InterPayments

Ensure Merchant Surcharge Compliance with InterPayments Audit Portal

	terPoyments didit and Compliance Portal 154.122									Log Ou	
					t Dashboard wing LIVE data						
					Merchants w Processor Audit						
				Proce	ssor Audit Report ded 85 records 📀				E Export	C Refresh	
Merch		하 역 Processor	Statu Compliant T		Current Rate	0 ¥	Update Frequency	r Next Rate ≎ ₩	Next Rate Change Notification Sent	Rate Change © Date	
1,100	Flavors	interchange	 Compliant 	Active	1.7690%		Daily				
S0th P	Percentile (Average Merchant)	interchange	Compliant	Not Active	3.5900%		Monthly	3.5900%	2023-09-29	2023-10-13	
Barga	inova Dollar Store	default	⊘ Compliant	Active			Daily				
Cubic	ova Auto	default	⊘ Compliant	Active	2.9770%		Yearly			2024-07-23	
Dollar	s and Days	default3	⊘ Compliant	Active	3.0420%		Yearly		2023-07-01	2024-07-15	

Now more than ever, merchants are demanding the ability to surcharge. As surcharging demand grows, card networks and state regulators are aggressively enforcing surcharging compliance against merchants and their acquiring banks. Banks need to control and monitor their merchants' surcharging behavior to stay compliant and avoid fines.

InterPayments' Audit Portal automates real-time surcharge compliance reporting and verification at the merchantand transaction-level.

Cover All Aspects of Surcharge Compliance

- State, Territory, and Provincial (Canada) compliance status: Confirm your merchants are following legal regulations in the regions in which they operate
- Card network compliance status: verify your merchants have completed required notices, disclosures, and adhere to other card network rules

- Rate compliance status: Ensure and validate your merchants never profit from surcharges or exceed state and card network caps
- Onboarding status: Understand when your
 merchants went or will go live with surcharging and what compliance aspects are complete still in progress

Automated Surcharge Compliance Reporting

- Real-Time: Get 24/7, up-to-the-minute updates on merchant compliance status at the merchant and transaction level
- Comprehensive: At-a-glance views of merchant surcharge activity, surcharge rate, rate change amounts and times, MIDs, and more
- Easy to Use: An intuitive interface with detailed popover descriptions of every data category

The Right Information When and Where You Need It

Q

InterPayments' Surcharge Service allows you to monitor compliance statuses and take action if/when compliance events occur. Ð

Version history at an individual level for every data category lets you see exactly when and how activity changed, as well as all of the merchant data at the time of the change

Quick Export and Detailed Filtering

options take only the data you need and deliver it into a spreadsheet for robust analysis and integration into reports

Audit Portal is just one part of how InterPayments delivers the surcharging capabilities your merchants need with the compliance and tools that you require. To learn more, <u>reach out to us today</u>.

InterPayments is a payments technology innovator focused on helping merchants reduce the burden of costly interchange fees and markups.

Interested in using InterPayments for the surcharging needs of your merchants? <u>Talk to us today</u>.



100523

Interpayments.com

InterPayments