InterPayments

BUYER'S GUIDE

U.S. B2B CREDIT CARD SURCHARGE TECHNOLOGY

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This guide is for B2B merchants dissatisfied with high credit card fees.

Surcharge technologies automate maximum fee recovery within your existing payment systems. Guaranteed compliance is key because complex surcharge rules from states, federal authorities, and card networks evolve. Surcharge technologies work with variable processing rates and any payment provider. They also customize how and who you want to surcharge - within your existing payment processes and platforms.

Why Surcharges?

Credit cards guarantee funds and settle quickly – but with high fees. Most B2B merchants loathe this trade-off. However, credit/SUA card payments are more commonplace, growing at 20% per year. Many customers need credit cards to make purchases; without them, they wouldn't transact. Even when you offer terms!

Surcharging allows you to accept credit cards the way you want - but without all the costs. Surcharges are the most direct way to both recover and lower fees. Merchants generate savings from offsetting fees. They lower fees as customers switch to cheaper non-credit payment methods.

78% of US B2B merchants want to surcharge. According to the NACM, 63% want an easy surcharge solution but only 15% have one. "Easy" can mean a lot of things. It includes guaranteed compliance and integrating into existing processes.

Most B2Bs outsource surcharge compliance & administration. Given the complex regulatory environment, surcharging operates like sales tax - for credit card fees. Like sales tax, merchants outsource surcharge administration to a tech vendor. Technology allows B2Bs to customize surcharges for their business. **This is especially true when they have multi-state or multinational operations because:**

1. **The rules are complex and evolving**
2. **It's expensive to create and maintain a surcharge program**
3. **It's not a core competency of most B2B businesses**
4. **The surcharge service pays for itself within months of going live**

Surcharge Vendor Considerations

Your surcharge service should align its success with solving your needs:

Problem	Solution
Surcharge compliance is complicated.	**Choose a service that contractually guarantees your compliance.** 67 state, federal, and card brand jurisdictions govern surcharges. Tracking rules avoids onerous penalties from state attorney generals and card brands.
Surcharging is unique and customized to each merchant.	**Choose a service that allows you to tailor surcharges for your business and customers, wherever you accept cards.** There is no one-size-fits-all surcharge solution. You are not forced to surcharge every transaction. You can differentiate the surcharge based upon order, customer, payment channel, etc. Surcharge disclosure rules vary depending on payment location.
Surcharge with your existing processing terms and any payment vendors.	**Choose a service whose pricing aligns with your savings and works with any vendor / processing terms.** Many B2Bs enjoy cheaper interchange plus processing terms, which average 2.5%. Most vendors' surcharge programs force you to expensive 3.5% or 4% fixed rate processing terms. Under this program, you and your customer pay the 1-1.5% difference to the vendor.
Surcharging should seamlessly integrate into your existing payment/accounting process.	**Choose a service that develops a plan and integrates surcharges into your existing processes.** Several factors impact how you compliantly disclose, accept, and account for surcharges. Most B2Bs have a large share of online and phone order payments. You also may have various payment channels. Moreover, adding a new source of funds impacts your accounting.
Surcharging should pay for itself within weeks.	**Choose a service that creates and manages your implementation plan to achieve mutual success.** Surcharging has an immediate ROI. For example, $500k of monthly surcharged credit card volume carries ~$12,500 fees. Upfront, one-time integration costs range from $5 - $20k (depending upon customization). Therefore, it takes 1 to 6 weeks to recover the upfront, one-time investment.
Surcharging is just one way to reduce fees.	**Choose a service that is incentivized to optimize your payments beyond surcharging.** Use your surcharge evaluation process to begin low-effort ways to lower costs. For example, allow an auditor to review and negotiate better rates on your behalf. Reduce collection time and accounting complexity with payment portals that automate cash postings.

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CHAPTER 1

Credit Card Fee Reduction Options

State/federal governments and the card networks offer merchants 5 primary ways merchants recover or avoid credit card processing fees.

