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NetSuite B2B Credit Card Processing Fees: Compare Options

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Published by Houseblend · 2026-10-15 · netsuite b2b credit card processing fees · netsuite credit card surcharges · netsuite level 2 and level 3 processing · netsuite purchasing card data · netsuite interchange optimization · ach payments · b2b payments · payment reconciliation · cedp

Original article: <https://www.houseblend.io/articles/netsuite-b2b-card-fees-surcharges-data-ach>



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Executive Summary

For **business-to-business (B2B)** sellers, **NetSuite B2B credit card processing fees** should be evaluated through four policy options: **credit-card surcharges, cash discounts, enhanced purchase-card data and Automated Clearing House (ACH) migration**. There is no single fee assumption suitable for every merchant account. Visa's published United States (US) surcharge guidance limits recovery to the applicable merchant discount rate or **3%, whichever is lower**; Mastercard publishes a **4% ceiling**, with additional cost-linked limits. Both exclude debit and prepaid cards. These network conditions must be evaluated alongside jurisdictional law and the acquiring agreement. (usa.visa.com) (www.mastercard.com) (www.mastercard.com)

For enhanced data, Oracle's native **Purchase Card Data** documentation names **CyberSource Acquiring (using GPN)** and **MerchantE**. Processor guidance requires a current-program check: Stripe and PayPal describe an **April 18, 2026** Level II transition for relevant Visa commercial programs. Sending line items alone does not establish improved qualification. Require evidence of the actual program, transmitted fields and settled charges before budgeting savings. (docs.oracle.com) (support.stripe.com) (www.paypal.com) (support.stripe.com)

ACH can change the economics of large invoices. Published examples include Stripe's **0.8%, capped at \$5**, and GoCardless US Standard's **0.5% plus \$0.05, capped at \$5** for domestic payments. (stripe.com) (gocardless.com) These are provider-specific public prices, not NetSuite connector quotations. Bank payments also require business agreements and return controls. (achdevguide.nacha.org) In the explicitly hypothetical worksheet, **\$1 million** of monthly volume costs **\$30,410** under the assumed card baseline, compared with **\$17,266** for the modeled surcharge policy, **\$29,010** for enhanced data, **\$16,780** for ACH migration and **\$21,780** for a discount-driven ACH policy. Those are arithmetic outputs, not empirical savings claims.

The implementation decision should attach to a tested invoice-to-deposit workflow. Verify eligibility before adding a fee, disclose the actual price, map tax and ledger treatment, and test partial payments, refunds, returns and reconciliation. Mastercard's rules require the corresponding surcharge to follow a full or partial

refund. The scoped legal register identifies questions for qualified counsel rather than declaring nationwide B2B legality. A policy earns approval when its merchant-specific economics, customer experience and operational evidence agree. (www.mastercard.com)

Introduction and Background

The useful answer to **NetSuite B2B credit card processing fees** starts with the merchant statement and the invoice workflow. A chief financial officer (CFO) or controller should compare the cost of accepting an invoice, collecting it, reconciling it and returning money when necessary. The policy decision is whether to absorb card costs, recover an eligible portion, improve transaction data, or encourage another payment rail.

NetSuite can take payment through sales-order and cash-sale billing fields or an invoice's **Accept Payment** action; billing an authorized order triggers capture. Its gateway profiles are configured by settlement currency and merchant bank account, with restrictions that can also involve subsidiaries. Those touchpoints determine where a proposed policy must work. (docs.oracle.com) (docs.oracle.com)

This report uses an October 2026 policy baseline. Live sources were accessed on October 15 for the supplied October 13 publication date. Undated documentation establishes the observed configuration guidance, not a historical reconstruction of its wording two days earlier. Network editions, dated interpretations and provider documentation are distinguished throughout. The scoped jurisdiction register is a review aid, not a nationwide authorization.

