.70
==========
Subtotal $2.70
Surcharge Fee: $0.09
GRAND TOTAL $2.79

Credit $2.79

CREDIT CARD PURCHASE $2.79
Card Type: Discover
**********0216 XX/XX
Name: CARD, IMAGE 16
Transaction Type: PURCHASE
Ref Num: 7
Auth Code: 005380
Gateway Txn ID: 1317818493
Card Entry Method : CHIP

App Label: DISCOVER
AID: A0000001523010
TSI: E800
TC ACC: BC595B422E01FC5C

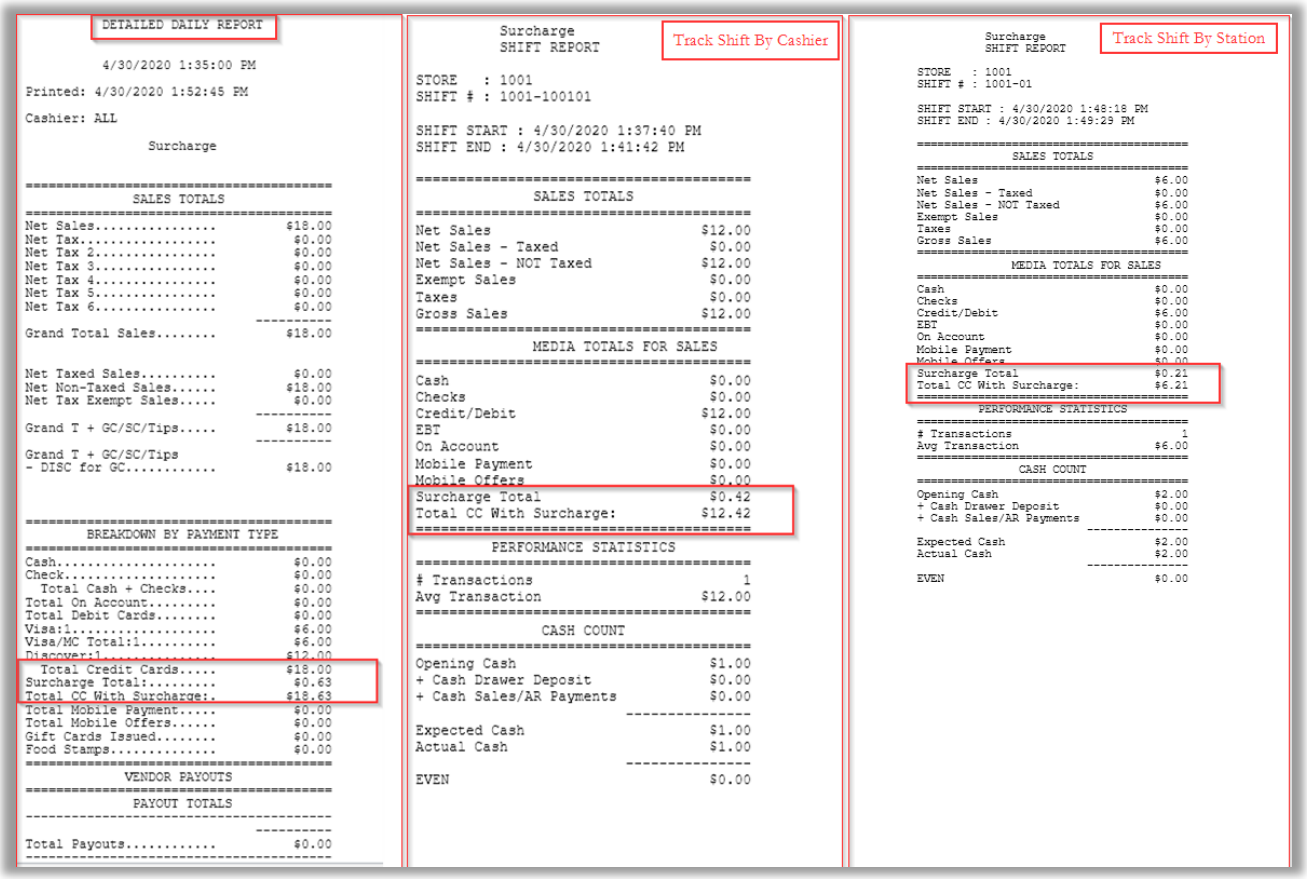
Surcharge Fee: $0.09

Credit Surcharge in Reports

We have added surcharge to reports so that merchants may easily see how much they have collected. The following reports reflect surcharge amounts:

