

# Credit Card Fees are No Longer a Cost of Doing Business

Merchants are losing up to 25% of their profits in credit card processing fees. In a world of rising digital payments, credit card fees are already a top 3 cost item for most B2B & B2C merchants.

InterPayments is the only fully customizable surcharging technology that allows you to reduce credit 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 shipping charges or sales taxes. At checkout, your customer chooses their preferred payment option. If they choose a credit card, they'll automatically and transparently see the exact credit card processing fee that InterPayments calculates. Your customer always retains the option to avoid paying the cost of their card by switching to an alternative payment method.

Whichever payment method your customer chooses, your net margins will improve by up to 25% overnight.

## Customer Success Story

An innovative leader in multichannel direct response sales implemented InterPayments for several of their as-seen-on-TV products. The merchant started with a 3 week testing period.

During the trial, period, they reported zero customer complaints regarding the surcharge and no change in conversion rate or customer retention. Immediately thereafter, the customer rolled out InterPayments across all their brands and eCommerce, Live Agent, and IVR channels.

***“ InterPayments provided us an easy way to recover nearly all of the fees we were paying on credit card transactions. This led to a measurable increase in annual profit all without changing our current payment processor.”***

Global Direct to Consumer Brand Distributor with more than \$150 million in annual credit card transactions

## Key Benefits



### Up to 25% Net Margin Improvement

InterPayments provides immediate and measurable positive ROI by allowing you to offer your customers credit card payment options without the associated costs.



### Test Before You Commit

With a click of a button, our multichannel eCommerce, live agent, and IVR integrations make it easy to test surcharging on a single product line or brand before committing. Once you're confident InterPayments is right for you, you can quickly expand across your product portfolio and payment channels.



### 100% Total Control

With a click of a button, InterPayments offers you total flexibility over whether, when, where, and how you surcharge. You are always in total control to ensure the best experience for your customers.



### Customer Checkout Transparency

Surcharging simply makes card fees transparent. We provide best practice notifications and tips to ensure your customers know they can avoid the fee using alternate payment methods such as debit cards.



### Fully Compliant and Automated

67 state, federal, and industry regulatory bodies are constantly monitored to ensure compliance.

## Our Partners and Integrations

InterPayments ensures omnichannel coverage through integrations with all major eCommerce and Virtual Terminal solutions as well as customized integrations with your platform.

