TDOS How to Use credit card Surcharging

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How to Use Credit Card Surcharging

Overview

Surcharging adds a percentage fee to **credit card** payments so the practice can recover card processing costs. Debit and prepaid cards are never surcharged, and one rate applies to every credit card brand that can be surcharged.

Surcharging is set per practice location and works in three places:

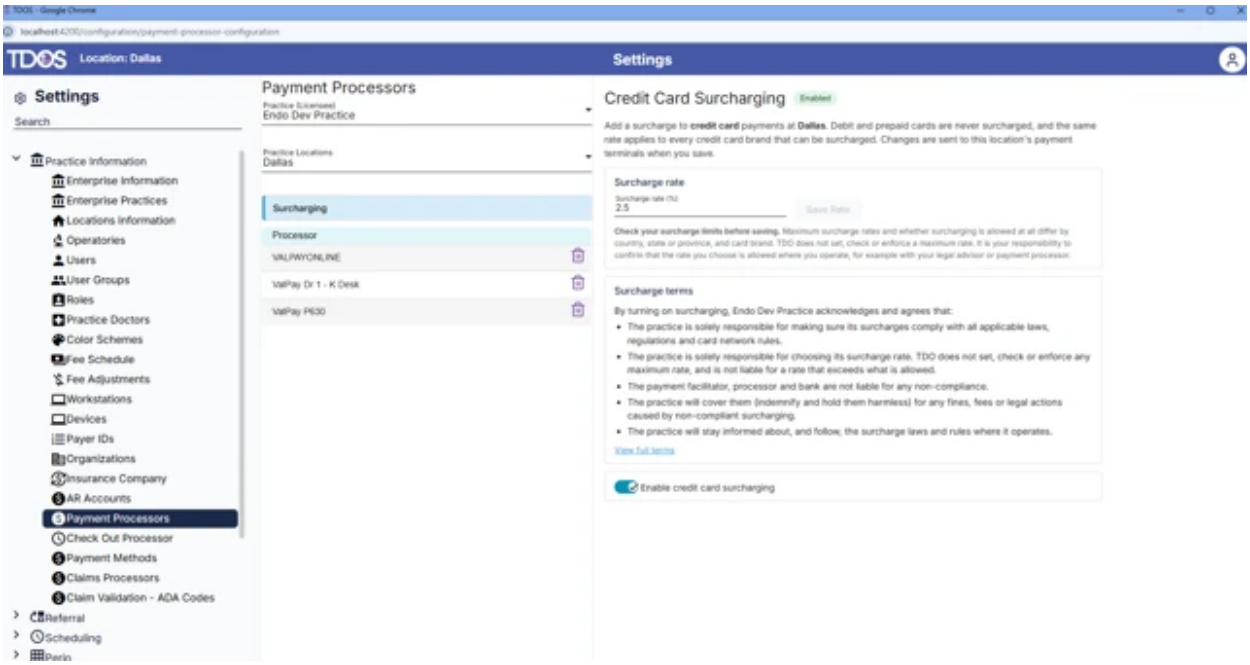
Where the patient pays	How the surcharge is disclosed
Patient portal (online)	The patient ticks a surcharge checkbox before paying
Pin pad terminal	The pin pad shows the surcharge and the patient confirms or cancels
Saved credit card on file	Staff tick a checkbox confirming they told the patient about the surcharge

The surcharge is rounded to the nearest cent. For example, a 3.5% rate on a $100.00 payment charges $103.50.

Turning on surcharging

An administrator turns surcharging on once per location. Users without settings rights cannot see or change it.

1. Go to **Settings > Payment Processors**.
2. Choose the practice and location, then open the **Surcharging** tab.
3. Under **Surcharge rate**, type the rate as a percentage (for example, 3 or 3.5), then click **Save Rate**.
    - The rate must be greater than 0 and less than 100%, with at most two decimal places.
    - Check your state's and card networks' limits first. TDO does not set, check or enforce a maximum rate.
4. Read the **Surcharge terms**. Click **View full terms** to see the complete text.
5. Switch on **Enable credit card surcharging**. The status badge changes from *Not enabled* to *Enabled*.
6. **Restart every pin pad at that location.** Terminals can take up to 3 hours to pick up a change on their own.



