InterPayments

Rapid Margin Growth with Same-Quarter Returns

Credit card fees are growing every year, reducing or even wiping out margins across industries. More companies than ever need surcharging to take back control and recover these costs. But surcharging is more than just a fee – compliance risk and customer acceptance must be managed to ensure success. The answer is InterPayments, a unique Managed Surcharge Provider that offers a dedicated partnership, including compliance indemnification and a whole-of-business approach that protects customer satisfaction. This one-of-a-kind solution has made InterPayments the trusted surcharging partner for industry-leading banks, B2B, and B2C organizations.

Multi-Year Savings after One-Time Deployment

Industry	Total Revenue	Tx Volume Surcharged	Annual Fee Savings	Payback Period
Media & Advertising Sales	$3.5+ billion	$110M (3%)	$2.6M **(99%)**	**3 Weeks**
Construction and Industrial Materials	$22+ billion	$56M (<1%)	$1.4M **(83%)**	**3 Weeks**
Logistics & Transportation	$1.5 billion	$64M (4%)	$1.5M **(98%)**	**3 Weeks**
Healthcare Services & Technology	$250+ million	$25M (10%)	$567K **(94%)**	**3 Weeks**

Payback period begins when surcharging is turned on. Implementation time can vary by technology and customization needs.

Surcharging is More Than Just a Fee

When surcharging is treated as a simple line item, compliance risk, customer rejection, and project scope can grow uncontrollably. To maximize returns and customer satisfaction, InterPayments treats surcharging as a program that impacts the entire business.

Guaranteed Compliance with Indemnification

Surcharging is governed by dozens of bodies, with rules and laws that frequently change and conflict. Non-compliance penalties start at $1,000 and can rise to $25,000 per infraction.

InterPayments fully guarantees 24/7 automated compliance with indemnification, minimizing compliance effort and risk.

Keep Payment Solutions in Place

Adding surcharging often means changing payment providers or accepting a non-compliant solution, adding cost, time, and risk

InterPayments is provider agnostic and works with <u>any</u> payment technology, with many pre-built integrations. All solutions are fully customized and scale by company need.

Prepare Every Part of the Business

When the whole business isn't ready for surcharging, confusion leads to slower deployment and consumer dissatisfaction.

InterPayments builds a program for every critical group and department, including early, frequent customer outreach to maximize surcharging acceptance.

Best-in-Class Service Across North America

18 Million

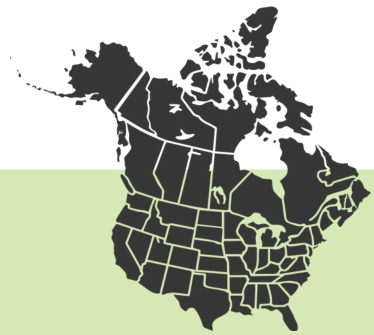
Number of Credit Card Records

checked on every transaction to confirm surcharge accuracy, compared to average database size of 4 million

0%

Percentage of Companies

who stopped surcharging with InterPayments because of customer concerns



Servicing the US and Canada

UK service coming soon in 2026. Many other countries globally disallow surcharging.

Proven Results Across Industries

InterPayments has deployed successful surcharging programs across a wide range of industries. Implementation details and results [are available via case studies](#).

- Air & Water Purification
- Building & Construction Materials
- Energy/Power/Infrastructure
- Elevator Manufacturing
- Food Service Equipment
- Healthcare Services and Tech
- Industrial Manufacturers/HVAC
- Insurance
- Leisure & Events
- Logistics/Transportation
- Media/Ad Sales
- Payment Processing
- Restoration Services
- Safety/Industrial Services
- SaaS services

Learn more about getting the benefits of surcharging with minimum risk.

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