

# Credit Card Surcharges

## Overview

Surcharges (or discounts) can be set up for different online payment methods managed through either Braintree or eWay. You may wish to recoup the charges passed on to you by various credit card merchants, for example.

Different charges can be applied to different payment types as you see fit. A common scenario might be 1.5% surcharge for Visa & Mastercard, and 3% for AMEX.



### Credit Card Surcharges and eWAY

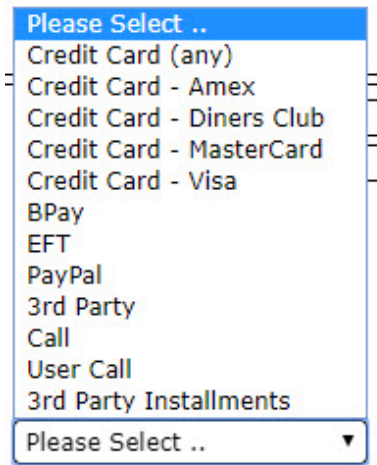
If you are using the eWAY payment gateway and want to add credit card surcharges, your website must be using the [Responsive Shared Page method](#). For assistance, [consult Commerce Vision](#).

The screenshot shows the eWay payment interface. At the top, there's a 'Payment' header with tabs for 'Account', 'Credit Card', 'PayPal', 'BPay', 'Request Quote', and 'zipMoney'. The 'Credit Card' tab is selected. Below the tabs, it says 'Cards Accepted:' followed by logos for VISA, Mastercard, and American Express. The 'Card Number' field contains '4'. The 'Card Expiry Date (MM/YYYY)' field has two dropdown menus, both showing 'Sele...'. A red circle highlights a message: 'This card attracts a 1.5% surcharge for a total of \$34.95.' Below this, the 'Card Security Code (CCV)' field contains 'XXX'. The 'Name On Card' field contains 'Firstname Lastname'. There is a checkbox for 'Remember Card Details'. At the bottom, there's a green button labeled 'Process Payment'. A footer section contains the eWay logo and a message: 'Your credit card payment will be conducted directly via the eWay Rapid API Version 3 payment facility over a Secure Socket Layer (SSL) connection. BPD UAT does not store Credit Card information, or have access to your Credit Card details. To View our policy on returns, refunds and deliveries, or for contact information, please visit our [Frequently Asked Questions](#).'

## Step-by-step guide

1. In the CMS, navigate to **Settings Settings**.
2. Select the **Orders** tab.
3. Select the **Credit Cards** tab.
4. Scroll to the **Credit Card Charges / Discounts** section.
5. Click '**New**'.

6. Enter a **Marketing Flag**:
  - Use '%' to apply the surcharge to all customers, or
  - Enter a specific marketing flag from your ERP to charge only a particular customer group.
7. Enter a charge **Description** - this will appear against the charge on the order confirmation page and email. I will also be the charge description on the sales order when it integrates to the ERP.
8. Enter the **Charge / Discount Percentage**:
  - To apply a **charge**, enter a **positive** percentage value.
  - To apply a **discount**, enter a **negative** percentage value.
9. Enter the **Charge Type** - this is the ERP charge type applied to the sales order.
10. Select which type of payments the surcharge **Applies To**:
  - **Please Select** - both orders and invoice payments.
  - **Orders** - applies to orders only.
  - **Account Payments** - applies to account payments only.
11. Nominate which value the **Charge / Discount is based on**:
  - **Order Total** - the total order value including any discounts (from Promotion Codes) and charges (Freight Charge, Minimum Order Charge).
  - **Order Total Less Charges** - the total order value only.
12. Select the **Payment Method** this charge applies to. You can **nominate a payment type** (e.g. 'Credit Card - MasterCard'), or leave on **Please Select** to apply the surcharge to **all** payment types.



13. Click '**OK**' to save.

Credit Card Charges/Discounts

	Marketing Flag	Description	Charge or Discount	Applies To	Charge Option	Payment Method
	%	AMEX surcharge	3.00		OTLC	Credit Card - Amex
	A/01	Demo surcharge description	1.50		OT	Credit Card - Visa

Modify : New : Delete

2 records. (1 page)

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Marketing Flag : %

Description : AMEX surcharge

Charge / Discount Percentage (negative for discount) : 3.00

Charge Type : 7

Applies To (blank for all) :

Charge / Discount based on : Order Total less Charges

Payment Method (blank for all) : Credit Card - Amex

## Additional Information

Your ERP won't show these surcharges as a separate line. Please note that AUTH mode doesn't collect money, but only authorises it. In some cases the final captured amount may slightly differ from the authorised amount, so this won't be represented in your ERP until the amount is captured, and depending on your configuration.

<b>Minimum Version Requirements</b>	--
<b>Prerequisites</b>	--
<b>Self Configurable</b>	Yes
<b>Business Function</b>	Payment Types
<b>BPD Only?</b>	No
<b>B2B/B2C/Both</b>	Both
<b>Third Party Costs</b>	n/a

## Related help

- [Release Payments](#)
- [Accertify Fraud Check JSON Data Fields](#)
- [Accertify Fraud Check Integration](#)
- [Accertify API Responses](#)
- [Accertify-Braintree Response Mapping](#)