

InterPayments Partner Overview

InterPayments

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With customers increasingly embracing credit cards and digital transactions, merchants incur significant costs in processing fees. In 2022, US merchants paid over \$160 billion in processing fees. Many merchants use surcharging to offset these costs. Surcharging businesses must adhere to state, federal, and card network regulations as non-compliance can result in substantial fines. Merchants need a solution that compliantly maximizes the amount of fees recovered while maintaining customer satisfaction.

As a Managed Surcharge Provider, InterPayments implements a comprehensive, end-to-end compliant surcharge program through both state-of-the-art technology and advisory services.

We empower merchants by:

- Automating selective, precise surcharging wherever you accept payments
- Implementing surcharging across a merchant's business with advice, full-service onboarding and continuous support
- Guaranteeing indemnification against noncompliance risk

Merchants using InterPayments benefit from reduced transaction costs, improved compliance confidence, and simplified surcharge management.

Key Benefits



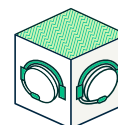
Automated and Comprehensive Compliance

InterPayments offers full compliance with state/provincial, federal, and card brand regulations. Our program utilizes a multi-sourced card database to avoid compliance risks and accidental surcharging. We include 24/7/365 transaction reporting to protect against any non-compliance allegation and contractual indemnification. InterPayments Certification ensures that merchants comply with all applicable laws and regulations, with annual re-certifications to maintain compliance.



Customization to Fit Merchants' Needs

Because each business is unique, surcharging is as well. We automate selective surcharging so merchants can narrowly target fee recovery on payments that create the most margin pressure, such as specific customer types, product lines, and geographies. InterPayments allows merchants to customize surcharges to any compliant rate and removes complexity with managing conflicting card network rules. 100% of our customers use selective surcharging.



A Fair and Customer-Centric Approach

Our solution puts customers first by clearly communicating the surcharge policy before customers make a payment and ensuring that each surcharge is accurately calculated. We enable all teams involved with surcharging, as well as provide training and messaging for customer-facing agents so merchants can provide full payment transparency to their customers. None of our merchants have stopped using InterPayments due to negative customer feedback.

The Journey to Surcharging

Surcharging is more than just adding a fee to transactions; it is a comprehensive program designed to maximize fee recovery while maintaining compliance and customer satisfaction. Each surcharging program is unique, tailored to merchants' specific needs and circumstances. To reach a program that works for them, we recommend merchants follow this multi-stage process:

1

Understanding

Begin by assessing the feasibility of implementing a surcharging program. This initial phase is crucial for gathering baseline information and establishing the foundation for the entire surcharging program.

2

Discovery

Once confirming that surcharging is a good fit for the business, we recommend merchants detail their surcharging needs and determine what they would like their surcharging program to look like.

3

Buy-In

Secure approval and commitment from all necessary stakeholders. This phase ensures that everyone is on board and that resources are allocated for the program.

4

Vendor Selection

The final stage involves finalizing all details and preparing for implementation. This stage ensures that all necessary elements are in place. We recommend merchants create a detailed project plan for implementing surcharging, including vendor selection, pricing, and contract terms.

To learn more, download [Your Surcharging Journey](#).

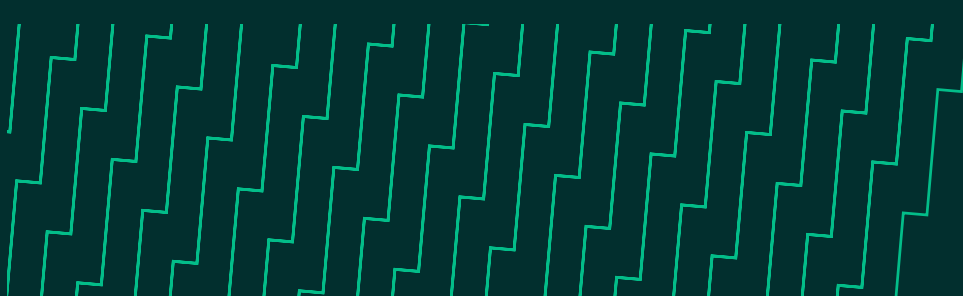
Conclusion

At InterPayments, we believe that surcharging should be fair, transparent, and safe. Our holistic program offers compliant surcharging that seamlessly supplements existing payment processes and vendors without disrupting the customer's experience. We ensure accurate, up-to-date compliance with evolving surcharging laws, helping merchants implement surcharges effortlessly and legally.

For more information, check out the following resources:

- [Surcharging 101 Webpage](#)
- [Surcharge Compliance Overview](#)
- [Surcharging Built for You and Your Customers Webpage](#)
- [Questions to Ask to Determine Merchant Surcharging Need](#)

If you have any questions or to register a deal, please contact partners@interpayments.com



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