

Heartland

Restaurant

Surcharge Setup for Heartland EMV

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Table of Contents

Overview	1
Requirements	1
Limitations	1
Processing Restrictions and Requirements.....	1
POS Onboarding	2
Off-Boarding the Surcharge Program.....	2
Setup Instructions	3
PAX BroadPOS Configuration	3
Configuring the PAX Payment Gateway.....	3
Adding the Surcharge Clause to Customer Receipts	4
Using Surcharges in the POS	5

Date	Product Version	Author	Summary
05/18/2020	5.40	JD	Original document introduced.
05/26/2020	5.40	JD	Revisions to Restrictions and Onboarding. Added Off-Boarding the Surcharge Program.
06/15/2020	5.45	JD	Added procedures to configure Heartland SDK PAX interface.
07/10/2020	5.50	JD	A920 devices now supported.

Overview

This article describes how to configure a Heartland Payment network to apply surcharges to credit card orders processed with Heartland EMV, in accordance with Heartland's Credit Surcharge Program.

The Credit Surcharge Program enables businesses to reduce their credit card processing expenses by applying a surcharge of 3.5% to purchases made with a credit card (excluding PIN debit, signature debit and prepaid card transactions). Heartland has built a smart surcharge feature into our terminal application to automate the process. A small fee is assessed to the business to offset the costs of a surcharge program, but this fee is more than offset by the additional revenue earned by businesses on each purchase. The Credit Surcharge Program benefits merchants by keeping their prices and payment options competitive so they can retain more revenue on purchases.

Requirements

- ▶ Must run Heartland Restaurant 5.50 or higher.
- ▶ Must use PAX S300 or A920 devices.
- ▶ Must process credit cards via Heartland.
- ▶ Must use the Heartland SDK PAX interface.

Limitations

If a merchant is using the following features or transaction types with Heartland POS, they are not eligible for Surcharge:

- ▶ Pre-Authorization Transactions and Capture Transactions are not supported. Customers must use Sale and Modify transactions to be eligible.
- ▶ Partial Approval Payments are also currently not supported.

Example: Customer has a transaction total of \$10.00, a 3.5% surcharge fee is added making the total \$10.35. If the form of payment cannot fully cover the total of the \$10.35 bill then the transaction will be declined- insufficient funds and the customer will need to provide another form of payment.

Processing Restrictions and Requirements

- ▶ Must be utilizing Heartland Restaurant 5.50 or higher.
- ▶ Must be utilizing PAX Arizona Version 1.01.06E.
- ▶ Heartland is only allowing for exactly 3.5% surcharge to be charged, no exceptions.
- ▶ PAX identifies eligible cards based on App ID only.
- ▶ Surcharges cannot be levied on non-EMV, debit, prepaid, EBT, gift cards, or fall back transactions.
- ▶ Surcharge does not support Magstripe.
- ▶ Surcharge does not support manual entry.
- ▶ Surcharging is not allowed in all states (currently prohibited in CO, CT, KS, MA, ME, OK).
- ▶ A surcharge must apply to all credit transactions and card brands.
- ▶ A surcharge must be shown on the receipt.
- ▶ Merchant must have signage disclosing the surcharge at the points of entry and acceptance. It is the responsibility of the merchant to post signage disclosing the program.
- ▶ Merchant must have legal agreements signed and returned to Heartland RM.

POS Onboarding

Note: Merchants must be processing with Heartland Payments and have an active MID.

- 1 Dealer confirms Heartland Restaurant version supports Surcharging.
- 2 Dealer refers the merchant to RM for Surcharging through the Stronger Together program.
- 3 RM discusses fees and waivers with merchant.
- 4 RM submits Surcharge Onboarding documents.
- 5 Maintenance processes Surcharge Onboarding request.
- 6 PAX support team enables Surcharging for existing devices, and/or once Hardware order is received, sends PAX download version to devices placing an order for Surcharge Collateral.
- 7 Hardware sends a package with signage and Surcharge collateral for the merchant to display on premise.
- 8 Dealer enables receipt changes in POS to display Surcharging disclaimer.

Disclaimer: A Surcharge of \$X.XX may be added to this transaction if you use a credit card.

- 9 Merchant is live with Surcharge.

Off-Boarding the Surcharge Program

Note: All off-boarding is completed by Heartland Processing. Dealers are only responsible for disabling the receipt Surcharge disclaimer.

- 1 Merchant contacts Processing Customer Advocate Team to request Surcharge to be disabled.
- 2 Customer Advocate notifies Maintenance via email to remove Surcharge from the MID.
- 3 Customer Advocate informs Merchant that Surcharge will be disabled within 24-48 hours.
- 4 Maintenance notifies PAX Team of Surcharge cancellation request.
- 5 PAX Team updates file build to disable Surcharge and re-enable partial-auth.
- 6 Merchant/Dealer disables receipt Surcharge disclaimer in the POS.
- 7 Merchant/Dealer power cycles PAX units to download the updated file build.
- 8 Surcharge is disabled within Servicing Site and POS and the fees are removed.

