



If you want to charge the customer "a little extra" for paying with a credit card (or any other kind of payment type), you can set up a negative discount for the credit card payment type, and customize the description of the charge on the payment receipt.

Note: Before using this process, please ensure that it does not conflict with your Merchant's Agreement with the credit card company.

What you'll find:

| Associate the Surcharge with the Payment Type (one-time task) | . 2 |
|---|-----|
| | ~ |
| HOW IT WORKS | . 3 |
| Immediate Payments | . 3 |
| Payments on Account | . 5 |

Associate the Surcharge with the Payment Type

(one-time task)

| Pay | /men | t Type Description | - NP | Refundable? | Active | ^ | |
|------|-------|---------------------|-------------|------------------|-----------|--------------|--------------|
| > Ma | sterC | Card | | | V | | |
| | Z F | dit Payment Type Di | scount: Mas | terCard | | × | |
| 1 | | Save 🕼 Refresh 😵 E | kit | | | | |
| | | Location | Discount (3 | %) Discount GL / | Account | Payment | Prepayment |
| | | Dog River | (2.00%) | 62100 - Sales | Discounts | | v |
| | | Edmonton | (2.00%) | 62100 - Sales | Discounts | \checkmark | \checkmark |
| | | St. Albert | (1.00%) | 62100 - Sales | Discounts | | |
| | | Stony Plain | (1.50%) | 62100 - Sales | Discounts | V | V |

From the menu choose *Accounts Receivable > Manage > AR Payment Types*

Accounts Receivable > Manage > AR Payment Types

Choose the payment type and click *Discounts*.

Type in a **negative percentage** (example: -2 for a 2% surcharge) and **select the GL** where the surcharge dollars will be posted.

Note: You may want to create a new GL just for this purpose.

Check *Payment* and/or *Prepayment* to apply the surcharge to payments at that Location (either or both can be checked).

Type the *Surcharge Description* to appear on the payment receipt (this description will override the system default of "Convenience Fee").

How It Works

Immediate Payments

When you are selling to a customer that is paying right away, **add the products** they are taking to the invoice just as you normally would. Click on *Immediate Payment*.

| Add Invoice | View Prepayment Report 🛛 😢 I | Exit | | | | | |
|--|--|-------------|------------------------|-------------------------|--|--------|----------|
| Reference: Customer: Abraham, James (C100156) Invoice Date: Jan 18, 2011 Customer and Shipping Purchases (1) Return | Generate Reference Automatica Due Date: Jan 18, 2011 ns Totals Immediate Paymy | lly Find | Add | Location: Created By | Edmonton Demo User Invoice Total | : | \$100.00 |
| Product ROUNDUPDRY - Roundup Pro Dry (F | Quantity Unit F | Price Taxes | Line Total \$100.00 | Prepay? L | ocation | WO Ref | LOT Ref |
| | | | 0100.00 | | | | |

As soon as you select the payment type, the **surcharge will display**. You can also choose to NOT apply the surcharge by manually typing a \$0 in the payment type discount field.

Example: customer buys \$100 worth of product in Edmonton and wants to pay with MasterCard

You'll need to charge **\$102.00** to their card.

| a 🖗 | d Invoice | | | | | | | - • × |
|----------|-------------------------------|-----------------------------|-------------------|---------------------|--------------|-----------------|----------------|-------|
| 🔚 Sa | ve 🚯 Refresh 🗎 Split 🔰 | 👢 Documents 🛛 💲 View Credit | View Prepaymer | nt 🔄 View WO Activi | ty 🔇 Exit | | | |
| Refe | rence: | * 🔽 Generate Reference A | utomatically | | Location: | Edmonton | • | |
| Cust | omer: Abraham, James (0190 |) | ▼ Find | Add | Created By: | agre User | | |
| Invoi | ce Date: Jun 27, 2022 💌 | Due Date: Jul 07, | 2022 💌 * | | | Invoice Total: | \$100.00 | |
| Custo | mer and Shipping Purchases (| I) Returns Totals Immediate | e Payment | | | | | , |
| | | 0 10 01 070 074 74 | | | | | | |
| | Automatically Apply Unapplied | Credits \$1,0/2,6/4./4 | | | | | | |
| N | Make a payment now | | | | Pay Th | nis Amount | \$102.00 | |
| | Payment Type | Amount Pmt | Type Discount Ear | y Pmt Discount | Total Amount | Amount Tendered | Change Due | |
| | >* MasterCard | \$100.00 | (\$2.00) | \$0.00 | \$102.00 | | | |
| - | | | | | | | | |
| I. | | amount of a | urchargo | | | | | |
| | | (can be change | d manually) | Tracking/Cheque # | Edit Payment | t Comment Remov | ve Payment Row | |
| | | | | | Total C | hange Due: | \$0.00 | |
| | | | | | | | | |