Saving applies the same rate to every ValPay terminal and to online payments at that location. Other locations are not affected.

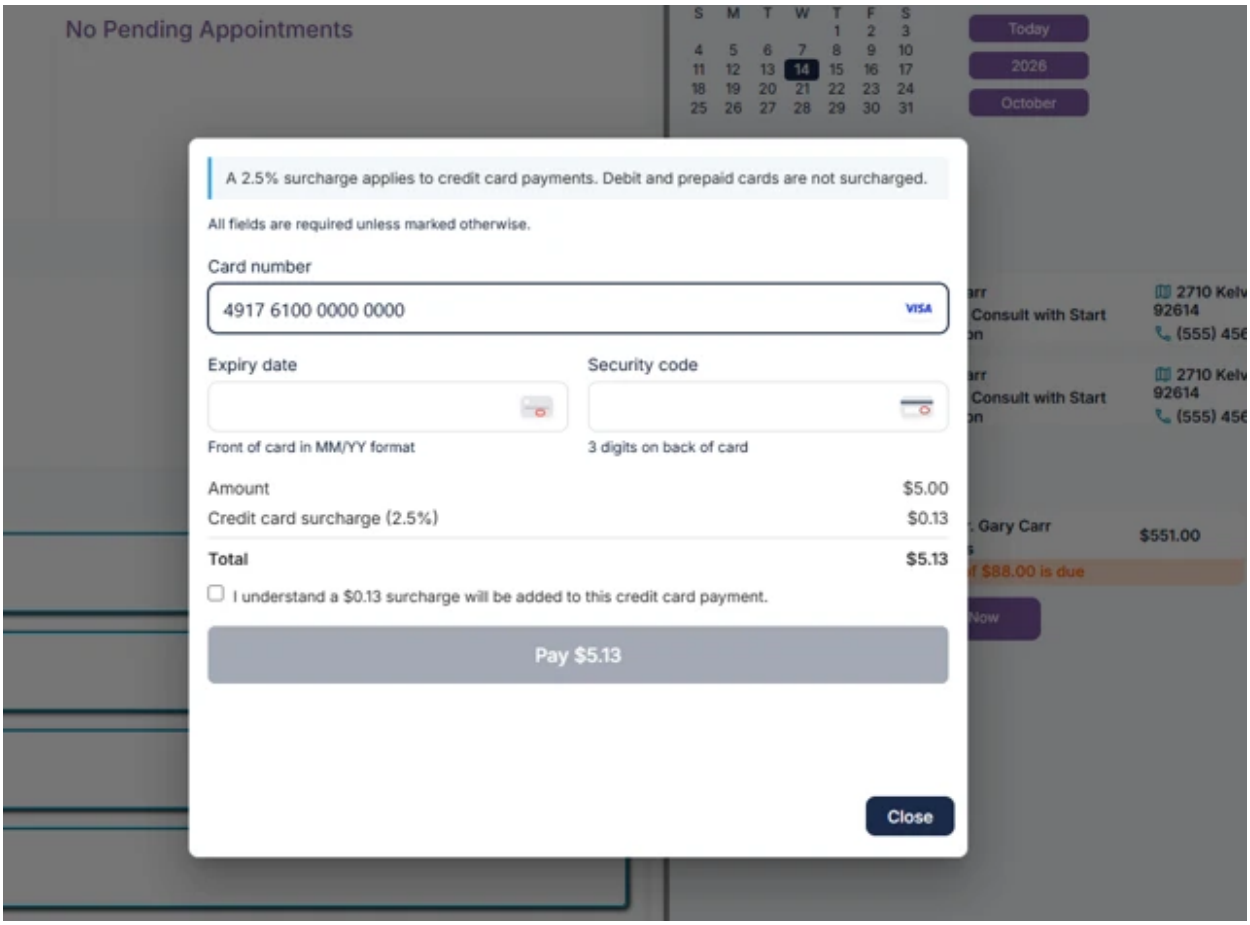
To change the rate: enter the new rate, click **Save Rate**, then restart the pin pads.