For any Onboarding and support related questions, please contact [PAX support](#) or your assigned dealership.

Setup Instructions

PAX BroadPOS Configuration

To use the Credit Surcharge feature, you must open BroadPOS, access the Credit Features screen, and configure the settings in the **Others** area as follows:

Others			
Print Disclaimer *	Yes	Print Card Holder Name *	Yes
Receipt Option *	Both Merchant/Customer Copy	Manual Entry *	Enabled
Tip *	Enabled	Pre-Dial *	Disabled
Secure Card *	Disabled	Surcharge Fee Mode *	In Percentage
Surcharge Fee Name *	Convenience Fee	Surcharge Flat Fee *	0.00
Surcharge in Percentage(0-9.99)% *	3.50	Print Surcharge Fee on Receipt *	Enabled

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

Configuring the PAX Payment Gateway

To use the surcharge feature, you must set the program to use the Heartland SDK PAX interface. These procedures assume you have already selected a payment gateway (either BridgePay or Monetary) and entered its necessary connection settings.

- 1 Access the Admin Console.
- 2 In the Main Menu, click **Location Setup**, then click **Payment Gateway**.
- 3 In the Payment Gateway screen, in the **In-Store Settings** area, select PAX in the EMV Solution list.
- 4 The program will display the **PAX Interface** list and the **Portico Direct** check box.
- 5 In the **PAX Interface** list, select **Heartland SDK**.

In-Store Settings


Gateway (required)
Monetary

EMV Solution
PAX

PAX Interface
Heartland SDK

Portico Direct
 If processing with Heartland, tips, voids and refunds may be performed more rapidly by going direct to Portico.

Transaction Method (required)
Sale/Adjust

- 6 Click  to save your changes.


Adding the Surcharge Clause to Customer Receipts

The surcharge feature is enabled in the BroadPOS, not in the Admin Console. However, you do need to configure customer receipts to include a message alerting customer to possible surcharges.

- 7 In the Admin Console's Main Menu, click **Location Setup**, then **Customer Receipt**.

The screenshot shows the 'Customer Receipt' configuration page in the Admin Console. The page title is 'poscert.com/#/setup/customer-receipt' and it's in a 'staging ENVIRONMENT'. The user is logged in as 'Sven's Smörgåsbord'. The configuration options include: 'Set Black & White Logo' (input field with '1'), 'Top Margin' (input field with '1'), 'Bottom Margin' (input field with '1'), 'Hide Separator Lines' (checkbox checked, 'Remove the dashed lines between modifiers on receipts.'), 'Show Promise Time' (checkbox unchecked, 'Show the promise time on delivery receipts.'), and 'Show Surcharge Clause' (checkbox unchecked, 'Show a clause informing the customer of a ticket's potential credit card surcharge fee.'). The 'Show Surcharge Clause' section is highlighted with a red border.

- 8 In the Customer Receipt screen, select the **Show Surcharge Clause** check box.

- 9 Click  to save your settings.

The POS will include a message on printed customer receipts alerting customers that a surcharge might be added to the total if they pay with a credit card.



If a customer does pay a check with a credit card, the POS will include the amount of the surcharge, clearly labeled as "Surcharge fee", in the printed receipt.

```

A000000041010
TC:
99D5CF5999788B14

 1 Turkey BLT           8.99
   Whole
   Fries                1.00
 1 Chicken Wings       12.99
   12
   1.0 units @ 12.99/unit
   Buffalo Sauce        .00

Auto Grat              3.45
Subtotal              26.43
Tax 1                  .67
-----
Total                 27.10
Surcharge fee         .95
M/C - xxxx4111       28.05
-----
Balance Due           .00

Auto Grat              3.45

AMOUNT                28.05

TIP                   5.00
TOTAL                 33.05

```

Using Surcharges in the POS

At the Checkout screen, when the customer begins the payment process, the POS prints a receipt that includes the order details and the warning clause.

The customer inserts, taps, or swipes a card.

- ▶ If the card is a credit card with no EMV chip, the device applies the surcharge.
- ▶ If the card is a credit card with an EMV chip, the device prompts the customer to enter a PIN number. After the customer enters the PIN number, the device applies the surcharge.
- ▶ If the card is a debit card, the device processes the transaction without applying a surcharge.

The device prompts the customer to **Accept** or **Cancel** the payment.

If the customer taps **Accept**, the device processes the transaction and prints the receipt. If the device applied a surcharge to the ticket, the receipt will include the surcharge amount.