Stripe Surcharge

Set-Up & User Guide

PULSE®

Stripe Surcharge Overview

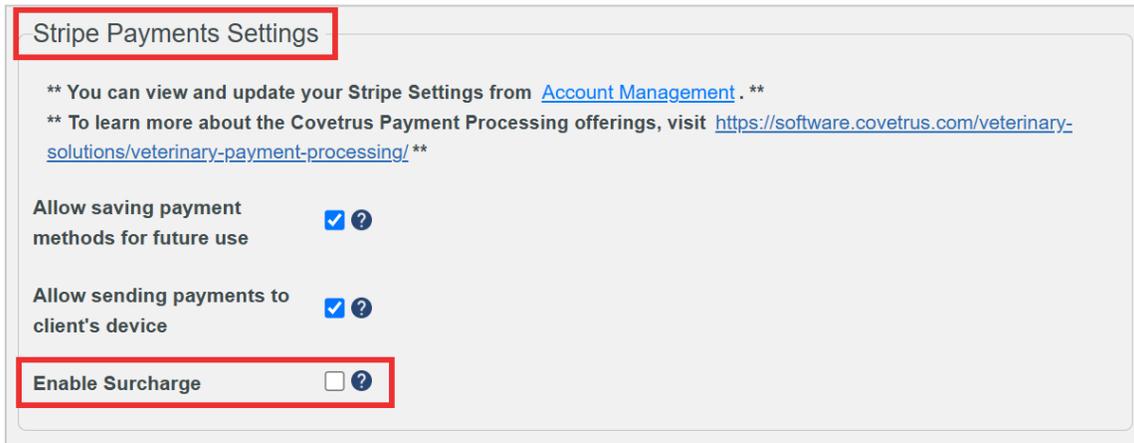The surcharge feature allows practices to pass on credit card processing fees to pet owners.

When this option is enabled, a calculated payment processing fee is added to the total invoice cost.

Credit card surcharges may be restricted or prohibited in some states. Before enabling this feature, please review the relevant laws in your state to ensure compliance.

Merchants are required to notify Mastercard 30 days prior to the start of surcharging. To notify Mastercard, visit **https://www.mastercard.us/en-us/surcharge-disclosure-webform.html** and complete the form.

Enabling the Surcharge Feature

- To enable the Surcharge feature, go to **Settings > Billing > Payments > Stripe Payments Settings**.

- Ensure the option for **Enable Surcharge** is checked.

- A message will appear, alerting the user to check relevant local laws before proceeding.

- Click **Proceed**, to enable the surcharge.

- A new field will appear after enabling the surcharge, where the **Surcharge Percentage Fee** is entered as a **whole number**.
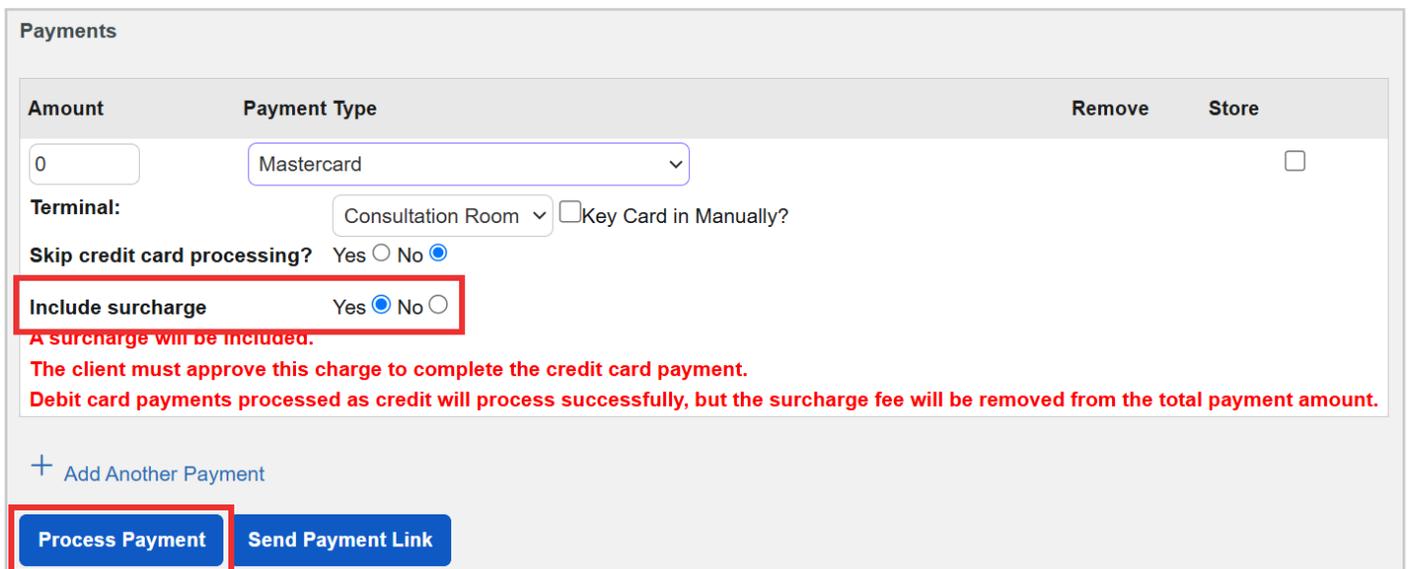

> ℹ️ **The maximum surcharge rate is 3%. The system will disregard additional surcharge values above 3%.**

- When complete, **save** the changes.

