Dejavoo offers several different fee options for your merchants to utilize, use the chart below for a brief description of each and to identify which options or combination of fee options will work best for your merchants’ need.

<table>
<thead>
<tr>
<th>FEE TYPE</th>
<th>DEFINITION</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SURCHARGE</strong></td>
<td>A Surcharge Fee can be assessed only to Credit Cards on Credit Sale transactions. If a card is a hybrid card (It says “debit” on the card) a surcharge will not be applied regardless if the card is run as a credit or debit sale.</td>
</tr>
</tbody>
</table>
| **MERCHANT FEE** | A Merchant Fee can be assessed only to PIN Debit transactions. You can program the fee to be assessed to all PIN Debit transactions or only transactions when there is a Cash Back amount.  
* Note: An encrypted PIN Pad is needed for all PIN Based transactions. |
| **CUSTOM FEE**  | A Custom Fee can be assessed to both Credit and Debit transactions equally. To trigger the feature you will need to program a Custom_Fee_Limit and then you can configure different fee amounts for transactions that fall below that limit and are greater than that set limit. |
SURCHARGE FEATURE

A Surcharge can only be applied to credit, if the card is a hybrid card (says debit on the card) the surcharge is not allowed and therefore will not be charged, even if the hybrid card is run as credit.


- State specific restrictions are defined at the bottom of the link. It is responsibility of the ISO/Merchant to determine whether surcharge is legal in the state of operation or not. It is also the responsibility of the ISO/Merchant to determine the availability of the credit surcharge program with their Host Processor. Surcharge functionality must be consistent cross all card brands and should not put any of the brands in disadvantage with other brands.

Interchange Rates

Visa: [http://usa.visa.com/merchants/operations/interchange_rates.html](http://usa.visa.com/merchants/operations/interchange_rates.html)


Based on complexity of fees the initial implementation will be simple:

- Rate for surcharge will be configured per Card brand: Visa, MC, AMEX, Discover, etc.
- Each card brand will have rates configurable for the following cases:
  - Swiped/Tapped
  - Manual Card---Present (CP)
  - Manual Card---Not---Present (CNP)
- Rate will be configured as:
  - A percentage of total transaction amount, or
  - Fixed fee

Configuration

Configuration settings will be manageable only in the Dejavoo STEAM system

Feature Control

Surcharge Feature enablement parameter found in the CUSTOM section of the Credit/Debit/EBT application tab will have a global effect on surcharge feature. If Feature is set to “Off”, Surcharge will be disabled for all card brands and none of the other parameters will have an effect. Feature set to “On” – enables surcharge.
Setting the Surcharge Feature to “Prompt” provides an additional flexibility - the ability for the Cashier/Terminal user to have discretion whether to charge the surcharge or not on each transaction.

If Parameter is set to “Prompt” then on each transaction terminal should prompt:

```
APPLY $0.79
SURCHARGE?
YES NO
```

Rationale for this feature is based on the following scenario:
A customer is about to make a purchase, sees the sign at the register stating that a surcharge will be applied, but then says “No, thanks” and has an intention to abandon the sale. Cashier could have the discretion not to apply the surcharge to save the sale

- There will be no prompt on Return, Void and Ticket transaction types.

**Special Handling**
Surcharge feature has several special cases for particular transactions:

- For Return, Void and Ticket cashier must input the total amount of original transaction.
- For Retail Tip surcharge is added on subtotal amount including Tip.
- For Restaurant transactions surcharge is added for on a base amount.

**Types of Surcharge**
Configuration of surcharge feature shall permit two types of surcharge, both of which will be applied if configured:

- Percentage of the total amount of transaction (ie: 02000 = 2%, 03500 = 3.5%, etc)
- Fixed fee (ie: 050 = $.50, 100 = $1.00 etc)

Based on Visa rules surcharge cannot exceed 4% of the total amount. Software will not enforce this rule. It is Merchant’s or ISO responsibility to configure the settings for each card brand in compliance with rules imposed by each card brand.

Parameter controlling the surcharge amount will give a flexibility to set the amount/rate per card brand.

---

<table>
<thead>
<tr>
<th>Surcharge Feature</th>
<th>On</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surcharge_Visa_Swiped_Discount_Rate</td>
<td>02200</td>
</tr>
<tr>
<td>Surcharge_Visa_Manual_CP_Discount_Rate</td>
<td>02500</td>
</tr>
<tr>
<td>Surcharge_Visa_Manual_CNP_Discount_Rate</td>
<td>03000</td>
</tr>
<tr>
<td>Surcharge_Mastercard_Swiped_Discount_Rate</td>
<td>02200</td>
</tr>
<tr>
<td>Surcharge_Mastercard_Manual_CP_Discount_Rate</td>
<td>02500</td>
</tr>
<tr>
<td>Surcharge_Mastercard_Manual_CNP_Discount_Rate</td>
<td>03000</td>
</tr>
<tr>
<td>Surcharge_AMEX_Swiped_Discount_Rate</td>
<td>02200</td>
</tr>
<tr>
<td>Surcharge_AMEX_Manual_CP_Discount_Rate</td>
<td>02500</td>
</tr>
<tr>
<td>Surcharge_AMEX_Manual_CNP_Discount_Rate</td>
<td>03000</td>
</tr>
<tr>
<td>Surcharge_Discover_Swiped_Discount_Rate</td>
<td>02200</td>
</tr>
</tbody>
</table>
Disclaimer
Samples of disclaimers can be found in http://usa.visa.com/download/merchants/sample-surcharge-disclosure-signage.pdf