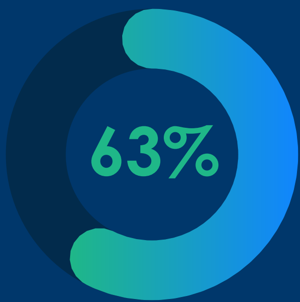
Fee Offset Method	Description	Allowed Payment Channel	Regulatory Authority/ Requirements
Surcharge	Advertise one single price across all products, but add a \$ or % fee as separate line item (like sales taxes) to final checkout total for credit card transactions only The maximum surcharge amount must never exceed the merchant's cost of credit card processing	All Channels	State governments, Card Brand Rules2
Cash Discount	Advertise higher "standard" credit card price across all products, but discount checkout price for non-credit card payment methods	All Channels	Federal and state governments, Card Brand Rules
Convenience Fees	Apply a single fixed \$ or % fee to any transaction method (credit, debit, prepaid) through a payment channel for the privilege of paying through that payment channel	Only one non-customary, Card Not Present channel	Card Brand Rules
Prohibit Accepting Credit Cards	Avoid fees by forcing customers to pay using non-credit card methods	All channels	N/A

Surcharging maximizes sales and works across all payment channels. It is targeted to recoup the high cost of credit cards. Cash discounting reduces fees, but at the expense of lower sales amounts. This may be in top of terms you have extended. Convenience Fees don't apply because most B2B merchants' payments are already online/over the phone. Service Fees exist for non-profits.

For some B2Bs, avoiding credit cards might seem like the simplest solution. However, B2B credit card volumes are growing at 20% per year. Credit cards offer guaranteed funds and fast, automated settlement. For some, cards lower administrative collection costs with greater security. Finally, B2Bs recoup cash flow as customers float credit on a card rather than payment terms.

TIP:

WHO'S SURCHARGING?



of B2B merchants who want an easy surcharging solution.

of B2B merchants who currently surcharge to offset fees.

Source:
October 24, 2019 NACM/WorldPay Survey

In the US, many B2B verticals are actively surcharging. According to the NACM, 78% of US B2Bs want to surcharge. 63% are looking for an easy solution, while only 15% currently have one.

The reason: card fees are the 3rd largest cost for U.S. merchants – and keep rising. As a result, large and small B2B and B2C companies actively surcharge.

Surcharges are widely adopted abroad because local legislation is less complicated than in the US. **Amazon surcharges** in Australia and Singapore. 40% of Australian businesses surcharge 70-80% of all online transactions. **European airlines surcharge** commercial credit cards. Separately, rising card fees spurred large companies such as **Amazon, Levi's, and SuperDry** to fight back against high and rising card fees.

In the US, surcharge technologies ease and automate complex surcharge rules. They guarantee compliance within your existing payment flow. It's easy to accept credit cards without the costs.

B2B Wholesale Distribution	
Food Service Equipment	Alcoholic Beverage Distribution
Food Distribution	Flooring Materials
Lumber Distribution	Medical Supplies
Computer Hardware	Telecommunication Equipment

B2B Professional Business Services	
Low Firms	Insurance
Architects	IT Managed Services
Accountants	Therapists
Consultants of all types	Office Rentals

CHAPTER 2

Surcharge Compliance

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TIP:

FULL SURCHARGE CONTROL

You – not your payment provider - should have 100% total control over your customer's experience. The best surcharge solutions provide you with Surcharge Commands – or the ability to change surcharges as you see fit.

Rules should be flexible as to:

- WHO you surcharge – choose which customers or types receive a surcharge, such as On Account vs. COD, Samples vs. Regular Orders, etc.
- HOW MUCH you surcharge – for example, surcharge a static 1.5% flat rate to recover most fees; surcharge just 50% of your total fees; or vary the surcharge amount for order values between $X and $Y
- WHERE you surcharge – online, phone, or in store payments
- WHETHER you surcharge – turn surcharges on/off whenever you want

High level requirements

67 jurisdictions actively govern surcharges in the US. They range from each state and the federal government to the card brand networks and banks. Here's a high-level list of the major rules to consider:

- **No customer surcharge surprises:**
  Customers must know you may impose a surcharge before they choose their payment method.
- **Surcharge disclosure:**
  The surcharge amount must appear as a separate line item on payment confirmation.
- **Alternative no-surcharge payment options:**
  Customers must have at least one payment option that does not carry a surcharge.
- **State surcharge restrictions:**
  As of December 2021, 3 states prohibit surcharges (CT, ME, CO) and the other 47 states have differentiated rules about how merchants may surcharge.
- **Maximum 4% surcharge amount:**
  The surcharge amount may never exceed 4% of the transaction amount.
- **No profit rule:**
  You may not profit from a surcharge; i.e., the surcharge may never exceed your cost of accepting a card.
- **Card type restrictions:**
  Certain card networks prohibit surcharges on certain card types (credit, debit, prepaid, etc.).
- **Treat all card brands equally:**
  You must surcharge all card brands in the same manner.
- **30-day surcharge registration:**
  Certain card brands and acquirers require registering your surcharge program at least 30 days before your first surcharge.
- **60-day surcharge notice:**
  Certain card brands and acquirers require notifying subscription/recurring billing customers of an impending surcharge 60 days prior to the first surcharge.