The payment receipt will provide the details: payment type, surcharge description, and how much was applied to the invoice.

| | | | TSL Custom Ag & F | uel Inc. (Edmonton) |
|--|-----------------------|-----------------------------------|-----------------------------|-------------------------------------|
| agre | | | | Edmonton, AB T8N 6K4 |
| Ŭ | | Payme | nt Receipt | Fax: 780.555.1414 |
| | | Receipt No: Date: PMT201 Jan 1 | Page: 18, 2011 1 of 1 | |
| Abraham, Jame PO Box 12 Westlock, AB T | s (C100156) 0K 3L5 | | Payment Ty Convenience F | pe: Mastercard ee: \$2.00 |
| | | Description | | Amount |
| Paid On Account | | | | (\$102.00) |
| | INVOICE | INVE287 | \$100.00 | |
| | | | | |

Payments on Account

Pay for Selected Items

When the customer comes in to make a payment on his account, as soon **as you choose the Payment Type, you'll see the surcharge**.

Example: customer wants to pay off a \$12,619.61 invoice with MasterCard

You'll charge **\$12,872.00** to their card.

| 🗇 Accept Pay | ments for: Ab | raham, James | (0190) | |
|--|--------------------------------|-------------------------------|-------------------|--|
| 🔚 Save 📄 Si | tart Over 🛛 🤐 Cus | stomer Account | 🗉 Run Account A | Activity 🗉 Run Statement 🔇 Exit |
| Customer Abraham, Ja PO Box 12 Westlock, AB 780-466-2345 | a mes (0190) TOK 3L5 | ' | | Payment Process: C Lump Sum Payment Pay for Selected Items Customer: Abraham, James (0190) Location: Edmonton Payment Date: Jun 27, 2022 |
| Comments: | | * 🔽 Generate F | Reference Automat | Tracking/Cheque #: amount of charge o-rate EPD |
| Туре | Reference | Date | Due Date | Original Current EPD Chargeable Available EPD Pay This Amount Applied |
| Invoice | EINV345 | Jun 18, 2019 | Jul 18, 2019 | \$12,619.61 \$12 total \$\$ nooded to nav |
| Invoice | EINV346 | Jul 02, 2019 | Aug 01, 2019 | \$47.25 this invoice with |
| Invoice | EINV356 | Jul 09, 2020 | Aug 31, 2020 | \$1,102.50 \$1 MasterCard |
| Invoice | FINV/357 | .lul 09-2020 | Δυσ 31 2020 | ¢20.82 |
| Early Payment D | liscount | \$0.00 | View Item | Select All Pay This Amount \$12,872.00 |
| Total for Selecter Unapplied Credit | d Rows: | \$12,619.61 \$1,072,674.74 | Apply Credits | amount of surcharge 2.00% surcharge applies (\$252.39) |

The payment receipt will provide the details: payment type, surcharge description, and how much was applied to the invoice.

| agre | | | 24715 Ye Edmon P Tol | llowhead Trail Wes ton, Alberta T6R 7L4 'hone: 780.466.1273 Fax: 780.465.1273 I Free: 800.555.1217 | | |
|-------------------------|-----------------|-------------------------------|-------------------------------|--|--|--|
| | | | Pay | yment Receip | | |
| James Abraham (0190) | | Rece | eipt Number: EPMT250 |) | | |
| PO Box 12 | | Date of Payment: Jun 27, 2022 | | | | |
| Westlock, AB T0K 3L5 | | ł | | | | |
| | | Amou | nt Received: | \$12,872.00 | | |
| | | Conve | enience Fee: | \$252.39 | | |
| Payment Applied To Date | Original Amount | Payment Applied | 1 | Total Applie | | |
| | 848.648.64 | 640,640,64 | | 640.640.6 | | |

Lump Sum Payments

Example: customer wants to pay \$15,000 with MasterCard

You'll charge \$15,000 to his card, but part of the total is going towards the surcharge, so the payment applies the remaining \$14,700 to his outstanding balance.