If surcharge was enabled and was added to transaction then both customer and merchant copy of a receipt will contain the disclaimer stating the following:

We impose a surcharge of 2.500% plus $0.25 on the transaction amount on credit card products, which is not greater than our cost of acceptance.
**CREDIT CARD SALE - EMV CHIP AND SIGNATURE WITH SURCHARGE**

Use the chart below to process an EMV credit sale when Surcharge Feature is enabled and programmed.

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Input the SALE AMOUNT and press OK</td>
<td><img src="image1.jpg" alt="Input Screen" /></td>
</tr>
<tr>
<td>2.</td>
<td>Insert EMV Chip Card</td>
<td><img src="image2.jpg" alt="Insert EMV Screen" /></td>
</tr>
<tr>
<td>3.</td>
<td>Press YES to confirm sale amount</td>
<td><img src="image3.jpg" alt="Press YES Screen" /></td>
</tr>
<tr>
<td>4.</td>
<td>The terminal communicates out to the host</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Terminal flashes Host response (ie: Approved or Declined) and prints Sales Receipts.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>** Receipts will reflect disclaimer and Surcharge Amount (see example on next page)</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Terminal returns to the idle prompt.</td>
<td><img src="image4.jpg" alt="Stop Icon" /></td>
</tr>
</tbody>
</table>

**Notes:**
- Tap, Insert, Swipe Or Enter Card #
- Sale: $5.00
- Total: $5.00
- 5/28/15  23:56
- Credit I SALE
- Enter Amount
- Confirm
- YES I NO

**Example Receipt:**

```
Sale:
MASTERCARD
Total: $5.00?

YES I NO
```

**Disclaimer:**
Receipts will reflect disclaimer and Surcharge Amount.
Merchant ABC
1129 Northern Blvd
Suite 303
Manhasset, NY 11030

02/10/2017 15:31

Sale

Trans: #4  Batch: #1

Amex  CHIP
***********1105  **/**

AMOUNT: $56.64  Surcharge: $1.50
TOTAL AMT: $58.14

Resp: Approved
Code: 1234567890

App Name: American Express
AID: A000000025010801
TVR: 0000008000
TSI: E800

We impose a surcharge of 2.200% plus $0.25 on the total transaction amount on credit card products, which is not more than our cost of acceptance.

Thank You!

CUSTOMER COPY
MERCHANT FEE FEATURE

A Merchant Fee can only be applied to PIN Debit transactions, if the card is a hybrid card and not run as a Debit Sale the Merchant Fee will not be applied.

**Configuration**
Configuration settings will be manageable only in the Dejavoo STEAM system

**Feature Control**
Merchant_Fee (set fee) and Merchant_Fee_Percentage (% of transaction) parameter is found in the CUSTOM section of the Credit/Debit/EBT application tab will have a global effect on surcharge feature. If/When there is a value in the Merchant Fee Parameter or Merchant_Fee_Percentage Parameter the Merchant Fee Feature will be enabled for all PIN Based debit transactions.

![Merchant Fee Configuration](image)

Setting the parameters to Merchant_Fee_Cashback_Only activates the Merchant Fee feature only when cash back is requested from the Debit Transaction. Placing a value in the Cashback parameter configures the maximum cashback amount as well as enables the cash back on Debit option, if parameter is left at 0 then no cashback option will exist.

Merchant_Fee Additional Debit: This parameter is used for Dejavoo Canada software only.
Merchant_Fee Additional Credit: This parameter is used for Dejavoo Canada software only.
# DEBIT SALE - EMV CHIP AND PIN WITH MERCHANT FEE

Use the chart below to process an EMV Debit sale when the Merchant Fee Feature is enabled and programmed.