For implementation planning, **Houseblend** offers NetSuite consulting and integration architecture services. Its delivery role belongs in the implementation budget and comparison matrix because these policies require enterprise resource planning (ERP) configuration as well as an acquiring agreement. (www.houseblend.io)

Prioritize invoices with these characteristics:

- **Material card volume:** Reconcile gross sales, processor deductions and bank deposits before estimating savings.
- **Purchasing-card customers:** Identify business-purpose cards and available item data without assuming every business invoice qualifies.
- **Large average invoices:** Test fixed-fee alternatives using the actual invoice distribution.
- **Mixed channels:** Include portals, telephone collection, recurring billing and staff-entered payments.
- **Operational exceptions:** Include partial payments, credits, disputes, multiple currencies and existing authorizations.

Treat these as screening criteria. The final policy needs transaction-level evidence, contract approval and a practical customer communication plan.

Credit Card Surcharges

Capabilities

A **surcharge** recovers part of eligible credit-card acceptance cost from the payer. Visa's April 18, 2026 public rules retain a **3% maximum**; its merchant guidance further limits the amount to the applicable **merchant discount rate (MDR) or 3%, whichever is lower**. (usa.visa.com) (usa.visa.com) Mastercard publishes a **4% maximum**, also constrained at brand level by the merchant's average effective Mastercard credit acceptance rate. (www.mastercard.com) These are ceilings, not recommended fees or a universal permission.

Visa and Mastercard exclude **debit and prepaid cards** from surcharging. Visa's rules also prohibit surcharging debit when the payer selects the terminal's credit option. A NetSuite payment-method label therefore cannot establish eligibility. (usa.visa.com) (www.mastercard.com) (usa.visa.com)

Adoption

Visa requires written notice to the acquirer at least **30 calendar days** before the earlier of public announcement or first assessment. Its guidance calls for a dedicated surcharge field, **Field 28**, enabled through the acquirer. An invoice fee item alone does not demonstrate transmission of that network data. (usa.visa.com) (usa.visa.com)

Mastercard's summary says to notify Mastercard and the acquirer at least **30 days** before implementation. However, the linked registration form says registration on that site is presently not required pending revised rules. Retain this discrepancy in the approval register and obtain written acquirer instructions rather than infer that every notice obligation disappeared. (www.mastercard.com) (www.mastercard.com)

Ask the provider to demonstrate:

- **Eligibility:** Credit identification and debit/prepaid suppression before the amount is finalized.
- **Disclosure:** Customer notice, acceptance and itemized receipts across every enabled channel.
- **Data transmission:** The separate surcharge value in the supported authorization and clearing messages.

Mastercard's June 2, 2026 rules address entry, checkout and receipt disclosure and separate electronic surcharge data. Visa requires an opportunity to cancel after disclosure in relevant remote and unattended channels. These requirements make the customer-facing payment flow part of acceptance testing. (www.mastercard.com) (www.mastercard.com) (usa.visa.com)

Strengths and Limitations

Surcharging can recover eligible costs without requiring customers to change rails. Its economic effect depends on the eligible mix, actual recovery, processing charges on collected fees, software cost and customer response. Government purchasing guidance explicitly recognizes that a cardholder may consider another merchant to avoid a surcharge, a relevant consideration for public-sector accounts. (smartpay.gsa.gov)

Refund design also matters: Mastercard requires a full or proportionate surcharge return with the corresponding purchase refund. The worksheet should include unrecovered costs and staff time, not equate gross surcharge revenue with net savings. (www.mastercard.com)

Cash Discounts

Capabilities

A **cash discount** reduces an established standard price for an eligible payment choice. Visa describes it as a reduction from the standard price; its merchant guidance calls for the card price, or both card and cash prices side by side, to be displayed. Rebranding an extra card fee on the final bill does not establish a genuine discount. (www.visa.com) (usa.visa.com)

The Consumer Financial Protection Bureau's **Regulation Z** commentary likewise treats the regular price as critical to the distinction and requires a qualifying discount to be offered to prospective buyers whether or not they are cardholders. This consumer-credit framework helps explain terminology, but counsel should assess its application to the actual commercial transaction. (www.consumerfinance.gov) (www.consumerfinance.gov)

Adoption

For a NetSuite invoice policy, decide the standard quoted price before collection, the qualifying payment methods, the discount amount and the deadline. Show the customer what each eligible payment choice will cost before authorization. Preserve the approved terms with the invoice rather than relying on a collector's free-text explanation.