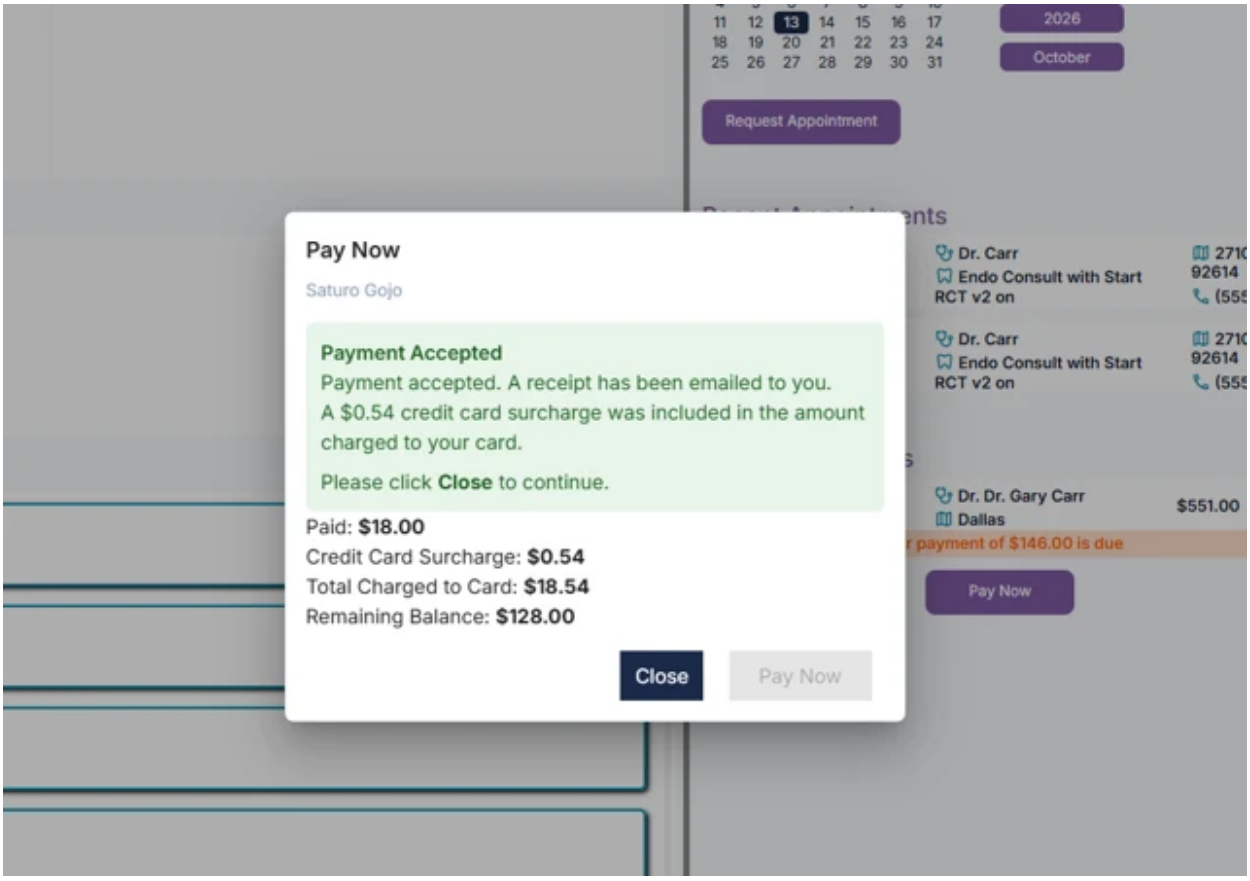
To turn surcharging off: switch off **Enable credit card surcharging**, then restart the pin pads. New payments are no longer surcharged.

Taking a surcharged payment

Patient portal (online)

1. The patient opens the patient portal and pays with a credit card.
2. A surcharge checkbox appears. The patient must tick it to continue; payment is blocked until they do.
3. The confirmation shows the payment amount, the **Credit Card Surcharge** and the **Total Charged to Card**.