Like sales taxes, there are many nuances to these constantly evolving rules. Penalties for non-compliance include:

- $5 to $25k per incurrence penalties imposed by the card networks and banks
- Card networks threaten breach of contract for violation of their rules
- State attorney generals impose fines for violations of state laws and consumer protection regulations. For example, **Riverside Café, a small restaurant chain in Wichita, Kansas, paid a $60,000 fine** to its Attorney General in February 2020 for illegal surcharges, after trusting the word of its credit card processor.

Competitors and customers normally notify authorities. It is easy to file a complaint through the **Visa**, **Mastercard**, and Attorney General websites. This might have an impact on your business.

Fortunately, there are surcharge services that automate and guarantee compliance. Choose a solution that maintains compliance across all your payment channels. It requires a one-time, upfront investment to start. But it should pay for itself without any ongoing maintenance from you. Moreover, there are other merchant requirements that are under your control outside of your provider. Be sure to understand your responsibilities and compliance coverage versus your provider's.

Compliant surcharge rates and amounts

Many assume that surcharging is as easy as slapping on a fixed percent increase to your customer's order amount. Unfortunately, it's not that simple. Here are the 3 required steps to calculate a compliant surcharge:

STEP 1

Compliance rules prohibit you from profiting off a surcharge. Most card brands prohibit surcharges on non-credit cards. You must instantly identify the card type and calculate your exact processing fees on that card.

STEP 2

You must determine the cardholder's surcharge eligibility. The customer's state may prohibit surcharges. You may tailor surcharge rules on different customers, order sizes, or locations.

STEP 3

You must calculate this logic in real-time before the card authorization. The cardholder must have the option to change payment methods before committing to the transaction.

In the end, you should choose a surcharge strategy that recovers the most fees and ensures a smooth customer journey.

Fixed vs. Variable surcharges

A ***fixed-rate surcharge*** seems pretty straightforward – at first. You apply a static, predetermined percentage, such as 1.5% or 4%, to all credit card payments. This is the only option for merchants on fixed-rate processing terms (i.e. all cards are charged the same rate).

TIP:

EVERY CARD HAS UNIQUE FEES

Interchange Plus merchants pay unique fees on each card type.

There are 350k+ card types outstanding. Each unique card has different fees. For example, a MasterCard consumer card has a lower rate than a Visa corporate card. That difference can be as much as 0.50%!

Fees change frequently…

1,000+

different fees on different card types.

Those fees change at least two times per year. They're jointly set by the card networks and banks. New credit card types are constantly issued throughout the year by the American Bankers Association.

What if you have interchange plus processing terms? Does the flat rate apply to all credit cards? How do you maximize surcharge recoveries given every card has a different fee? Here, a fixed rate surcharge is imprecise; it's like using a butcher knife to perform surgery. It will not recover most fees for interchange-plus merchants. You need something more precise.

A ***variable-rate surcharge*** is the scalpel, or precise tool, you need if you're on interchange plus terms. Variable-rate surcharging is exactly what it sounds like. The surcharge amount varies according to each card's unique fee. This works best for interchange-plus merchants. It raises your fee recovery potential towards 100% because you could surcharge each card's exact fee.

What are the benefits of variable rate surcharges?

1. **Highest fee recovery**. It is the most accurate surcharge method which has up to 100% fee recovery.

2. **Customers treated more equally**. Your customer is charged the exact cost of her credit card. Higher card fee customers do not subsidize lower card fee customers. This ensures low base prices for all customers.

3. **Lowest cost to implement**. Keep your existing processing providers and maintain your low rates without ripping-and-replacing them for a fixed rate processor.

4. **Avoid double paying your fixed rate payment provider**. Fixed rate surcharge providers set your rates well above your actual fees for accepting credit cards. For example: assume your interchange plus rates average 2.25%. A payment provider who offers you a 3.5% fixed rate surcharge program is doubly profiting.

- First, they're charging you 3.5% on debit cards, which are normally between 0.1% – 0.5%.