- **Quote design:** Make the standard price and available reduction clear in proposals and payment instructions.
- **Discount accounting:** Identify the discount item, account and approval authority.
- **Tax design:** Test the tax basis and rounding before introducing the discount into production.

Oracle documents that **SuiteTax** discounts may apply before or after tax depending on the tax engine implementation. A before-tax discount reduces the item tax basis, whereas an after-tax discount does not. This makes tax-engine behavior a design input, not merely a receipt-format choice. (docs.oracle.com)

Strengths and Limitations

A discount can frame bank-payment adoption as a customer benefit, but it consumes margin on shifted invoices. Compare the incentive with avoided card expense, bank-payment charges and added labor. Do not count both a full card-cost saving and an unchanged payment cost on the same shifted volume.

Connecticut expressly permits specified payment-method discounts with required notice, despite its surcharge prohibition. Massachusetts separately describes qualifying discounts offered to all prospective buyers with clear disclosure. Neither provision supplies a nationwide template. (www.cga.ct.gov) (malegislature.gov)

Calling a fee a **convenience fee** also changes nothing by itself. Visa's ordinary convenience-fee rules require a flat amount for an alternative channel and prohibit combining it with a surcharge; they also exclude recurring and installment transactions. Have the actual flow classified before configuring the item. (usa.visa.com)

Enhanced Purchase-Card Data

Capabilities

Level II and Level III processing describe enhanced commercial-card transaction data. Oracle associates Level II with tax and customer/merchant codes, and Level III with item, freight and destination detail. Its native **Purchase Card Data** module currently names **CyberSource Acquiring (using GPN)** and **MerchantE** as supported solutions. This list is a native-module compatibility boundary, not a statement that every connector supports the same fields. (docs.oracle.com) (docs.oracle.com)

Oracle's CyberSource profile uses **Support Line-Level Data**, formerly Process Purchase Card Data. MerchantE's profile retains the latter setting and requires module provisioning. Verify the account's actual processing profile before treating a checked preference as proof that the connector transmits qualifying data. (docs.oracle.com) (docs.oracle.com)

Adoption

For **NetSuite interchange optimization**, the older terminology needs a current-program check. Stripe's published timeline says **April 18, 2026** sunset Level II in the relevant Visa commercial program; PayPal's spring release guide independently reports that transition. (support.stripe.com) (www.paypal.com) Attribute these statements to processor guidance and confirm how the contracted account implements them.

PayPal describes **Product 3** within the **Commercial Enhanced Data Program (CEDP)** as replacing Commercial Level III and identifies eligible US commercial-card categories and additional qualification conditions. Stripe cautions that submitting line items does not guarantee Product 3 rates. The operational objective is usable enhanced data and demonstrated qualification, not an assumed discount attached to the words Level III. (securepayments.paypal.com) (securepayments.paypal.com) (support.stripe.com)

Build a field map covering:

- **Header data:** Invoice and purchase-order identifiers, tax status and applicable tax amounts.
- **Line data:** Description, quantity, unit price, unit of measure and applicable commodity code.
- **Fulfillment data:** Freight and origin/destination postal information where required.

Cybersource documents these types of fields, but processor-specific required and optional status matters. Its guidance explicitly says Level III support is processor and card specific. Obtain a signed field mapping for the actual processor rather than copy a generic checklist into SuiteScript. (developer.cybersource.com) (developer.cybersource.com)

Strengths and Limitations

Enhanced data can preserve the customer's card workflow while addressing processing qualification. Its benefit is bounded by eligible card volume, data completeness, actual pricing and incremental integration cost. Oracle explicitly states that interchange qualification includes requirements outside NetSuite's control. (docs.oracle.com)

The control should inspect settlement results. Cybersource says a transaction missing required enhanced data can still process successfully. It also requires enhanced data to accompany each relevant partial capture or credit because the data are passed through rather than stored. Payment success and data qualification therefore need separate acceptance criteria. (developer.cybersource.com) (developer.cybersource.com)

ACH and Bank Payments

Capabilities

Automated Clearing House (ACH) payments replace some card transactions with bank-account transfers. Distinguish a customer-initiated credit from a merchant-initiated debit and document the authorization and reconciliation requirements for the chosen flow. Nacha's developer guide states that business transactions require an agreement between the two business partners. (achdevguide.nacha.org)

