

InterPayments

Top 5 Verticals with Wells Fargo: Key Challenges and Considerations

Across B2B industries, organizations are under growing pressure to recover payment processing costs. Credit card surcharging is an effective strategy, but only when executed correctly. Evolving regulations, disclosure requirements, and customer experience considerations make compliant surcharging complex. Noncompliance can result in fines, brand damage, or loss of processing privileges. In partnership with Wells Fargo, InterPayments helps businesses implement fully compliant, transparent, and automated surcharging tailored to their industry — backed by indemnification.

We've highlighted our top five verticals with Wells Fargo, their unique challenges, and how we address them:

1. Manufacturing

- High-ticket transactions magnify compliance risk
- Varied contracts (custom pricing, etc.) require surcharges to be tailored to each agreement
- Complex product pricing structures (bulk discounts, etc.)

Our Solution

- [Real-time surcharge calculation](#)
- Full compliance with state/provincial, federal, and card brand regulations
- Contractual indemnification

2. Distribution

- High transaction volume with thin margins
- Scaling automated, compliant surcharging across payment channels
- Excluding long-standing or strategic customers from surcharges

Our Solution

- Seamless fee recovery, improving margins (nearly all fees, including InterPayments fees, can be passed to customers)
- InterPayments Certification ensures that merchants comply with all applicable laws and regulations, with annual re-certifications
- [Selective surcharging](#)

3. Business Services

- Recurring billing and subscription models
- Applying surcharges consistently across recurring and ad hoc payments
- Manual processes

Our Solution

- Automated surcharging for both one-time and recurring payments
- Accurate, up-to-date compliance
- Full-service onboarding and continuous support

4. Independent Trades & Contractors (Electricians, HVAC, Plumbing, etc.)

- Increasing credit card usage (a trend being seen across almost all industries)
- Various payment channels
- Inability to replace legacy payment systems

Our Solution

- InterPayments supplements existing payment processes and systems, no rip-and-replace required
- Omnichannel support (phone, invoicing, etc.)
- InterPayments enables 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 at scale

5. Law Firms & Legal Services

- High sensitivity to transparency and fairness
- Maintaining audit-ready reporting
- Strict rules and regulations around payments

Our Solution

- Clear disclosures before customers make a payment
- 24/7 transaction reporting to support internal and external reviews
- InterPayments puts customers first as none of our merchants have stopped using InterPayments due to negative customer feedback

For qualifying questions, check out our [one-pager](#) on determining merchant need for compliant surcharging.