- Second, they force your customer to pay a 3.5% fee on credit cards. This is well above your 2.25% cost to accept cards. They're taking the difference and making your customer pay.

Who benefits most from variable surcharges?

Variable surcharges are best for merchants on interchange plus processing rates and those with a high share of card-not-present, phone orders, or online payments. Card-not-present payments have higher costs and variability than physical terminal payments. Variable recovers the most fees while treating all customers more fairly.

Fixed-rate surcharges apply best for merchants on fixed-rate processing terms and those who have a high share of in-person, physical payments. It may be easier to communicate the surcharge amount to customers when it's the same fixed rate on every card. For merchants on fixed-rate terms, it recovers the maximum amount.

TIP:

VARIABLE RATE SURCHARGES HAVE TWO FLAVORS: FLAT PERCENTAGE AND DYNAMIC

Flat percentage surcharges are quasi-variable and not the same as fixed rate surcharges. The difference: the flat percentage is an average of your actual credit card fees over a 1- or 12-month period. That average is then applied across every credit card. You can reset the flat percentage rate however often you like (every day, month, quarter, etc.).

Dynamic surcharges are 100% variable. You surcharge the exact rate for every credit card. For example, a MasterCard consumer card payer pays her rate on her specific card. The Visa corporate card user pays his exact rate for his card. The difference between cards can be as much as 0.50% or more! In this example, dynamic surcharges recover an additional $5,000 of savings for every $1 million of credit card volume.

CHAPTER 3

Surcharge Customization

TIP:

INTERNATIONAL SURCHARGES

Surcharges can expand beyond the US border. Certain card brands allow surcharges in international markets. If you have or might have international presence, choose a surcharge technology solution that supports your international expansion.

- Surcharging is allowed in the United States (in states that have legalized it), Mexico, Australia, New Zealand, the United Kingdom, and Europe (commercial cards only in the United Kingdom and Europe).
- Canada legalized surcharges in 2018 and the card network rules are expected to publish rules sometime in 2022.

Surcharging is not one-size-fits-all. It's also not all-or-none; you can choose with credit card transactions and payment channels impose surcharges. Your surcharge program can and should be tailored to solving your unique credit card fee pain points.

Typical B2B Surcharge customizations

- **On Account vs. Cash on Delivery customers.** B2Bs earn lower margins for customers on terms or early payment discounts. When that customer pays with a credit card, it's a 1-2 margin punch. Some COD customers do not qualify for terms but still pay with a credit card. Tailor surcharges on those orders or customers that hit your margins the hardest.

- **Premier vs. Non-Premier customers.** Many B2Bs have a few customers that account for a large share of their revenues. You may want to treat those key customer relationships differently with your surcharge program. There's no one answer here; it depends upon your customer relationship. Some B2Bs implement surcharges because their top customers use credit cards; other B2Bs avoid surcharging them altogether.

- **SUA Cards vs. Non-SUA Cards.** Larger customers typically automate payables by using SUA cards, whereas smaller customers float credit on their personal or company cards. Many B2Bs avoid SUA card surcharges because premier customers normally use them. Others surcharge SUA cards because they represent a major pain point.

- **Product Lines & Order Types.** Every business line has its own credit card fee pain points and customer bases. You may also want to just test surcharges before committing to an entire roll out. You can surcharge a specific business line without setting up an entirely new MID (payment merchant account). Separately, you might consider waiving surcharges on low order values or sample orders that don't materially impact your bottom line.

- **High vs. Low Order Values.** Your order value mix may change your surcharge strategy. High order values have high dollar fees. Recovering those dollars may drive your desire to surcharge. Alternatively, you may want to avoid touching high order values and instead recover fees on lower value transactions.

- **High vs. Low Shipping Costs.** Some B2Bs absorb some of the delivery costs. You may earn next to nothing by absorbing those shipping fees AND credit card fees. Consider surcharges based upon the shipping costs.

- **Location-based surcharges.** Many B2Bs empower general managers or employees at different locations to own the customer relationship. Each location's customers may have different surcharge desires. You can create a company-wide surcharge program that gives autonomy to employees who own the customer experience.

Full or partial processing fee recovery

You should maintain flexibility to surcharge the dollar amount or percentage amount that you want. Some services allow you full control over your surcharge amounts whenever you want, at the click of a button. Others force don't evolve with your business; they require you to set it once upfront and leave it in place forever. Full flexibility is usually better than none.