For remittance design, a **Corporate Credit or Debit (CCD)** entry can carry one addenda record containing payment-related information. Decide whether that information, the portal reference or a separate remittance file will identify the NetSuite invoices being paid. (achdevguide.nacha.org)

Adoption

Published fees demonstrate why large invoices deserve review, but they do not establish a NetSuite merchant's quote. Stripe publishes standard ACH Direct Debit at **0.8%, capped at \$5**. GoCardless's US Standard plan lists **0.5% plus \$0.05, capped at \$5** for domestic transactions. (stripe.com) (gocardless.com) Connector charges, negotiated terms and ancillary fees must be priced separately.

The Federal Reserve's current resource page identifies a **\$1 million** limit per eligible Same Day ACH payment, effective March 18, 2022. This is a network-service limit, not a promise that a given gateway offers that amount or settlement speed. (www.frbservices.org)

- **Enrollment:** Obtain the required business agreement and processor-approved bank verification.
- **Remittance:** Carry a stable invoice reference through initiation, status updates and posting.
- **Exceptions:** Assign ownership for returns, refunds, duplicate collections and unmatched receipts.

Strengths and Limitations

Bank payments can materially change the cost structure of large invoices, but settlement, bank payout and finality are separate questions. Stripe documents standard ACH settlement in **four business days**, with **two-business-day** settlement available only to eligible US users; subsequent payouts follow the account schedule. (docs.stripe.com)

Stripe also warns that ACH failures can arrive after funds become available. Nacha distinguishes a non-consumer unauthorized-debit return deadline at the opening of the second banking day after settlement from a separate authorization-warranty claim period. A short operational return window should not be modeled as the disappearance of all subsequent claims. (docs.stripe.com) (www.nacha.org)

For refunds, Stripe processes ACH refunds as separate bank credits and warns about overlapping refunds and bank disputes. Keep a pending-refund control and make customer communications describe the actual provider process. (docs.stripe.com)

Feature Comparison

Table 1 compares the four policies and the implementation service needed to operationalize them. The selection criteria are analytical recommendations; documented system features are cited in the relevant cells.

Option	NetSuite and gateway touchpoints	Cost input to model	Operating implication
Credit-card surcharge	Disclosed payment choice, eligibility decision, separate receipt value and gateway surcharge field. (developer.authorize.net)	Eligible recovery less additional processing, software and handling costs.	Preserve a no-surcharge path for excluded card types.
Cash discount	Standard-price quote, discount item, invoice terms and tax engine. (docs.oracle.com)	Discount paid on shifted volume plus remaining acceptance cost.	Make the standard price clear before payment.
Enhanced purchase-card data	Provisioned module or connector, processor profile and qualifying transaction payload. (docs.oracle.com)	Demonstrated rate improvement on qualifying volume less integration fees.	Retain qualification evidence alongside successful payment status.
ACH migration	Business agreement, bank-payment initiation, remittance identifier and settlement matching. (achdevguide.nacha.org)	Bank-payment charges, adoption incentive, returns and reconciliation labor.	Decide who owns pending and returned transactions.
Houseblend implementation services	NetSuite implementation, customization, integration architecture and managed support. (www.houseblend.io)	Enter the proposed delivery and ongoing support cost separately.	Define a statement of work covering the selected policy and acceptance evidence.

The implementation row represents delivery work supporting a policy, rather than another payment rail. Request comparable scopes and allocate the cost only once. A hybrid policy may retain cards, transmit enhanced data where supported and invite selected customers to use ACH; its economics must avoid overlapping savings on the same volume.

Table 2 is a **dated verification register**, prepared from the cited sources for this October 2026 review. It separates network requirements, law and processor capability. The jurisdiction rows are a focused review set for US B2B operations, not a complete list of applicable jurisdictions.

Layer or jurisdiction	Verified source position	Approval evidence to retain
Visa network	April 2026 rules and the merchant FAQ establish the credit-only framework, cost-linked cap and acquirer notice. (usa.visa.com)	Written acquirer approval of the cap calculation, disclosure flow and message fields.

