

Accept Credit and SUA Cards, Without the Costs

Surcharging offers customers more payment options but on your terms

According to a [National Association of Credit Managers](#) survey, 63% of B2B merchants desired a comprehensive surcharging solution but only 15% had one. B2B merchants who accept credit and SUA cards lose up to 25% of their profits in card processing fees. As digital payments become the norm, offering these options is necessary to grow sales – but at a greater cost.

InterPayments is the only fully customizable surcharging technology that allows you to reduce credit and SUA card processing fees when, where, and how you want. We are NOT a payment processor or gateway - in fact we integrate seamlessly with the payment tools you already have in place.

How It Works

It works just like a sales tax calculator. As soon as your customer offers a credit or SUA card number to pay an invoice, InterPayments automatically calculates and transparently displays the exact card processing fee on the customer's specific card. In fact, InterPayments calculates the exact fee you'd pay on each of the 350,000+ card types that exist. Your customer always retains the option to avoid paying the cost of their card by switching to an alternative payment method, such as debit or ACH.

Whichever payment method your customer chooses, your net margins will improve by up to 25% overnight. InterPayments automates and monitors all the various state, federal, and card brand surcharging compliance rules for you, 24/7.

- 1 Receive Data:** Customer enters card information after seeing notice of possible surcharge
- 2 Calculate Surcharge:** InterPayments instantly delivers that customer card's exact fee (\$0 fee for debit/ACH)
- 3 Deliver Surcharge:** Customer chooses to pay or switch to alternative no-surcharge payment method

Benefits

Problem	Solution
Customers on Terms Pay with a Credit or SUA Card	You've already offered a discount - and then you're hit with more fees. InterPayments provides immediate margin relief by giving your customers their preferred payment option, without the associated costs.
High Fee SUA Cards	You can't initially tell the difference between a credit, debit, or SUA card - until after the sale. InterPayments automatically offsets those fees how and when you want.
High Value Customers Demand Credit & SUA Card Payments	You can't lose an important customer's sale because of the card fees. With InterPayments, you choose which customers or order values pay fees and which ones don't.
Already Passing Along Card Fees, but Non-Compliantly	Already passing along card fees? You may be compliant with the complex 67 state, federal, and card brand regulators governing this practice. Chances are you're not. InterPayments automates and monitors the ever evolving surcharging rules to keep you compliant 24/7.
Manual, Unsecure Payment Processes	Resigned to printing and mailing invoices via snail mail or manually accepting card payments over the phone? InterPayments' PayLink payment invoicing portal is the only one that offers surcharging and reduces admin costs. Eliminate manual processes and surcharge right away. Our web-based, PCI Level 1 compliant payment portal allows you to securely generate, send, and track payments digitally - no integration required.

Customer Success Story

An innovative B2B wholesale distributor in the food service equipment sector implemented InterPayments across its SAP ERP payments platform. Its customers requested credit card payment options to float credit and this distributor knew it would miss sales by rejecting credit cards. The distributor started with a test in one business line and one online purchasing payment channel.

During the test period, they reported zero customer complaints - even amongst large customers. They saw multiple large order values surcharged with no complaints - a sign that customers valued the ability to float credit over the cost of the processing fees. Immediately thereafter, the distributor rolled out InterPayments across all of its product lines, new business units, and payment channels including eCommerce, Live Agent, and physical showrooms.

“First, InterPayments allowed our customers the option to pay as they desired, but in a way that helped us raise our margins. Second, since they’re just a technology provider, it was easy to test and immediately see results before fully committing. Lastly, the other surcharging offerings would’ve forced us to move to expensive 3.5% fixed-rate processing. InterPayments allowed us to keep our payments vendors in place, but with measurably lower costs.”

B2B Wholesale Distributor with more than **\$100 million** in revenue

Questions?

Reach out to us anytime at partners@interpayments.com.