Absorb or pass along surcharge vendor fees

Your surcharge provider should allow you to (i) fully absorb, (ii) partially offset, or (iii) completely pass along their service fees to your end customers. You own your customer's experience and should have full control over what costs you pass onto them. Note: fixed rate surcharge services force you to pass along their fees to both you and/or your customer. **Ultimately, your service provider's fees should align with your business and recoveries.**

CHAPTER 4

Surcharge Customer Notifcations

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You must notify customers of a possible surcharge before they authorize their payment. Customers must have the option to avoid the surcharge by changing payment methods. As such, disclosures differ between online and phone payments vs. in store physical payments. Your provider should deliver compliant disclosure requirements to integrate (see Chapter 5 for more details).

Your surcharge program gives customers payment optionality. Surcharged customers value floating credit more than the fees. You save on fees when customers select cheaper payment methods. Successful surcharge programs offer payment optionality and aren't viewed as a penalty.

Surcharge disclosures create a smoother customer experience. They also reduce customer support time answering questions about the surcharge program. Your surcharge provider should handle required surcharge notifications for you. It should provide you with compliant customer disclosures customized for your business.

Choose a service provider who completes required notifications on your behalf:

Certain card brand networks require at least 30 days' notice before your surcharge program begins.

Merchant acquirers require at least 30 days' notice before your surcharge program begins.

Recurring billing customers require at least 60 days' notice before their first surcharged payment. They must be able to switch payment methods to avoid the surcharge.

Time-of-sale required disclosures include specific text (online payments), voice notifications (phone payments), and posted placards (in store payments). Your provider should customize compliant notices for your business. It should also train your agents on the compliant language/disclosures.

Payment confirmation disclosures include clearly separating the surcharge amount on the **receipt.**

Optional but Effective Surcharge Notifications

You should give customers ample time to switch payment methods. Your service vendor should provide you with letter/email text to inform customers of your surcharge program launch. You should call top credit and SUA card customers. Send this optional notification at least <u>30 days</u> before launch to describe:

1. Why you're launching a surcharge program
2. When it will launch
3. What customers can expect
4. How they can avoid the surcharge
5. How you ensure compliance

CHAPTER 5

Integrate Surcharges into Your Existing Payment Process

Understand your integration process by asking your vendor the following questions:

1. What's required?
2. How will it change my payment process and impact my team?
3. Who executes the integration?
4. How much time and cost?

Your surcharge vendor should create a customized implementation plan outlining:

- Integration requirements for each step of your payment process
- How you'll notify customers and add surcharges
- Who executes the integration (internal development vs. external systems integrator)
- Steps and timeline to go live
- Training and support pre- and post launch
- Cost ranges and payback period

What's Required?

You'll need to:

1. Notify your customers of a possible surcharge
2. Embed surcharge technology APIs where you accept card payments
3. Properly account for the surcharge in your general ledger

How will it change my payment process and impact my team?

Surcharges, like sales tax, impact your payment process in 3 ways:

1. Payment screen: surcharge notice and amount at the payment interface (where card details are entered) and confirmation. Include internal collections and sales agents.
2. Payment screen software: integrate surcharge technology engine behind the payment interface. Include IT development teams and/or systems integrators.
3. Accounting system: reconcile surcharge amounts for each invoice in general ledger. Include collections and accounting teams.

We'll take each in turn:

FRONT END

Surcharge Notice and Display

Separately list surcharge (like sales taxes):

1. Where payment is authorized
2. On payment confirmation/receipt

MIDDLE

Surcharge Engine

Technology that instantly calculates accurate, compliant surcharge amount

BACK END

Accounting for the Surcharge

Surcharge amount automatically enters general ledger as separate field, like sales taxes or shipping charges

Payment Screen Surcharge Notice

You're likely accepting cards via a Virtual Terminal or a Payment Portal. Whatever you use, you must notify customers of a possible surcharge before they authorize their payment. Customers must have the option to avoid the surcharge by changing payment methods. As such, disclosures differ between online and phone payments vs. in store physical payments. Your provider should provide you with compliant disclosure requirements to integrate.