** Note: As with any PIN Based transaction an encrypted PIN Pad (Internal or External) must be used. **

<table>
<thead>
<tr>
<th>Step</th>
<th>Action</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong></td>
<td>From the idle prompt press the Red X Key Using the up &amp; Down arrows highlight Debit and press OK</td>
<td>![Display Image]</td>
</tr>
<tr>
<td><strong>2.</strong></td>
<td>Insert EMV Debit Chip Card</td>
<td>![Display Image]</td>
</tr>
<tr>
<td><strong>3.</strong></td>
<td>Input PIN on PIN pad and Press OK</td>
<td>![Display Image]</td>
</tr>
<tr>
<td><strong>4.</strong></td>
<td>Press YES to confirm sale amount (If Prompted)</td>
<td>![Display Image]</td>
</tr>
<tr>
<td><strong>5.</strong></td>
<td>The terminal communicates out to the host Terminal flashes Host response (ie: Approved or Declined) and prints Sales Receipts. ** Receipts will reflect disclaimer and Merchant Fee Amount (see example on next page)</td>
<td>![Display Image]</td>
</tr>
<tr>
<td><strong>6.</strong></td>
<td>Terminal returns to the idle prompt. <strong>Stop</strong></td>
<td>![Display Image]</td>
</tr>
</tbody>
</table>
Merchant ABC
1129 Northern Blvd
Suite 303
Manhasset, NY 11030

02/10/2017  15:31

Debit Sale

Trans: #4                  Batch: #1

Debit CHIP
***********1105 **/**

AMOUNT: $56.64
MERCHT ANT FEE: $1.50
TOTAL AMT: $58.14

Resp: Approved
Code: 1234567890

App Name: Debit
AID: A000000025010801
TVR: 0000008000
TSI: E800

Thank You!

CUSTOMER COPY
CUSTOM FEE FEATURE

A Custom Fee is applied universally to Credit and PIN Debit transactions the same. So if you set the custom fee parameter(s) in the STEAM system then Custom Fee will be charged regardless if the card is credit or debit.

**Configuration**

Configuration settings will be manageable only in the Dejavoo STEAM system. Custom Fee parameters are located in the Custom Section of the DV Credit/Debit application.

**Feature Control**

<table>
<thead>
<tr>
<th>Parameter Name</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Custom_Fee_Name</td>
<td>This identifies what will print out for the Fee Name on the receipt(s)</td>
</tr>
<tr>
<td>Custom_Fee_Limit</td>
<td>This is Required to trigger the Custom Fee Feature</td>
</tr>
<tr>
<td>Custom_Fee_Lower</td>
<td>This amount will allow you to program a set fee if the transaction amount is lower than the Custom_Fee_Limit</td>
</tr>
<tr>
<td>Custom_Fee_Upper</td>
<td>This amount will allow you to program a set fee if the transaction amount is greater than the Custom_Fee_Limit</td>
</tr>
<tr>
<td>Custom_Fee_Lower_Rate</td>
<td>This is used to set a percentage rate instead of a flat fee when the transaction amount is lower than the Custom Fee Limit (written as: 02500 = 2.5%, 03000 = 3%, etc)</td>
</tr>
<tr>
<td>Custom_Fee_Upper_Rate</td>
<td>This is used to set a percentage rate instead of a flat fee when the transaction amount is greater than the Custom Fee Limit (written as: 02500 = 2.5%, 03000 = 3%, etc)</td>
</tr>
</tbody>
</table>
Merchant ABC
1129 Northern Blvd
Suite 303
Manhasset, NY 11030

02/10/2017 15:31

Sale

Trans: #4          Batch: #1

American Express  CHIP
************1105   **/**

AMOUNT: $56.64
FEE: $1.50
TOTAL AMT: $58.14

Resp: Approved
Code: 1234567890

App Name: American Express
AID: A000000025010801
TVR: 0000008000
TSI: E800

Thank You!

CUSTOMER COPY
You can view the breakdown of transaction totals and fee amounts in the DeNovo back office system by viewing the transaction/batch uploads. See example below:

<table>
<thead>
<tr>
<th>Number</th>
<th>Receipt</th>
<th>Date</th>
<th>Amount</th>
<th>Tran.Fees</th>
<th>Total</th>
<th>Number</th>
<th>Holder</th>
<th>Type</th>
<th>Mode</th>
<th>Type</th>
<th>Source</th>
<th>Mode</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td></td>
<td>1/6/17 5:02 PM</td>
<td>$999.99</td>
<td></td>
<td>$999.99</td>
<td>...6781</td>
<td>GLOBAL PAYMENTS TEST CARD/</td>
<td>MasterCard</td>
<td>Credit</td>
<td>Sale</td>
<td>Swipe</td>
<td>Online</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td>1/6/17 5:00 PM</td>
<td>$1,026.03</td>
<td>$25.03</td>
<td>$1,051.06</td>
<td>...6781</td>
<td>GLOBAL PAYMENTS TEST CARD/</td>
<td>MasterCard</td>
<td>Credit</td>
<td>Sale</td>
<td>Swipe</td>
<td>Online</td>
</tr>
</tbody>
</table>

Transaction Base Amount
Transaction Fee Amount
Transaction Total Amount