No Pending Appointments
A 2.5% surcharge applies to credit card payments. Debit and prepaid cards are not surcharged.
All fields are required unless marked otherwise.
Card number
4917 6100 0000 0000
VISA
Expiry date
Front of card in MM/YY format
Security code
3 digits on back of card
Amount $5.00
Credit card surcharge (2.5%) $0.13
Total $5.13
I understand a $0.13 surcharge will be added to this credit card payment.
Pay $5.13
Close
Today
2026
October
Consult with Start
92614
(555) 456
Gary Carr
$551.00


Pay Now
Saturo Gojo
Payment Accepted
Payment accepted. A receipt has been emailed to you.
A $0.54 credit card surcharge was included in the amount charged to your card.
Please click Close to continue.
Paid: $18.00
Credit Card Surcharge: $0.54
Total Charged to Card: $18.54
Remaining Balance: $128.00
Close
Pay Now
2026
October
Request Appointment
Dr. Carr
Endo Consult with Start
RCT v2 on
92614
Dr. Dr. Gary Carr
Dallas
$551.00
Pay Now

Pin pad

1. In the payment screen, choose the payment processor and select the **Pin Pad** option.
2. Enter the amount and have the patient tap, insert or swipe their card.
3. If it is a credit card, the pin pad shows the surcharge amount. The patient presses **Confirm** to accept it, or cancels.
4. Some terminals ask the patient to tap the card again. Others go straight to *Approved*.
5. The payment appears in the ledger. Refresh the page if you do not see it.

If the patient cancels on the surcharge screen, no charge is made. The transaction log shows "Payment Declined - card not charged (Shopper cancelled)" with $0.00.