Online surcharge notification:

- Single, one line surcharge statement shown before the cardholder enters the card information (language provided by your vendor)
- Add surcharge amount as visible separate line item (like sales tax or shipping charges) and update total to include surcharge

Phone payments surcharge notification:

- Verbal disclosure by agent before requesting payment method
- Notify customer of surcharge amount before payment authorization

In Store payments surcharge notification:

- Visual placards placed at the store entrance and wherever cards are authorized (your provider should send these to you and note where to apply them)
- No disclosure of the surcharge amount is required

Payment confirmation surcharge notification:

- Add surcharge amount as visible separate line item (like sales tax or shipping charges) and update total to include surcharge

Payment Screen Software Integration

Your surcharge vendor likely has APIs which will embed behind the scenes within your payment screen.

Accounting for Surcharges

Customize how surcharges enter your general ledger based upon your current process flow. Your vendor should relay best practices and recommend the best method for your unique accounting process. A few considerations include:

- Surcharge customizations (On Account vs. COD invoices, SUA cards, specific orders, etc.)
- Recurring billing transactions
- Multiple invoices paid at one time

TIP:

COST AND TIME TO IMPLEMENT SURCHARGES

Merchants with highly manual payments reconciliation processes can get started immediately with little to no cost.

Merchants with highly automated payments reconciliation processes via their ERP/CRM require 4-8 weeks of implementation work. Costs range from $5 to $30k depending on the time to customize to your system.

- Short/partial invoice payments
- Refunds or cancelled payments
- Pre-authorization vs. authorization surcharge amounts (if auth and capture are done at separate times)

Who executes the integration? How much time and cost?

It depends on your internal resources, timing, and how manual your payments reconciliation process is. Chapter 6 will get:

Merchants with highly manual payments reconciliation processes can get started immediately with little to no cost. They don't need any implementation work. Use turnkey virtual terminals and customer payment hubs which already embed the surcharge service. Since ERP/accounting development is unnecessary, you can get going fast.

Merchants with highly automated payments reconciliation processes via their ERP/CRM require 4-8 weeks of implementation work. Costs range from $5 to $30k depending on the time to customize to your system. You'll need your IT development team or a systems integrator to assist with adding surcharges throughout your payment process. Your vendor should have systems integrators and a detailed plan from prior experience.

CHAPTER 6

High Return on Investment and Short Payback Period

Your surcharge service should fully pay for itself within 2 months.

Ask your vendor to provide you with an ROI/Payback calculator that considers:

- Dollar fee recovery
- Profit margin improvement
- Payback periods
- Ranges of surcharged credit card volume
- One-time, upfront implementation cost estimates*
- Any recurring implementation expense estimates

**Minimize implementation costs by using out-of-the-box virtual terminals and customer payment hubs which embed surcharging services. Be sure to ask your vendor if they're integrated.*

You should expect a 15 to 30% shift from credit to cheaper payment alternatives.

Surcharged customers value floating credit more than the fees. You save on fees when customers select cheaper payment methods. Your ROI/Payback analysis may include savings from that shift as well.

Your surcharge service should align its success with your recoveries.

Pricing should be success-based and tie directly to your fee savings. It should not penalize your customers with higher fees. It should promote cheaper payment methods to recover you the most money possible. **The service should subsidize your one-time, upfront implementation costs to minimize your payback period.** Their success is dependent upon your system being ready to surcharge.

**Surcharged customers value floating credit more than the fees.
You save on fees when customers select cheaper payment methods.**

Annual Surcharged Credit Card Volume	Annual Processing Fees Recovered	Integration Cost	Payback Period
$3MM	$75K	ERP or Properietary: $7.5K	**5 Weeks**
$5MM	$125K	ERP or Properietary: $10K	**4 Weeks**
$10MM	$250K	ERP or Properietary: $15K	**3 Weeks**
$25MM+	$625K+	ERP or Properietary: $25K	**2 Weeks**

**Integration costs typically rise with card volume because larger companies have more customized ERP/CRM configurations*

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Conclusion

You can accept credit cards, without all the costs. Surcharging solves that trade-off. It gives your customers several payment options without the fees to you.

Surcharging is as complicated as sales tax calculations. Most merchants outsource sales tax administration since it is not a core competency. For most merchants, surcharging is no different. Your surcharge program should operate similarly to your sales tax engine.

With the right surcharge platform, like InterPayments, you can recover up to 100% of your credit card processing fees with no disruption to the customer experience and without replacing your current payment or e-commerce platforms. InterPayments offers you total control over when, where, who, and how you surcharge so it is fully customized to your specific business needs.

If you want to learn more about what solution makes the most sense for your business, contact us at **sales@interpayments.com**.

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