| | Save Save | art Over | tomer Account | Bun Account | | Run Statement | 🚱 Evit | | | |
|----------------------|--|--|--|---|---|---|--|--|-----------------------|--|
| | | | comer Account | | | Harr Statement | | | | |
| Сι | ustomer | | | | P | avment Process: | Lump Sur | n Pavment | C Pay for | r Selected Items |
| 1 | Abraham, Ja | mes (0190) | | | 0 | ustomer: | Abraham J | ames (0190) | | ▼ Find |
| PO Box 12 | | | | | | deterner. | | | • | |
| Westlock, AB TUK 3L5 | | | | | | ocation: | Edmonton | | • | |
| 7 | 780-466-2345 | | amount | charged to | P | ayment Date: | Jun 27, 20 | 22 💌 | • | |
| | | | Mas | terCard | P | ayment Received | d: S | 15,000.00 | • | |
| | | | | | | avment Type: | MasterCard | _ | 2.00% et | urcharge applies |
| Co | mments: | | | | - | ayment type. | | | 2.00% 30 | archarge applies |
| | | | | | P | TD to apply: | | (\$300.00) | l Inclu | de Surcharge |
| | | | | | T | racking/Cheque # | #: | | | credit card |
| 2 | ference: | | * 🔽 Generate F | eference Automa | tically 4 | ophy Automatical | | | | surcharge |
| | | | , denotate i | | | pply Automaticali | <u>,</u> | | | Surcharge |
| | Туре | Reference | Date | Due Date | Origina Chargeable | l Current chargeable | EPD Available | EPD | Pay This | Amount Applied |
| | Invoice | DINV356 | Dec 17, 2015 | Jan 31, 2016 | \$11.0 | D \$11.00 | \$0.00 | \$0.00 | 1 | \$11.00 |
| > | IIIVOICE | | | E 1 00 0040 | e11.0 | 0 011 00 | | | | |
| > | Invoice | DINV361 | Jan 19, 2016 | Feb 29, 2016 | \$11.0 | 3 \$11.03 | \$0.00 | \$0.00 | v | \$11.03 |
| > | Invoice Invoice | DINV361 EINV166 | Jan 19, 2016 Mar 14, 2016 | Apr 30, 2016 | \$1,000.00 | 3 \$11.03 3 \$1,000.00 | \$0.00 \$0.00 | \$0.00 \$0.00 | ✓ | \$11.03 \$1,000.00 |
| > | Invoice Invoice Invoice | DINV361 EINV166 EINV173 | Jan 19, 2016 Mar 14, 2016 May 17, 2016 | Apr 30, 2016 Jun 30, 2016 | \$1,000.00 | 3 \$11.03 0 \$1,000.00 0 \$5,500.00 | \$0.00 \$0.00 \$0.00 | \$0.00 \$0.00 \$0.00 | V V V | \$11.03 \$1,000.00 \$5,500.00 |
| > | Invoice Invoice Invoice Invoice | DINV361 EINV166 EINV173 EINV190 | Jan 19, 2016 Mar 14, 2016 May 17, 2016 Aug 12, 2016 | Apr 30, 2016 Jun 30, 2016 Sep 11, 2016 | \$1,000.00 \$5,500.00 \$355,710.00 | 3 \$11.03 0 \$1,000.00 0 \$5,500.00 0 \$355,710.00 | \$0.00 \$0.00 \$0.00 \$0.00 | \$0.00 \$0.00 \$0.00 \$0.00 | | \$11.03 \$1,000.00 \$5,500.00 \$8,177.97 |
| > | Invoice Invoice Invoice Invoice Invoice | DINV361 EINV166 EINV173 EINV190 10205 | Jan 19, 2016 Mar 14, 2016 May 17, 2016 Aug 12, 2016 Oct 17, 2016 | Apr 30, 2016 Jun 30, 2016 Sep 11, 2016 Nov 16, 2016 | \$1,000.00 \$5,500.00 \$355,710.00 \$1,000.001.34 | 3 \$1.03 0 \$1,000.00 0 \$5,500.00 0 \$355,710.00 4 \$1.000.001.34 | \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 | \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 | | \$11.03 \$1,000.00 \$5,500.00 \$8,177.97 |
| > | Invoice Invoice Invoice Invoice Invoice Invoice | DINV361 EINV166 EINV173 EINV190 10205 20453 | Jan 19, 2016 Mar 14, 2016 May 17, 2016 Aug 12, 2016 Oct 17, 2016 Feb 28, 2017 | Feb 29, 2016 Apr 30, 2016 Jun 30, 2016 Sep 11, 2016 Nov 16, 2016. Mar 30, 20 | \$1,000.00 \$5,500.00 \$355,710.00 \$1.000.001.34 | 3 \$11.03 0 \$1,000.00 0 \$5,500.00 0 \$355,710.00 4 \$1,000.001.34 | \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 | \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 | | \$11.03 \$1,000.00 \$5,500.00 \$8,177.97 |
| > | Invoice Invoice Invoice Invoice Invoice | DINV361 EINV166 EINV173 EINV190 10205 20453 | Jan 19, 2016 Mar 14, 2016 May 17, 2016 Aug 12, 2016 Oct 17, 2016 Feb 28, 2017 | Feb 29, 2016 Apr 30, 2016 Jun 30, 2016 Sep 11, 2016 Nov 16, 2016. Mar 30, 20 View Ite | \$11.00 \$1,000.00 \$5,500.00 \$355,710.00 \$1,000.001.34 amount a chargeab | 3 \$11.03 3 \$1,000.00 0 \$5,500.00 0 \$355,710.00 4 \$1,000.001.34 applied to le balance | \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 | \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 | | \$11.03 \$1,000.00 \$5,500.00 \$8,177.97 \$14,700.00 |
| > | Invoice Invoice Invoice Invoice Invoice | DINV361 EINV166 EINV173 EINV190 10205 20453 | Jan 19, 2016 Mar 14, 2016 May 17, 2016 Aug 12, 2016 Oct 17, 2016 Feb 28, 2017 | Feb 29, 2016 Apr 30, 2016 Jun 30, 2016 Sep 11, 2016 Nov 16, 2016 Mar 30, 2 View Ite | \$1,000.00 \$5,500.00 \$355,710.00 \$1 000 001 34 amount a chargeab | 3 \$11.03 3 \$1,000.00 0 \$5,500.00 0 \$355,710.00 4 \$1,000.001.34 applied to le balance | \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 | \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 | t: | \$11.03 \$1,000.00 \$5,500.00 \$8,177.97 \$14,700.00 \$0.00 |