- Financial Summary
- Detailed Daily Report
- Shift Report
- Flash Report
- EOD Report

Here are some examples of reports showing surcharge:



DETAILED DAILY REPORT

4/30/2020 1:35:00 PM

Printed: 4/30/2020 1:52:45 PM

Cashier: ALL

Surcharge

SALES TOTALS

Net Sales	$18.00
Net Tax	$0.00
Net Tax 2	$0.00
Net Tax 3	$0.00
Net Tax 4	$0.00
Net Tax 5	$0.00
Net Tax 6	$0.00
Grand Total Sales	$18.00
Net Taxed Sales	$0.00
Net Non-Taxed Sales	$18.00
Net Tax Exempt Sales	$0.00
Grand T + GC/SC/Tips	$18.00
Grand T + GC/SC/Tips - DISC for GC	$18.00

BREAKDOWN BY PAYMENT TYPE

Cash	$0.00
Check	$0.00
Total Cash + Checks	$0.00
Total On Account	$0.00
Total Debit Cards	$0.00
Visa:1	$6.00
Visa/MC Total:1	$6.00
Discover:1	$12.00
Total Credit Cards	$18.00
Surcharge Total:	$0.63
Total CC With Surcharge:	$18.63
Total Mobile Payment	$0.00
Total Mobile Offers	$0.00
Gift Cards Issued	$0.00
Food Stamps	$0.00

VENDOR PAYOUTS

PAYOUT TOTALS

Total Payouts	$0.00

Surcharge
SHIFT REPORT

Track Shift By Cashier

STORE : 1001
SHIFT # : 1001-100101

SHIFT START : 4/30/2020 1:37:40 PM
SHIFT END : 4/30/2020 1:41:42 PM

SALES TOTALS

Net Sales	$12.00
Net Sales - Taxed	$0.00
Net Sales - NOT Taxed	$12.00
Exempt Sales	$0.00
Taxes	$0.00
Gross Sales	$12.00

MEDIA TOTALS FOR SALES

Cash	$0.00
Checks	$0.00
Credit/Debit	$12.00
EBT	$0.00
On Account	$0.00
Mobile Payment	$0.00
Mobile Offers	$0.00
Surcharge Total	$0.42
Total CC With Surcharge:	$12.42

PERFORMANCE STATISTICS

# Transactions	1
Avg Transaction	$12.00

CASH COUNT

Opening Cash	$1.00
+ Cash Drawer Deposit	$0.00
+ Cash Sales/AR Payments	$0.00
Expected Cash	$1.00
Actual Cash	$1.00
EVEN	$0.00

Surcharge
SHIFT REPORT

Track Shift By Station

STORE : 1001
SHIFT # : 1001-01

SHIFT START : 4/30/2020 1:48:18 PM
SHIFT END : 4/30/2020 1:49:29 PM

SALES TOTALS

Net Sales	$6.00
Net Sales - Taxed	$0.00
Net Sales - NOT Taxed	$6.00
Exempt Sales	$0.00
Taxes	$0.00
Gross Sales	$6.00

MEDIA TOTALS FOR SALES

Cash	$0.00
Checks	$0.00
Credit/Debit	$6.00
EBT	$0.00
On Account	$0.00
Mobile Payment	$0.00
Mobile Offers	$0.00
Surcharge Total	$0.21
Total CC With Surcharge:	$6.21

PERFORMANCE STATISTICS

# Transactions	1
Avg Transaction	$6.00

CASH COUNT

Opening Cash	$2.00
+ Cash Drawer Deposit	$0.00
+ Cash Sales/AR Payments	$0.00
Expected Cash	$2.00
Actual Cash	$2.00
EVEN	$0.00