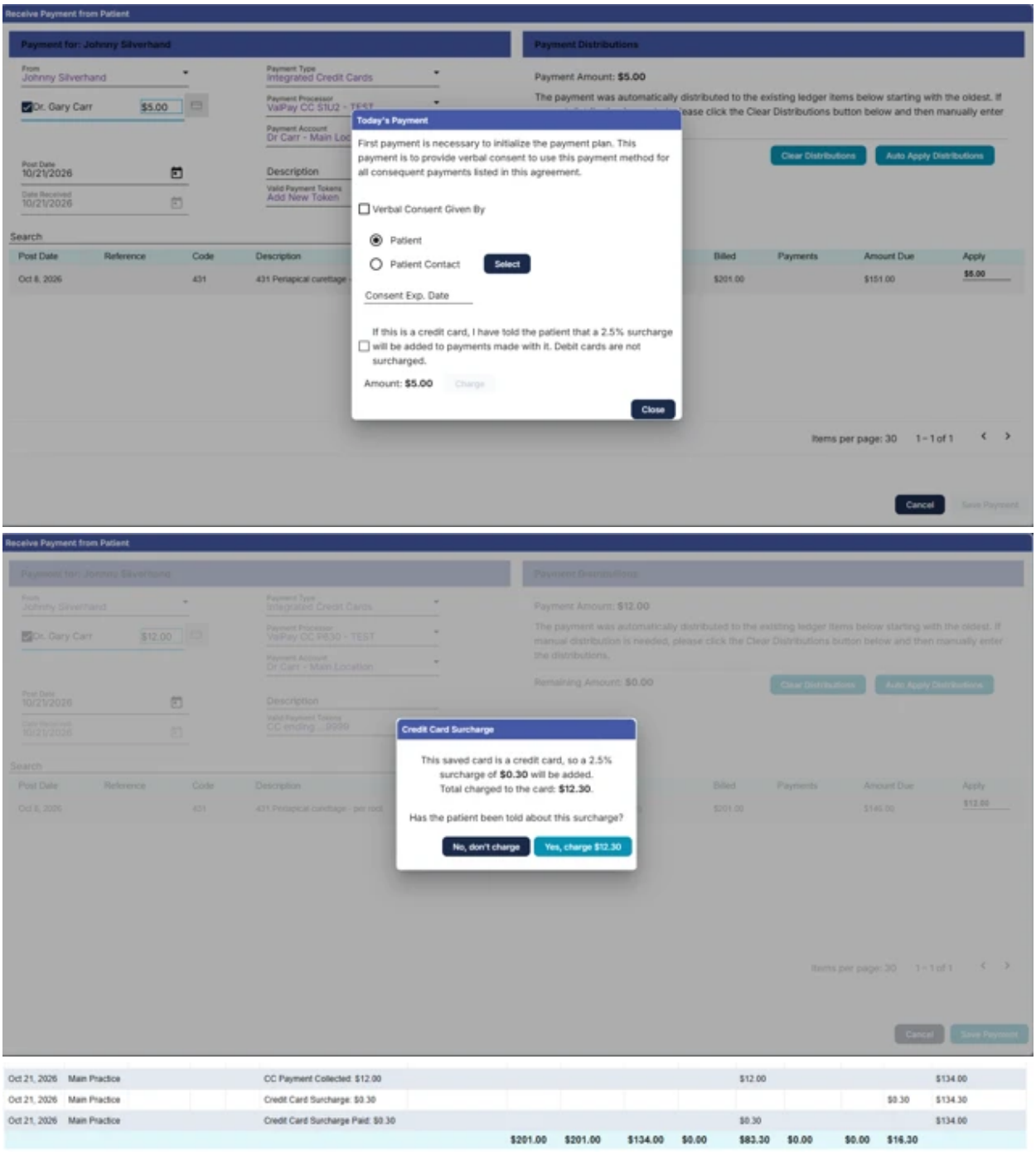
Saved credit card on file

1. **Saving the card.** When a card is saved with surcharging on, a screen asks whether it is a credit

card.

2. **Charging the card later.** A screen confirms it is a credit card and shows the surcharge.
3. Tick the checkbox: *"If this is a credit card, I have told the patient that a X% surcharge will be added to payments made with it. Debit cards are not surcharged."* The **Charge** button stays disabled until it is ticked.
4. Click **Charge**, then distribute the payment as usual.

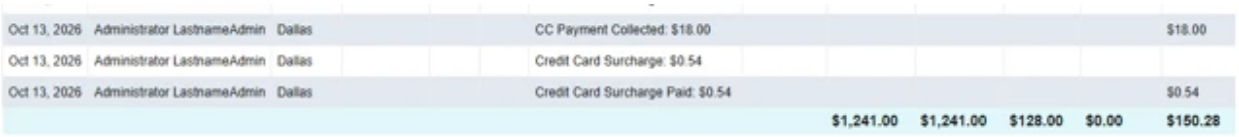
Cards saved before surcharging was released are not surcharged. To surcharge one, delete the saved card and save it again.



Receipts, ledger and refunds

Receipts and transaction logs list the surcharge on its own line, for example *Payment $15.00 / Surcharge $0.52 / Total $15.52*.

In the ledger, a surcharged payment posts the base payment plus two surcharge lines: a *Surcharge* debit adjustment and a matching surcharge payment. They cancel out, so only the base payment reduces the patient's balance. **Payment Item Details** shows *CC Surcharge* and *Card Total*.



Oct 13, 2026	Administrator LastnameAdmin	Dallas	CC Payment Collected: $18.00						$18.00
Oct 13, 2026	Administrator LastnameAdmin	Dallas	Credit Card Surcharge: $0.54						
Oct 13, 2026	Administrator LastnameAdmin	Dallas	Credit Card Surcharge Paid: $0.54						$0.54
				$1,241.00	$1,241.00	$128.00	$0.00	$150.28	

Refunds:

Refund type	Is the surcharge refunded?
Full refund	Yes, the surcharge is refunded with the payment
Partial refund	No, only the amount entered is refunded

A cancelled pin pad payment shows one voided line in the ledger, visible only when **Hide Voids** is unchecked. It does not affect the balance.

Messages you may see

Message	What it means	What to do
Save a surcharge rate to turn on surcharging.	No rate is saved yet, so the toggle is greyed out	Enter a rate and click **Save Rate**
Enter a rate greater than 0 and less than 100%, with at most two decimal places.	The rate entered is not valid	Fix the rate, e.g. 3.5
Please restart your pinpads for changes to take effect.	Terminals pick up changes slowly on their own	Restart each pin pad at the location
Updating payment terminals…	TDOS is sending the new setting to the terminals	Wait for it to finish

Frequently asked questions

I turned surcharging on, but the pin pad isn't adding it. Restart the pin pad. Terminals check for new settings only every few hours on their own.

Why wasn't a patient's card surcharged? It was a debit or prepaid card, surcharging is off at that location, or it is a saved card stored before surcharging was released.

Do cash, check and insurance payments change? No. Only credit card payments are surcharged.

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