Note:

Use the **Apply Automatically button**, and agre will calculate the amount applied to each invoice for you starting from oldest to newest.

The payment receipt will provide the details: payment type, surcharge description, and how much was applied to the outstanding balance.

| ag rē | | TSL | Custom Ag a | & Terminal Inc Ecc 24715 Yellowt Edmonton, A Phone Fax Toll Free | tmonton head Trail Wes Alberta T6R 7L4 e: 780.466.1273 k: 780.465.1273 e: 800.555.1212 | |
|-----------------------------------|--------------|--------------------------------------|-----------------|---|---|--|
| | | | | Payme | ent Receip | |
| James Abraham (0190) PO Box 12 |) | amount ap | Rec | eipt Number: EPMT251 of Payment: Jun 27, 2022 | | |
| Westlock, AB T0K 3L5 | | outstanding Payment Type: MasterCard | | | | |
| | | balan | ce Amou | nt Received: | \$15,000.00 | |
| | | | Conv | enience Fee: | \$300.00 | |
| Payment Applied To | Date | Original Amount | Payment Applied | 1 | Total Applied | |
| DINV356 | Dec 17, 2015 | \$11.00 | \$11.00 | | \$11.00 | |
| DINV361 | Jan 19, 2016 | \$11.03 | \$11.03 | | \$11.03 | |
| EINV166 | Mar 14, 2016 | \$1,000.00 | \$1,000.00 | | \$1,000.00 | |
| EINV173 | May 17, 2016 | \$5,500.00 | \$5,500.00 | | \$5,500.00 | |
| EINV190 | Aug 12, 2016 | \$355,710.00 | \$8,177.97 | | \$8,177.97 | |
| | | | \$14,700.00 | | \$14,700.00 | |

Example: customer wants to pay down \$15,000 of chargeable balance with MasterCard

1. Type **\$15,000** as *Payment Received*.

agrē thinks it should apply the regular credit card surcharge to this amount, so indicate this value needs to *include the surcharge*.

2. Check *Include Surcharge*.

agrē calculates the amount of the surcharge and adds it to the *Payment Received*. This is the total amount to charge to MasterCard.