Layer or jurisdiction	Verified source position	Approval evidence to retain
Mastercard network	The surcharge summary and registration form differ on site registration. (www.mastercard.com)	Written confirmation of current notice/registration steps and applicable rule version.
Gateway contract	Authorize.net documents its surcharge element as supported for TSYS merchants. (developer.authorize.net)	Processor-specific support for the actual merchant account, connector and refund flow.
New York	General Business Law §518 requires the conspicuously posted total card price, inclusive of surcharge, and limits the surcharge to the business's card-company charge. (www.nysenate.gov) (www.nysenate.gov)	Approved invoice/portal price display and counsel's transaction-scope analysis.
New Jersey	The statute limits recovery to actual processing cost and requires electronic checkout notice or verbal notice for telephone transactions. (pub.njleg.gov) (pub.njleg.gov)	Channel-specific disclosure evidence and cost support.
Connecticut	Section 42-133ff prohibits surcharges on any transaction; its person definition includes business entities. (www.cga.ct.gov) (www.cga.ct.gov)	Suppression logic and counsel-approved treatment of any discount alternative.
Massachusetts	Section 28A prohibits card surcharges; Section 2 separately excludes specified business-purpose credit transactions. Their interaction requires scope review. (malegislature.gov) (malegislature.gov)	Counsel's written application to the customer, card and transaction purpose.
Maine	Section 8-509 prohibits card surcharges; Section 1-202 separately excludes specified business-purpose credit extensions. (web.legislature.maine.gov) (www.legislature.maine.gov)	A documented scope decision rather than a blanket B2B assumption.
Colorado	The administrator's June 29, 2022 interpretation treats transactions without a consumer purpose as outside the amended surcharge provisions. (coag.gov)	Evidence of transaction purpose and review of all remaining network and contract conditions.

Do not infer governing law solely from a shipping ZIP code, billing address or the consultant's location. Have qualified counsel identify the relevant transaction nexus and maintain the resulting rule configuration. The Massachusetts and Maine scope questions are deliberately unresolved here; neither is a blanket authorization for commercial surcharging.

Performance and Benchmarks

Measure the completed payment flow

The useful benchmark is a reconciled payment cohort under the merchant's own agreement. Separate **gross recovery**, **qualified processing cost**, **customer adoption** and **operating labor**. A lower quoted interchange category is only one input to the final merchant expense. The worksheet below is a model, not an independently measured provider ranking.

Oracle's native-module list and a third-party connector are different implementation paths. MerchantE's current product page describes NetSuite connectivity through CyberSource. PayPack's datasheet advertises surcharging, prepayments and partial payments, but those separate features do not prove that every combined

partial-refund case works automatically. (www.merchante.com) (www.paypack.ai)

Payzli's published setup illustrates an **Other Charge for Sale** item linked to an account and tax code. Use this as evidence of accounting touchpoints; obtain a separate demonstration of debit exclusion, network-field transmission and refund behavior. A fee-item screenshot is insufficient acceptance evidence for those controls. (payzli.com)

Retain transaction-level proof

Capture an audit packet containing the originating invoice, approved pricing, payment request, gateway response, processor settlement record and general ledger (GL) posting. Compare the paid amount and refunded amount with customer-facing receipts, not just the authorization response.

- **Rate outcome:** Record the processor's settled qualification result and resulting charge.
- **Customer outcome:** Track accepted payment choices, abandoned attempts and manual exceptions.
- **Finance outcome:** Record unmatched deposits, corrections and billing/reconciliation hours.

PayPack documents Stripe refunds mapping to **NetSuite credit memos and customer refunds**, and payouts mapping to deposits. Oracle separately documents refund restrictions tied to the original credit memo. These are reasons to test the actual connector path and original-payment references. (www.paypack.ai) (docs.oracle.com)

During a gateway migration, preserve the old route for existing authorizations and relevant refunds: Oracle documents this staged behavior. For the accounting close, avoid casually changing settled amounts, since Oracle says changing a previously reconciled transaction's amount makes it unreconciled. (docs.oracle.com) (docs.oracle.com)

Data Analysis and Evidence

Worked decision worksheet (Hypothetical Example)

All inputs and results in this worksheet are illustrative assumptions, not observed merchant results, provider quotations or universal savings. Replace every assumption with the user's statement, gateway contract, card mix and time study. The modeled policies are alternatives, so their benefits cannot simply be added together.

