

InterPayments

ISV Partners: Key Verticals

As payment processing continues to evolve, surcharging can now be applied across a wide range of industries. InterPayments empowers merchants to implement compliant surcharging across their business without disrupting the customer's experience.

We've identified key verticals where our solutions deliver the most impact, common challenges they face, and how our approach stands out.

Challenges by Vertical

- **Technology:** Looking to implement surcharging across various payment workflows (e.g., recurring billing, etc.) without complexity.
- **Government:** Can face challenges around maintaining compliance with evolving surcharging laws, as many jurisdictions restrict or prohibit passing processing fees to customers.
- **Construction Tools and Materials:** Only want to surcharge certain customers to avoid affecting long-term relationships.
- **Manufacturing:** May require customization to apply surcharges. Staff may not be familiar with surcharge rules or exceptions.
- **Financial Services:** May encounter difficulty navigating conflicting and overlapping card network rules while maintaining customer trust and transparency.
- **Healthcare Product Distributors:** Must use a fully compliant surcharging solution as unclear or varying regulations around healthcare-related billing can raise legal concerns.
- **Media and Advertising:** Surcharges are difficult to apply consistently when client contracts vary. Agencies are hesitant to risk friction.
- **Travel and Hospitality:** Multiple systems (e.g., booking engine, point-of-sale) must be aligned for proper surcharge application.
- **Non-Profits:** Only want to surcharge certain donors to avoid affecting long-term relationships.

Verticals with High Adoption Rates

- Technology
- Government
- Construction Tools and Materials
- Manufacturing (of all types)
- Financial Services
- Healthcare Product Distributors
- Media and Advertising
- Travel and Hospitality
- Non-Profits

Ideal Customer Profile

- **Role:** Chief Financial Officer, Head of Finance or Accounting, Chief Information Officer, Head of Information Technology, and those in related roles
- **Credit Card Volume:** Over \$50m per year

Our Solution

As a Managed Surcharge Provider, InterPayments offers a comprehensive, end-to-end [compliant surcharge program](#) that seamlessly supplements existing payment processes and vendors.

- Automated selective surcharging so merchants can decide who, when, where, and how much to surcharge
- Contractually guaranteed compliance, backed by indemnification
- Continued customer satisfaction

Example Recovery Cases

2023 Annual Results by Industry

Industry	Total Revenue	Surcharged Transaction Volume	Fees Recovered	Payback Period
Broadcast Media and Internet	\$3.5+ billion	\$110M (3%)	\$2.6M (99%)	3 Weeks
SaaS – Healthcare Services	\$250+ million	\$25M (10%)	\$567K (94%)	3 Weeks