Payment Received = (amount to put towards outstanding balance) * (1 + surcharge)

= (\$15,000 * 1.02) = \$15,300

You'll need to **charge \$15,300 to MasterCard** to cover the payment on account *and* the surcharge so a full \$15,000 is applied to the outstanding balance.

| @ | Accept Payme | ents for: Abr | aham, James | (0190) | | | | | | | × |
|----|--|---------------|-----------------|-----------------|------------------------|-----------------------|------------------|-------------|-----------|-------------------|----------|
| | Save Start (| Over 🤐 Cust | omer Account | Run Account | Activity 🛛 🖾 F | Run Statement | 😣 Exit | | | | |
| | ustomer Abraham, James PO Box 12 | s (0190) | 1 | Payment Rec | eived: | \$15,000.00 | before | "Include S | Surcharge | ected Items | d |
| | Westlock, AB T0 | K 3L5 | | PTD to apply: | | (\$300.00) | Include | Surcharge | es]* | | |
| | 780-466-2345 | | | L | | | | | after | "Include Surcha | rge" |
| | | surchar | no \$ amount | is calculate | d Pa | yment Receive | ed: \$ | 15,300.00 | _ | | <u> </u> |
| Co | omments: | and ac | lded automa | tically to the | Pa | yment Type: | MasterCard | - | 2.00% su | rcharge applies | |
| | | P | ayment Red | eived | PT | D to apply: | | (\$300.02 | | de Surcharge | |
| | | (amou | nt to charge to | MasterCard) | Tra | ckina/Cheaue | #: | | 5 | | |
| | | | _ | | | | | | | Pro-rate EPD | |
| Re | eference: | | Generate R | eference Automa | tically Ap | ply Automatical | ly | | Г | Include Expired E | PD |
| | Туре | Reference | Date | Due Date | Original Chargeable | Current Chargeable | EPD Available | EPD | Pay This | Amount Applied | ^ |
| > | Invoice | DINV356 | Dec 17, 2015 | Jan 31, 2016 | \$11.00 | \$11.00 | \$0.00 | \$0.00 | V | \$11.00 | |
| | Invoice | DINV361 | Jan 19, 2016 | Feb 29, 2016 | \$11.03 | \$11.03 | \$0.00 | \$0.00 | V | \$11.03 | - 11 |
| | Invoice | EINV166 | Mar 14, 2016 | Apr 30, 2016 | \$1,000.00 | \$1,000.00 | \$0.00 | \$0.00 | v | \$1,000.00 | |
| | Invoice | EINV173 | May 17, 2016 | Jun 30, 2016 | \$5,500.00 | \$5,500.00 | \$0.00 | \$0.00 | v | \$5,500.00 | |
| | Invoice | EINV190 | Aug 12, 2016 | Sep 11, 2016 | \$355,710.00 | \$355,710.00 | \$0.00 | \$0.00 | v | \$8,477.97 | |
| | Invoice | 10205 | Oct 17, 2016 | Nov 16, 2016 | \$1,000,001.34 | \$1,000,001.34 | \$0.00 | \$0.00 | | | |
| | Invoice | 20453 | Feb 28, 2017 | Mar 30, 2017 | \$53.97 | \$53.97 | \$0.00 | \$0.00 | | | <u> </u> |
| | | | | View Item | | | Tota | al Payment: | | \$15,000. | 00 |
| | | | | | | | Unappli | ed Paymen | t | \$0. | 00 |
| Un | applied Credits: | | \$1,072,674.74 | Apply Credits | | | | | | | |

The payment receipt will provide the details: payment type, surcharge description, and how much was applied to the outstanding balance.

| agrē | | TSL | Custom Ag 8 | & Terminal Inc. 24715 Edm | - Edmonton Yellowhead Trail Wess onton, Alberta T6R 7L4 Phone: 780.466.1273 Fax: 780.465.1273 'oll Free: 800.555.1212 | |
|----------------------|--------------|---|-----------------|---------------------------------|--|--|
| | | | | P | ayment Receip | |
| James Abraham (0190 |)) | | Rece | eipt Number: EPMT2 | 52 | |
| PO Box 12 | | Date of Payment: Jun 27, 2022 Payment Type: MasterCard | | | | |
| Westlock, AB T0K 3L5 | 5 | | | | | |
| | | | Amou | nt Received: | \$15,300.00 | |
| | | | Conv | enience Fee: | \$300.00 | |
| Payment Applied To | Date | Original Amount | Payment Applied | | Total Applied | |
| DINV356 | Dec 17, 2015 | \$11.00 | \$11.00 | | \$11.00 | |
| DINV361 | Jan 19, 2016 | \$11.03 | \$11.03 | | \$11.03 | |
| EINV166 | Mar 14, 2016 | \$1,000.00 | \$1,000.00 | | \$1,000.00 | |
| EINV173 | May 17, 2016 | \$5,500.00 | \$5,500.00 | | \$5,500.0 | |
| EINV190 | Aug 12, 2016 | \$355,710.00 | \$8,477.97 | | \$8,477.9 | |
| | | | \$15,000.00 | | \$15,000.00 | |