The common monthly assumptions are:

- **Invoices:** 200 equal invoices averaging **\$5,000**, totaling **\$1,000,000** originally paid by card.
- **Card charges:** An assumed proportional MDR component of **2.9%**, plus **\$0.30** per payment billed separately; do not duplicate fixed charges already included in a statement's effective MDR.
- **Baseline operations:** **\$150** monthly platform cost, **20 hours** at **\$50/hour**, and **\$200** refund/chargeback handling allowance, excluding refunded principal.
- **Surcharge alternative:** **70%** eligible credit volume, an approved illustrative **2%** recovery, **\$250** platform cost, **26 hours** labor and **\$250** exception allowance.

- **Data alternative:** 40% qualifying volume with an assumed realized improvement of **0.40 percentage points**, **\$250** platform cost, **22 hours** labor and **\$200** exception allowance.
- **Bank alternatives:** 50% volume adoption and 100 shifted payments at an assumed **\$5** each, **\$250** platform cost, **24 hours** labor and **\$300** exception allowance. The discount alternative adds a **1%** incentive on shifted invoice value.

Table 3 calculates monthly policy cost, including operating labor. Surcharge revenue is assumed fully collected, remains card processed and incurs the same assumed proportional charge. Invoice value is held constant before incentives and surcharges; tax consequences and implementation investment are excluded pending merchant-specific inputs.

Hypothetical scenario	Calculation	Monthly net cost	Difference from baseline
Absorb card fees	29,000 + 60 + 150 + 1,000 + 200	\$30,410	Baseline
Surcharge eligible cards	29,000 + 406 surcharge-processing cost + 60 + 250 + 1,300 + 250 – 14,000 recovery	\$17,266	\$13,144 lower
Enhanced data only	29,000 – 1,600 qualification benefit + 60 + 250 + 1,100 + 200	\$29,010	\$1,400 lower
ACH, no incentive	14,500 remaining-card cost + 30 + 500 ACH cost + 250 + 1,200 + 300	\$16,780	\$13,630 lower
Cash discount driving ACH	ACH scenario + 5,000 incentive	\$21,780	\$8,630 lower

The table illustrates why policy ranking depends on adoption and operating assumptions. The modeled data benefit is $\$400,000 \times 0.004 = \$1,600$ before added cost. The surcharge recovery is $\$700,000 \times 0.02 = \$14,000$; charging the assumed **2.9%** on that recovery adds **\$406**. Neither calculation establishes a permitted surcharge rate or achievable qualification improvement.

For **card-mix sensitivity**, holding other surcharge assumptions constant, eligible shares of **40%, 70% and 90%** produce net modeled costs of **\$23,092, \$17,266 and \$13,382**. A **10-percentage-point** increase in ACH adoption saves **\$2,806** before changes in labor, exceptions or incentives, assuming proportionate invoice counts and the same fees. Each extra **10 labor hours** costs **\$500**.

For context, Stripe separately lists **\$4** failed-payment and **\$15** dispute charges, while GoCardless lists **\$0.50** refund and **\$5** failure fees. (stripe.com) (gocardless.com) These provider-specific charges explain why exception allowances need contract inputs; they are not included automatically in the illustrative assumptions above.

Implications and Future Directions

Invoice, tax and reconciliation design

Before configuration, approve the fee or discount classification, calculation basis, tax treatment, rounding, waiver authority and customer wording. An illustrative New York tax advisory opinion includes the described card convenience fee in the taxable receipt and addresses allocation across taxable and nontaxable items. It is fact-specific, so obtain a certified public accountant's (CPA's) assessment for the merchant's jurisdictions and flow. (www.tax.ny.gov) (www.tax.ny.gov)

Define explicit accounting controls:

- **Invoice:** Preserve quoted prices, payment terms and the approved customer disclosure.
- **Payment:** Link the collected fee to the original invoice and gateway transaction identifier.
- **Tax:** Keep the approved item/tax mapping and test recalculation after credits.
- **GL:** Map fee revenue, discounts, processor expense, clearing and returns explicitly.
- **Reconciliation:** Explain gross invoice value, collected fees, deductions and net deposit separately.
- **Exceptions:** Assign owners for waivers, partial refunds, disputes and returned ACH entries.

