InterPayments

Request a Demo

How Does InterPayments Compare to Other Surcharging Solutions?

Surcharging can seem simple: just add a line item to an invoice to recoup the credit card fee. But under that single line item are credit card rules and costs that are slightly different across 40 million card types, as well as laws that are always changing across dozens of states and provinces. The best surcharging solutions act as a partner, shielding thier customers from surcharge risk with up-to-date technology and contractually guaranteed compliance. This is how InterPayments compares to most legacy surcharging systems.

For more information on our compliant surcharge program, please contact partners@interpayments.com.

Feature Comparison

Feature	InterPayments	Legacy Solutions
Selective surcharging	Included; required by state laws	None – incapable of offering it
Maintain low processing rates	Included; supports CEDP and level 2/3 discounts	None – forced 3% fixed rate
Surcharge with any payment provider	Included	No – must rip-and-replace
Supported payment gateways	Compatible with your existing gateways and workflows	Supports surcharging only with proprietary gateways
Single Use/Virtual Card surcharging	Included	No – incapable
Fit surcharging into your current payment workflows	Included	No – rip-and-replace your payment workflows for their one-size-fits-all offering
Non-US surcharging	US and Canada; Global regions coming soon	None

Service Comparison

Services Offered	Compliant surcharge technology service. **Nothing else.**	Payment processor; surcharging is afterthought add-on feature
Financial Incentives	Paid when fees go DOWN	Paid when processing fees go UP
Do I have to change MIDs to surcharge?	**No** – Use any provider	**Yes** – Must change to higher fixed rate
Fee model	Only fees on surcharged credit cards	High fixed fee on all credit and debit cards
Surcharge Fees paid on non-surcharged credit cards?	No fee paid to InterPayments	No – incapable
Who pays surcharge service fees?	Cardholder or You; your choice	Cardholder; Acquirer's choice

Compliance Comparison

Fully Compliant?	Yes	No
Visa/MasterCard/Discover	Included	Rate and card compliance only
American Express Direct	Included	None; Incapable
US states/territories	Included	None
Canadian provinces	Included	No Canada service