Processing a Card with a Surcharge

To process a credit card with a surcharge, within the Payments section choose the correct terminal, payment type and enter the payment amount.

- Ensure the **Include Surcharge** button is selected.

- Then click **Process Payment**.

- A Payment Amount Confirmation dialog will display the amount of the payment, the surcharge, and the total amount to be processed.
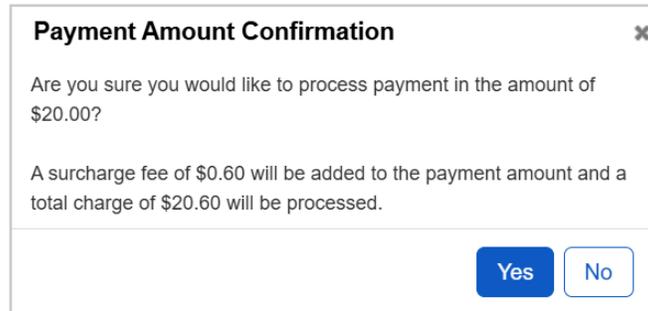
- If you'd like to waive the surcharge for a client, click **No** to return to the payments section where you can select to not include the surcharge. To proceed click **Yes**.

- The Stripe reader will prompt the customer to **tap or swipe their card** and display surcharge notification at the bottom of the card reader.
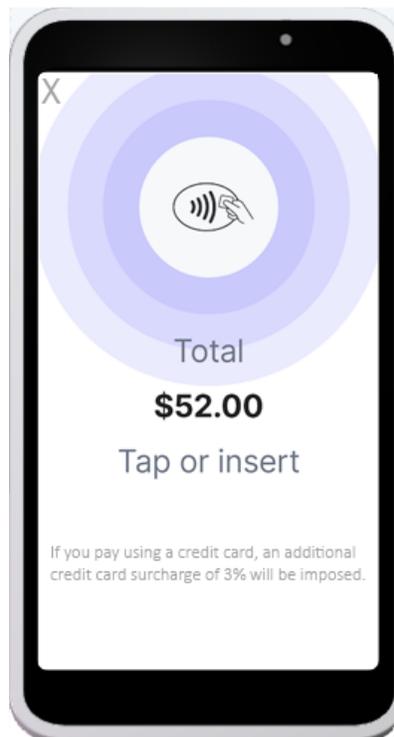
- If the client does not wish to accept the charges, they will simply click on the **X** in the upper left corner of the Stripe device screen.

> **ⓘ** **When proceeding with the payment, the client acknowledges that they are accepting the surcharge, and the total amount will be processed.**

- After the payment is approved the device will display the surcharge amount added to the total price of the invoice.

- The surcharge will be included on the receipt printed from within Pulse along with the payment type, the last 4 digits of the credit card, and the transaction ID.

Refund with Surcharge

Voiding a Payment with a Refund

Voided payments will return the total invoice amount including the surcharge.

Partial Surcharge Refund with Returned Items

The prorated surcharge amount is included in the refund amount. For example, with a 3% surcharge, a $30 surcharge was applied to a $1000 invoice for a total payment of $1030. A $100 item was returned, the total refund amount is $103 which includes $3 surcharge.

If the returned item(s) amount is less than the invoice's balance, the refund amount will not include surcharge.

- This is done by using the **Return Items** option which allows Pulse to calculate the pro-rated surcharge amount accordingly.

- To do this enter the **return quantity** and **return notes** then click **Calculate Refund Amount**.

- The amount to return will display in red below the charges including the calculated surcharge fee.

- When ready click **Process Return** and click **Yes** on the confirmation message.

Patient	Description	Date	Price	Return Quantity	Return to Inventory	Quantity	Sub-Total	Tax	Total
Waffle	Professional Services 1	11/20/2024	$0.00	1		1	$0.00	$0.00	$0.00
							$0.00		$0.00
Balance carried over at the time of purchase							**($100.00)**		**($100.00)**
Amount to return: $586.87 (includes surcharge fee of $13.88)							**$0.00**		**$0.00**

Calculate Refund Amount   **Process Return**

- The return transaction will then be displayed within the client's payment history.

- The refund amount will be applied as credit to customer's account.