Finance and Surcharge Fees

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Overview

Here you may learn how to charge a customer a finance charge and/or credit card surcharge (credit card convenience fee) on an invoice.

Before you set up a Credit Card Surcharge in our system, please review your state's surcharge laws as well as your payment processor's surcharge policies.
Our general recommendation is to bake additional costs into your pricing instead of charging separate fees.

Need to know how to add a discount and/or markup to your proposal or invoice? View our Discounts and Markups help page.

This article will review:

- Setting Up a Finance Fee
- Credit Card Surcharges
- FAQs

Setting Up a Finance Fee

A Finance Fee can be used if you are allowing a customer to pay over time in smaller installments or if a customer is delayed in making a payment. In this case, you are assuming the responsibility of collecting their total amount due. If you would prefer that a financing company assume that responsibility, we support an integration with Wisetack.

To set up a finance fee, follow these steps:

1. Create a **Part** by going to **Control Panel>Parts & Add-Ons>Add.** Name it something like **Finance Charge** that will allow you to easily identify it.

2. Then, go to **Control Panel > Invoices**. Scroll down to the **Terms** section. Fill in the **Finance Charge Rate** with the percentage you will be charging and select the **Part** you created for this line item from the Parts drop down.

Terms	
Invoice Terms	Due upon receipt. Finance charges may accrue.
	Terms may contain shortcodes and Markdown
Finance Charge Rate	%
	The period rate for finance charges
Finance Charge Part	None V
	What part to use for finance charges

3. After this is set-up, when you view an **Open Invoice** you will see a new icon:"Fin Chg." Click that, and confirm **Yes** at the prompt. The appropriate finance charge will be added to this invoice.



Bulk Finance Fee

If you wish to apply finance charges to multiple invoices, use the **Invoices Grid**.

- Filter to the invoices you want the Finance Charge applied to
- Go to Actions > Apply Finance Charge. You'll be able to confirm before the charges are added.



This does **not** cause the invoices to be resent. The next time they are sent, whether manually or via Invoice reminders, the finance charge will be present.

Automate the Finance Charge

There's also an Automated method. If you want to have service**minder** automatically apply a finance charge every month to any open invoice older than X days, then this setting is for you.

- Go to Control Panel>Invoices
- In the **Terms** section, click on **Auto Apply Finance Charges**. Then you'll have a Day of Month and Minimum Age to customize your finance charge date.
- Select **Save**. Moving forward, this will apply your finance charge on your desired day to every invoice older than the specified age.

As with bulk-updating, this does NOT automatically send the invoice to the customer.

Invoice Terms Due upon receipt. Interest of 1.5%/mo may accrue on unpaid balances. Terms may contain shortcodes and Markdown Finance Charge Rate 1.5 %
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Terms may contain shortcodes and Markdown Finance Charge Rate 1.5 %
Finance Charge Rate 1.5 %
The period rate for finance charges
Finance Charge Part Finance Charge V
What part to use for finance charges
Auto Apply Finance Charges?
Day of Month 29
Automatic charges apply every month on this day (1-31)
Minimum Invoice Age (days) 60 ≑
Automatic charges only applied for invoices older than this many days

Credit Card Surcharges

You may configure an additional charge (or fee) to be added to the cost of a good or service, beyond the initiallyquoted price when a customer pays with a credit card.

• If you choose to use the surcharge feature, (*which we do not recommend as a best practice*) you need to review both your merchant account agreement, as well as any state or local regulations which may restrict or prohibit use of this feature.

This feature requires you specify a **Part** to use for the surcharge as well as appropriate text describing it. Adding this surcharge part allows service**minder** to pull the compliant surcharging solution, which is reflected on the customers receipt. This "unofficial" surcharge feature is available with all of service**miner's** merchant providers and will only add the surcharge when the customer clicks to pay their invoice online.

1. First set-up a "Part" for your Credit Card Surcharge by going to Control Panel>Parts & Add-Ons>Add.

2. Provide a name and description for the part. Some states and merchant processors have strict policies about what that Part may be named.

3. Once your Surcharge part is set-up, go to **Control Panel > Integrations** > Payments tab and scroll down to the Surcharge section.

4. Fill in the Surcharge Rate and select the Part you created for this line item from the drop down.

The maximum surcharge For this reason, the syst	e rate in the U.S. is 3%. tem will not allow a nur	VISA/Mas nber large	stercard also have a r er than that to be ent	maximum rate of 3%. ered here.
	Surcharge Rate	W <mark>1 * ма</mark> 3.5	ximum value iš 3 in involi	(

5. Next, type-in the surcharge message you wish to display to the customer.

	Surcharges		
	Before enabling surcharges, make sure you are complying with your merchant account agreement and any local regulations concerning convenience fees or surcharges for credit card payment		
Automatic Surcharges	Allow your credit card payment provider to calculate and apply surcharges?		
Surcharge Part	Surcharge V		
	When contacts pay their invoice online using a Credit Card, you can choose a part and rate here to add a surcharge for credit card fees.		
Surcharge Rate	3 %		
Surcharge Message	Pay by cash/check to av		
	A custom message to be displayed to the contact on their online invoice to help explain the surcharge.		

6. With everything set correctly, the customer will see the message and fee when they select Credit Card as the method of payment.

3% convenience fee for Card payments You may enter your payment information below to pay your balance of **\$6,836.26**. A **3.00 %** surcharge of **\$205.09** may be applied for credit card payments.

○eCheck
[●]Credit Card

Card Number

We have "official" surcharge integrations with HEARTLAND, PAYMENT PILOT, AND STAX. This means, they have full control of the surcharge calculations and where they are applied. Service**minder** users who use any of the three mentioned providers have an additional checkbox when adding the surcharge feature.

	Surcharges
	Before enabling surcharges, make sure you are complying with your merchant account agreement and any local regulations concerning convenience fees or surcharges for credit card payments.
Automatic Surcharges	Allow your credit card payment provider to calculate and apply surcharges?

For answers to specific questions about the surcharge calculations and placement, please speak directly with your payment processor.

FAQs

With a surcharge in the integrations side, does the surcharge revenue captured by the location get added-in to the royalties end of month report?

It can be set up either way. The "brand revenue category" drives this. By default it will be included because your brand revenue categories are set up at the service level. If you don't want it to be included you can make a brand revenue category called "revenue exclude" for example and then the surcharge part needs to be connected to that category.*

Does it matter if I use "convenience fee" or "surcharge?"

SM is agnostic to that decision. We suggest reviewing your merchant account agreement and state laws to determine what is best for your business.*

Can surcharges be added to Deposits on a Proposal?

Yes, ONLY if using and official surcharge program. Otherwise, the surcharge only applies to the Invoice and not the Deposit.

How can surcharges be applied to all payments?

HEARTLAND, PAYMENT PILOT, AND STAX applies a surcharge to all credit card payments made online by the customer.

Are Debit Cards charged surcharges?

The ability to surcharge only applies to credit card purchases, and only under certain conditions. U.S. merchants cannot surcharge debit card or prepaid card purchases.

Troubleshooting

The surcharge didn't show up. How do I see it on the Invoice?

You will never see the surcharge added to the Invoice internally. If you have surcharge turned on, you can go to any open Invoice and click the Copy Link below the bill and paste into a new tab to view the bill the way the customer would see it. In this view, when you choose credit card, the surcharge fees are shown.