DEJAVOO FEE OPTIONS

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.

FEE TYPE	DEFINITION
SURCHARGE *Learn More*	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.
MERCHANT FEE *Learn More*	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 *Learn More*	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.

Visa rules: http://usa.visa.com/personal/using_visa/checkout_fees/index.html

- 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

MC: http://www.mastercard.us/merchants/index.html

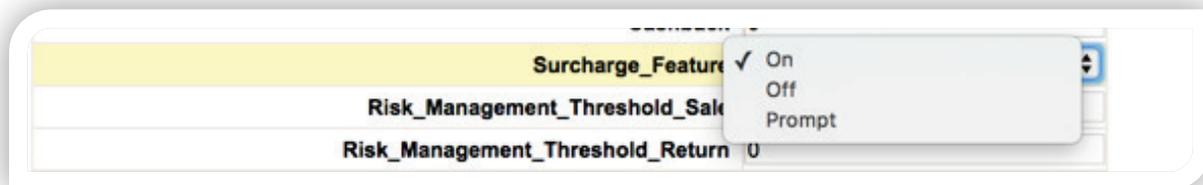Based on complexity of fees the initial implementation will be simple:

- 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.

Surcharge_Feature	On
Surcharge_Visa_Swiped_Discount_Rate	02200
Surcharge_Visa_Manual_CP_Discount_Rate	02500
Surcharge_Visa_Manual_CNP_Discount_Rate	03000
Surcharge_Mastercard_Swiped_Discount_Rate	02200
Surcharge_Mastercard_Manual_CP_Discount_Rate	02500
Surcharge_Mastercard_Manual_CNP_Discount_Rate	03000
Surcharge_AMEX_Swiped_Discount_Rate	02200
Surcharge_AMEX_Manual_CP_Discount_Rate	02500
Surcharge_AMEX_Manual_CNP_Discount_Rate	03000
Surcharge_Discover_Swiped_Discount_Rate	02200

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 Feautre is enabled and programmed.

Step	Action		Display
	NON TOUCH SCREEN	**TOUCH SCREEN**	
1.	Input the SALE AMOUNT and press OK	Input the SALE AMOUNT and press OK	5/28/15 23:56 Credit I SALE Enter Amount
2.	Insert EMV Chip Card	Insert EMV Chip Card	Tap, Insert, Swipe Or Enter Card # Sale: $5.00
3.	Press YES to confirm sale amount	Press F2 for YES to confirm sale amount	Confirm Sale MASTERCARD Total: $5.00? YES I NO
4.	The terminal communicates out to the host Terminal flashes Host response (ie: Approved or Declined) and prints Sales Receipts. ** Receipts will reflect disclaimer and Surcharge Amount (see example on next page)		Approved
5.	Terminal returns to the idle prompt. 🛑		

Dējavoo℠

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

Surcharge
Is added to
the base
amount

Disclaimer is
added to
bottom of
receipt
advising of
surcharge

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	0
Merchant_Fee_Percentage	0
Merchant_Fee_Cashback_Only	On
Merchant_Fee_Additional_Debit	0
Merchant_Fee_Additional_Credit	0
Cashback	0

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

![i] 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. **

Step	Action		Display
	NON TOUCH SCREEN	**TOUCH SCREEN**	
1.	From the idle prompt press the Red X Key Using the up & Down arrows highlight Debit and press OK	From the idle prompt tap your finger on the word Credit Tap your finger on the word Debit	5/28/15 23:56 **Debit** I **SALE** Enter Amount ⭐ 👤
2.	Insert EMV Debit Chip Card	Insert EMV Debit Chip Card	📶 **Tap, Insert, Swipe Or Enter Card #** **Sale: $56.64**
3.	Input PIN on PIN pad and Press OK	Input PIN on PIN Pad and Press OK	**Sale Amount: $56.64** **Input PIN:**
4.	Press YES to confirm sale amount (If Prompted)	Press F2 for YES to confirm sale amount (If Prompted)	**Confirm** **Sale** **Debit** **Total: $56.64?** **YES** I **NO**
5.	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)		**Approved**
6.	Terminal returns to the idle prompt. 🛑		

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   ← Merchant Fee
MERCHANT FEE: $1.50   ← is added to
TOTAL AMT: $58.14   ← the Base Amount

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

Parameter Name	Explanation
Custom_Fee_Name	This identifies what will print out for the Fee Name on the receipt(s)
Custom_Fee_Limit	This is Required to trigger the Custom Fee Feature
Custom_Fee_Lower	This amount will allow you to program a set fee if the transaction amount is lower than the Custom_Fee_Limit
Custom_Fee_Upper	This amount will allow you to program a set fee if the transaction amount is greater than the Custom_Fee_Limit
Custom_Fee_Lower_Rate	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)
Custom_Fee_Upper_Rate	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)

Custom_Fee_Name	Fee
Custom_Fee_Limit	0
Custom_Fee_Lower	0
Custom_Fee_Upper	0
Custom_Fee_Lower_Rate	02500
Custom_Fee_Upper_Rate	03000

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

Custom Fee is added to the Base Amount

DeNovo – Report Example, Showing Fee Breakdown

> 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:

		1/10/17	2		⌕ SPINPROXYTES	$25.03	$2,026.02	⌕ 555 main st					DvCredit	

			Amounts			Card						Transaction		
Number	Receipt	Date	Amount	Tran.Fees	Total	Number	Holder		Type	Mode	Type	Source	Mode	
2	📄	1/6/17 5:02 PM	$999.99		$999.99	...6781	GLOBAL PAYMENTS TEST CARD/		MasterCard	Credit	Sale	Swipe	Online	
1	📄	1/6/17 5:00 PM	$1,001.00	$25.03	$1,026.03	...6781	GLOBAL PAYMENTS TEST CARD/		MasterCard	Credit	Sale	Swipe	Online	

Transaction Base Amount   Transaction Fee Amount   Transaction Total Amount