

Questions to Ask Any Surcharging Provider

Although it appears simple at first glance, surcharging is a nuanced process with numerous details where every action matters. If a surcharging program doesn't include these details, it can limit its success. Recovery rates can be reduced, customer concerns can go unanswered, and compliance risk can introduce fines that wipe out savings and beyond. The best Managed Surcharge Providers will have solutions in place that maximize returns while removing risk from the merchant, leaving them in the best position to succeed.

Questions Every Surcharging Provider Should Answer

- **Does the solution follow all rules and regulations from state/provincial/federal regulators AND card networks?**

InterPayments does. A dedicated legal team tracks the regulatory landscape, while a dedicated development team implements its findings. This ensures that all surcharges calculated by InterPayments are automatically compliant and always up to date with changing rules and laws.

- **Does the solution provider offer contractual indemnification against compliance risk for BOTH federal and state/provincial regulations AND card network rules?**

InterPayments does. If a surcharge's compliance is ever challenged, we will step in to arbitrate. With detailed transaction logging, we always have the data to prove compliance, but if something goes wrong, we will indemnify you against **state, provincial, federal, and card network rules. It's important to note that, across many surcharging solutions, state and provincial rules are not accounted for or indemnified against.** InterPayments does both.

- **Does the solution let you keep your current payment providers and technology?**

InterPayments allows for this. Our technology does not sit in the payment flow and can be integrated with any payment providers you already use or want to use in the future.

- **Does the solution allow you to keep your payments costs on both credit and debit cards the same?**

InterPayments does, again because we do not reside in the payment flow. You can maintain your systems and costs as a result.

- **How does the solution provider help you implement surcharging into your business?**

InterPayments offers a front-middle-back implementation that accounts for your customers and the front office, the transaction itself, and the reconciliation of the ledger. Because every company is different, our implementation team uses a detailed process to ensure that every aspect of surcharging, from how it's messaged to customers to how it's recorded, is tailored to your business's needs.

- **What is the provider's support model regarding surcharging issues? For example, who answers my customer's questions about my surcharge program? How will I know if a state law or card network rule changed?**

InterPayments will always answer any question that comes up from your customers, with our dedicated legal team providing detailed answers if needed. If a state or card law changes, we will contact you to let you know what is changing and when, and how it will impact your surcharging program.

- **Can the solution offer Precise Surcharging, keeping your surcharge rate up to date with your true cost of credit card acceptance?**

InterPayments can if that is the best solution for your business. Our implementation team will work with you to determine the rates that will maximize your return.

- **Can the solution offer Selective Surcharging, so you can choose how and when surcharges appear while remaining compliant?**

InterPayments does. Not all business lines are appropriate for surcharging, and some customer groups may be more sensitive than others. InterPayments works with you to determine these groups and how and where surcharging should be rolled out, while keeping you 100% compliant.