

WORLDPAY AND INTERPAYMENTS

Customized and compliant surcharge software

Automate surcharges when, where, who, and how much you want - without changing your payment process or terms.

As your payments partner, we at Worldpay know that reliable payments are the foundation of your customer experience. Offering a breadth of payment options, including credit cards, powers faster DSO and higher profits. Accepting credit cards offers fast and guaranteed settlement, but also comes at a high cost for some merchants.

Surcharging solves this trade-off. Your customers to pay with their preferred payment method but without all the costs to you. However, surcharging is not one-size-fits-all. Your surcharge program should fit your current customer experience – not define it.

Most merchants consider these 3 factors before launching a surcharge program.



Surcharge in your existing payment process and terms

Integrate surcharges wherever you accept credit card payments, such as a customer portal, ERP, virtual terminal, etc. Surcharge without changing your processing terms.

InterPayments is like your sales tax engine, but for card fees



Automate who, what, where, when, and how much you surcharge

Surcharge just On Account customers. Focus surcharges on a specific business line. Waive surcharges on certain order values or high value customers.

InterPayments' API enables flexibility tailored to your business needs



Contractually guaranteed compliance

Ensure compliant surcharges on every transaction in multiple countries.

InterPayments contractually indemnifies non-compliance risks in the US and Canada

InterPayments

How it works

InterPayments' surcharge software works like your sales tax engine, but for card fees.

Before you process a payment...

Card brand and state rules mandate customers are fully aware of possible surcharges. The disclosure differs for the type of payment accepted: phone, online, recurring payments, etc. InterPayments certifies customer-friendly disclosures.

When you process a payment...

You must calculate a compliant surcharge amount. 67 jurisdictions dictate the amount you can surcharge. InterPayments' API guarantees compliance on every transaction.

After you process a payment...

A surcharged payment processes like any other payment. However, you must account for surcharges in your general ledger, payment confirmations, refunds, sales taxes, etc. InterPayments ensures you properly account for surcharges end-to-end.

LEARN MORE ABOUT SURCHARGING

Most interested merchants like you first have a 30-minute call to learn more about how surcharging may impact their business.

Get in touch with our dedicated InterPayments team at: InterPayments@FisGlobal.com



Use Cases

InterPayments' flexible and simple API installs wherever you accept payments

ERPs and Payment Gateways

Surcharge orders and invoices within your ERP. Worldpay at FIS customers surcharge in the following systems:

- SAP
- Epicor Prophet 21/Eclipse
- Oracle NetSuite
- And others...

Virtual Terminals

Surcharge phone payments through your virtual terminal. Worldpay at FIS merchants surcharge through:

- Xi Pay
- Worldpay Express and Element VTs
- Hosted payment pages

Online E-Commerce & Customer Portals

Surcharge any online payment however you accept payments today. This includes one-off and recurring payments.

- Customer payment portals
- E-commerce websites
- Emailed payment links