



# Card Fee Recovery

## Everything you need to know!

### What is Card Fee Recovery ?

Card Fee Recovery (CFR) is a compliant dual pricing program that passes on card processing fees to your customers. When enabled, your invoices will display a lower Total Cash/ACH Price and a higher Total Card Price upfront. Your customers will see both options clearly and choose their preferred payment method.

### How much does CFR cost?


CFR reduces your processing cost down to 1%, and passes on a 3% fee to your end customers (3.5% if you have Next Day Funding). You may choose to pass the remaining 1% to your customers (for a total of 4% or 4.5% if you have Next Day Funding), which would reduce your processing costs down to 0% for card transactions!

### What will Card Fee Recovery look like on my invoice?

When enabled, CFR dynamically increases the price of **each of your line items** by whatever % you choose to pass on to your customer (typically 3% or 3.5%). Your invoice will also display a higher Total Card Price and a lower Total ACH Price (which does not include any processing fees).

See the example below:

#### Invoice without CFR



**Knox Heating & Air**  
#M20159  
4514 Travis Street  
Dallas, Texas 75205  
(214) 452-4593  
<https://www.knoxhvac.com>  
[support@fieldpulse.com](mailto:support@fieldpulse.com)

**Test #1889**  
INVOICE

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Tom Bennett  
(214) 469-2013  
Travis St, Dallas, TX, USA  
Dallas, Texas 75230

**Due Date:** Mar 15, 2025  
**Status:** Invoice  
**Customer PO No.:**  
**Summary:**

**Evaporator Coil Replacement**

Item	Unit Price	Quantity	Taxed	Amount
Evaporator Coil	\$920.00	1	Yes	\$920.00
Labor & Overhead	\$112.00	4	Yes	\$448.00

Thank you so much for your business!

	<b>Subtotal</b>	<b>\$1,368.00</b>
	<b>Tax (8.25%)</b>	<b>\$112.86</b>
	<b>Total</b>	<b>\$1,480.86</b>
	<b>Amount Paid</b>	<b>\$0.00</b>
	<b>Amount Due</b>	<b>\$0.00</b>

#### Invoice with CFR



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Tom Bennett  
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**Due Date:** Mar 15, 2025  
**Status:** Invoice  
**Customer PO No.:**  
**Summary:**

**Evaporator Coil Replacement**

Item	Unit Price	Quantity	Taxed	Amount
Evaporator Coil	\$947.60	1	Yes	\$956.71
Labor & Overhead	\$115.36	4	Yes	\$465.88

Thank you so much for your business!

	<b>Subtotal</b>	<b>\$1,422.59</b>
	<b>Tax (8.25%)</b>	<b>\$117.36</b>
	<b>Total Card Price</b>	<b>\$1,539.95</b>
	<b>Total ACH Price</b>	<b>\$1,480.86</b>
	<b>Amount Paid</b>	<b>\$1,000.00</b>
	<b>Amount Due (Card)</b>	<b>\$502.30</b>
	<b>Amount Due (ACH)</b>	<b>\$480.86</b>

## How should I communicate this to my customers?

Moving forward, you'll want to communicate your pricing very clearly to your customers so they are comfortable with your new invoice format. It is best to quote prices directly from the *Invoice Preview* page. Our customers usually choose one of the following methods:

- **Quote customers on the Total ACH/Cash price** of your items by saying "our *cash price* for this job would be \$100".
- **Quote customers on the higher Total Card Price** by saying "our total price for this job is \$103, but you can get a *discount* if you choose to pay with ACH or cash".

**Note:** If you have existing customers who you have already quoted pricing for, or customers you would *not* like to pass card processing fees onto, you may disable CFR on **each** invoice by unchecking the box next to "*Display Card Fee Recovery*" in the Invoice Display Settings.

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## How will CFR impact my accounting?

### **Negligible Impact on Income Tax**

The Gross Revenue increase from CFR is entirely offset by a 100% tax-deductible merchant fee expense, which is also slightly increased. The final Net Profit (on which Income Tax is paid) remains virtually the same as if the customer had paid with cash.

### **Minimal Increase in Sales Tax**

Sales tax is levied on the full price paid for the taxable good or service, which, in this model is the higher card price. Because the card price is higher than the cash/ACH price, the additional sales tax you pay only comes from that difference. For example, if the card price is \$3 more, then at a 6% tax rate you're only paying an extra \$0.18 in tax on a \$100 transaction.

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## Why can't FieldPulse add the credit card fee at the end of the invoice instead of increasing the line item pricing?

This is known as *surcharging*, which is heavily restricted and even illegal in some states. And it's usually an unpleasant surprise for customers near the end of their payment journey. CFR's dual pricing model, however, is legal in all 50 states, compliant with all major card brands, and promotes transparency with your customers.

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## Why does it still look like I am getting charged credit card fees?

Most of our users will always see 2 daily batches processed in their bank accounts:

- A daily *deposit*, which is the sum of the full value of each payment you collected in that batch.
- A daily *withdrawal*, which is the sum of all the fees (either paid by you or passed on to your customer) for each payment collected in that batch.
  - **Example:** If you collected a payment of \$104 (\$100 base price of the item plus a \$4 fee you passed on to your customer) you'll see a *deposit* of \$104 and a *withdrawal* of \$4, for a *net revenue* of \$100.