Do not assume a surcharge is retained on a disputed payment. MerchantE's surcharge packet describes returns and chargebacks as including the surcharge; obtain the current account's fee and recovery treatment before finalizing the allowance. (updates.merchante.com)

User acceptance testing and approval

Use **user acceptance testing (UAT)** with recorded expected results and settlement evidence. Include:

- **Eligible credit:** Correct disclosure, approved cap and receipt amount.
- **Debit/prepaid:** No surcharge, including debit presented through a credit workflow.
- **Remote payment:** Disclosure and cancellation before authorization.
- **Partial payment:** Correct invoice allocation and fee base.
- **Partial refund:** Corresponding surcharge return and original-payment linkage.
- **Enhanced data:** Required fields present and actual qualification verified.
- **ACH return:** Status, customer follow-up and GL treatment reconcile.
- **Mixed tax:** Taxable and nontaxable lines reproduce approved calculations.
- **Duplicate event:** Retried connector messages do not create duplicate postings.
- **Close and migration:** Net deposits reconcile; historical refunds retain the correct gateway.

These tests operationalize the cited network, processor and accounting requirements. Finance should approve measured economics, payment operations should approve handling, the administrator should approve configuration evidence, and qualified counsel should approve jurisdiction and contract interpretation.

Change ownership

Assign named owners and a proposed monitoring cadence:

- **Payment operations, monthly:** Review settlement rates, eligible mix and exception costs.

- **Controller, monthly:** Review reconciliation effort and ledger mappings.
- **Administrator, each release:** Re-test connector fields, refunds and payment statuses.
- **Counsel and acquirer, quarterly and on notice:** Reconfirm jurisdiction scope and network requirements.
- **Policy owner, before changes:** Version the approval register and customer disclosures.

Visa describes its public merchant-news digest as summaries that do not supersede the underlying publications. Keep acquirer communications in the change record alongside public documentation.

(www.visa.com)

Conclusion

Reducing NetSuite B2B payment costs requires a policy, a supported transaction path and evidence that the result survives settlement and reconciliation. Start with the actual merchant statement, classify payment types, and identify who controls each invoice, portal and gateway step. Then compare eligible surcharge recovery, genuinely improved card qualification, and realistic bank-payment adoption on the same economic basis.

The strongest choice is conditional on the merchant's business. A surcharge policy needs approved eligibility, notices, disclosures and refund handling. A discount policy needs clear standard pricing and a margin budget. Enhanced purchase-card data needs a current processor program, complete fields and observed qualification. ACH needs customer adoption, authorization, remittance and return controls.

Use the worksheet as a decision structure rather than a forecast. Replace the illustrative rates, card mix, invoice values, operating hours and exception allowances with user-provided inputs. Include implementation and ongoing support, avoid counting overlapping benefits, and evaluate customer friction beside the expense line.

Approval should attach to a tested workflow with owners and retained evidence. A controller should be able to trace an invoice through its payment, fee or discount, tax treatment, deposit and eventual credit without reconstructing the policy from emails. That operational clarity makes the chosen cost policy reviewable when contracts, card programs or the customer's payment behavior change.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

1. <https://usa.visa.com/content/dam/VCOM/global/support-legal/documents/merchant-surcharging-qa-for-web.pdf>
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Implementation and architecture

Houseblend provides NetSuite implementation, architecture and data migration services. We help teams evaluate how business processes, reporting requirements and existing data should fit together in an ERP environment. Training supports the people responsible for adopting and operating the resulting system.

Integrations, customization and AI

Our services include NetSuite integrations and customization, as well as AI integrations and AI transformation work. These engagements connect ERP data and workflows with the broader application landscape. The right design depends on the organization's systems, controls and operating needs.

Improve and support an existing system

Houseblend offers NetSuite health checks, optimization, managed support and project rescue services. We also provide expertise for analytics and specialist workflows, including NetSuite Analytics Warehouse, warehouse management and field service management. Published educational material helps teams investigate options and prepare informed questions for their implementation or support work.

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