

## Take Back Control of Credit Card Fees with Precise Surcharging

### Fortune 1000 Companies and Top 20 U.S. Banks Trust InterPayments Certified Surcharging

InterPayments is a Managed Surcharge Provider that offers fair, automated surcharging technology and services to recover credit card fees with any payment provider, wherever you accept payments. We guarantee:

- No changes to your payment flows. Our cloud-based APIs embed behind the scenes with any payment provider. Or you can use our out-of-the-box solutions to supplement existing payment technology with a surcharging overlay.
- Tailored front and back-office implementation. We ensure proper implementation of your surcharge program across your company.
- Holistic prevention, protection, and indemnification against compliance violations, allowing you to focus on your core business.

Credit cards represent a large and increasing share of B2B revenue, but the cost of acceptance brings higher fees. In the U.S., 23% of small and medium-sized merchants and 63% of larger B2B enterprises look to surcharging to alleviate this trade-off, which can amount to a 25% decrease in profits.

Legal in the U.S. and several other countries, a surcharge is a fee added to a credit card transaction that a merchant accepts. Surcharges cover some or all of the costs that credit card companies charge merchants for accepting credit cards.

Most businesses who compliantly surcharge only do so on a portion of their payments. Known as selective surcharging, merchants typically only surcharge certain business segments, product lines, customer types, or payment channels to recover credit card fees on those payments that create the most margin pressure.

### Start Saving with Compliant Surcharging

Surcharging isn't simply adding a fee to your credit card payments. It's more like adding sales tax to your business. As the market's only Managed Surcharge Provider, we empower companies to compliantly lower processing fees through innovative technology and expert implementation. InterPayments has the **only fully customizable surcharging technology** that allows merchants to reduce credit card processing fees when, where, and how they want.

### The InterPayments Certified Guarantee

Surcharging is highly regulated by over 67 governing bodies, including state, federal, and card network rules. All our surcharge solutions and programs are backed by 24/7/365 monitoring and transaction reporting and 100% guaranteed compliance, with indemnification.

- ISO 27001 and PCI DSS compliant.
- Follows state/provincial, national, and card brand regulations.
- Prevention, protection, and indemnification from compliance risk.
- All employees based in U.S. and Canada.



# Ready-Made, Custom-Built, Industry-Leading Solutions. All Backed by First-class Expertise

Our best-in-class products and services deliver the optimal scenario for surcharging: maximum fee recovery and customer flexibility with minimal disruption, ongoing effort, and risk.



## Out-of-the-Box

Supplement your existing payment technology with a surcharging overlay, our surcharge-enabled virtual terminal and payment pages, payment tools, and embedded solutions.



## Customized

Integrated to fit any existing payment system—even the highly customized, complex, and proprietary.



## Product-Level Surcharging

Vary the surcharge rate across multiple credit card products, which helps minimize the cost of acceptance when businesses have larger transaction values.



## Brand-Level Surcharging

Apply one rate across all credit card products, which simplifies surcharging for businesses that process a variety of cards.



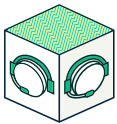
## NetSuite

Sync your cloud-based NetSuite account with our surcharge-enabled payment tools and services.



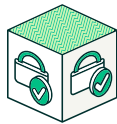
## Auditing Tools

Merchants' surcharge records connect to the general ledger, ensuring organized bookkeeping. Acquiring banks can validate that merchant surcharge behavior complies with its policies.



## Consultative Services

Surcharge acceptance policy, business impact guidance, and 90-day post-launch analysis with ongoing support.



## Compliance

Prevent. Protect. Indemnify. Automated compliance and security on every transaction, with complete indemnification from compliance risk.

"Other surcharging offerings would force us to move to an expensive 3% fixed-rate processing. InterPayments allowed us to keep our payments system in place, but with measurably lower costs."

— B2B WHOLESALE DISTRIBUTOR  
WITH MORE THAN \$100 MILLION  
IN REVENUE



## About InterPayments

InterPayments is an independent payments technology innovator empowering merchants to reduce the burden of costly card processing fees and foster fee transparency. Reach out to our team of surcharging experts to learn more about increasing profit margins and customer satisfaction with surcharging.

**InterPayments**