

Credit Card Surcharge for TDO Payments

1014 [TDOKB3](#) August 29, 2025 [TDO software](#) 3.25K

Overview

Users can add an optional credit card surcharge to help offset processing costs by selecting a fixed percentage and also choosing when to apply it. The surcharge amount is automatically calculated in the Receive Payment window and clearly itemized in the patient ledger and the receipt. Please see the attention notice below and verify local rules before enabling.

Attention:

Surcharging regulations vary by state and are also subject to card brand rules. While our software provides tools that allow you to add a surcharge, it is **your responsibility as the merchant** to ensure compliance with all applicable laws and card network requirements.

We strongly recommend that you consult with your **merchant services provider** and/or a qualified legal advisor before enabling surcharges in your system.

Requirements

TDO Payments

TDO-12 version 12.482c or higher

Configuration

Go to Setup > Site Configuration > Edit Control Table to enable/disable surcharge or adjust the percentage.

Control Table

Control Table Information

Practice Information Application Settings Network Settings Workstation Settings

Practice Name: Carr Endodontics	Practice Street Address1: 6235 Lusk Blvd.
Practice Title: Gary B. Carr, D.D.S.	Practice Street Address2:
URL of the main Web Site: www.garycarrdds.com	City: San Diego
School:	State: CA Zip: 92121
Practice NPI:	Phone: (858) 558-3636 Fax: (858) 558-3633
DSO Name:	
Location Nickname: CE	☒ Enable AR filtering by overall patient balance
Logo for Reports: Browse...	☐ Emergency Mode
	☐ Inactive Inactive Comments:
	☒ Enable Ledger Connections
	☐ Enable Centralized eClaim
Corporate Logo for Emails: C:\Users\TDO\Pictures\tdo logo.PNG	LC Last Run: 9/5/2017 2:00:01 PM
Corporate Logo Location: None	Auto Updater Update Time: 12:00pm
Surcharge ☒ Enable Surcharge Percent: 5.00%	
☐ No Defaults - Financial	

Close

Record: 1 of 3 No Filter Search

Receiving Payment

The Receive Payments window from the patient ledger will now show a box for surcharge and automatically calculate the final amount.

The box for surcharge will be enabled by default if surcharge is enabled in the Control Table.

The percentage and final amount box is not editable from the Receive Payment window.

Receive Payment

Receive Payment

Patient: Test Patient

Date: 8/20/2025 Amount Received: \$125.00

Payment From: Test Patient

Type of Payment: Credit Card

Card on File ☐

Surcharge: ☒ 5.00% Final Amount: \$131.25

Procedure Reference: D9310 - Spec Consult

Doctor to credit: Carr

Location to credit: CE

Date of Service to Credit: 8/20/2025

Use TDO Payment Services: ☒ Credit Card Manual Entry: ☐

Initialize Recurring Payment: ☐

Close and Save

Ledger

Transactions with a surcharge will automatically itemize in the patient ledger and include three rows.

Practice Name
Practice Address
Practice City ST Zip
Phone

MERCHANT ID: TEST_STORE1

Mastercard 541333 **** 9999

470

Patient Name: C. Charlie

Sale Approved

InvoiceNumber: 470

Reference: 470

5/8/2025 1:37:20 PM

AuthCode 123456

Services:	\$55.55
Credit Card Surcharge (3.00%)	\$1.67
Total	\$57.22

*I AGREE TO PAY ABOVE TOTAL AMOUNT
 ACCORDING TO CARD ISSUER
 AGREEMENT MERCHANT IF CREDIT
 VOUCHER
 THANK YOU*

Credit Adjustment & Debit Adjustment Exclusions

Reason for Adjustments can now be customized so that a specific reason can be excluded from affecting Adjusted Receipts in the financial reports.

Credit (+) Adjustment

Enter Credit Adjustment:

Test Patient

Date: 8/20/2025 Adjustment Amt:

Reason for Adjustment: cred adj exclude from adj rcpt

Adjustment made by: endo

Procedure Reference:

Date of Service to Credit: 8/20/2025

Doctor: Carr

Location: CE

OK

Cancel

Adjustment List +

Adjustments (+)

Close

Exclude from Adjusted Production

Adjustment Name	Up	Down	
Error in Billing			☐
Failed Procedure			☐
make ref dentist happy			☐
personal friend of Dr. Carr			☐
Posting Error			☐
Procedure Change			☐
Procedure not completed			☐
Professional Courtesy			☐
QA test			☐
test			☐
to make dr. Carr happy			☐
to make patient happy			☐
Delta Adjustment			☐
cred adj exclude from adj rcpt			☒
*			☐

Record: 14 1 of 17 No Filter Search

Debit (-) Adjustment

Enter Debit Adjustment:

Test Patient

Date: 8/20/2025 Adjustment Amt: \$10.00

Reason for Adjustment: debt adj exclude from adj rcpt

Adjustment made by: endo

☐ Issue Check in QuickBooks
☐ Issue Credit Card Refund

Procedure Reference:

Date of Service to Debit: 8/20/2025

Doctor: Carr

Location: CE

OK

Cancel

Adjustment List -

Adjustments (-)

Close

Exclude from Adjusted Receipts

Adjustment Name	Up	Down	
Insurance Overpayment			☐
Insurance Payment			☐
mistake			☐
NSF Check			☐
NSF Check Fee			☐
Patient Refund			☐
Posting Error			☐
Pre Payment			☐
Testing			☐
debt adj exclude from adj rcpt			☒
Credit Card Surcharge			☒
*			☐

Record: 14 1 of 11 No Filter Search

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