PayLink – Features and Benefits

Surcharging is a must-have for today's merchants. Thanks to digital transactions, credit card usage is growing rapidly, but fees to accept them run 2-4% of the transaction amount. This is most merchant's second-highest operating cost after labor, according to the National Retail Federation. It's why at least 63% of merchants like you are looking for a surcharging solution – a number that's growing every day.

InterPayments PayLink has what you need.
PayLink is a versatile, easy-to-use virtual terminal that simplifies and standardizes the connection to your payment gateway. But it also integrates the InterPayments surcharging engine, giving you the option of compliant surcharging on any transaction. PayLink offers all the benefits of your gateway, surcharging, and auditable record-keeping, all from a single location.

Key Benefits of PayLink

Best-in-class surcharging: InterPayments surcharging technology is always included with PayLink, allowing you to choose what parts of your business will surcharge and at what level. Surcharging can be disabled anytime, and every surcharge fully complies with card rules and state laws.

Maximum savings: Surcharging with PayLink pays for itself in just days for most merchants. It reaches the highest possible credit card fee savings by calculating and charging your true cost of card acceptance. Customized surcharges based on Merchant ID (MID) and customer preferences ensure you can surcharge anywhere you want with minimal business disruption. L2 and L3 transaction rates are fully supported.

Rapid deployment: PayLink is fully integrated with your payment gateway, ensuring the fastest possible rollout to your business.

Convenient and intuitive: PayLink stores customer data for quick repeat transactions and automated recurring billing and supports every payment method included with your gateway.

Certified security: PCI Level 1 and ISO 27001-compliant security measures, including Multi-Factor Authentication (MFA), protect every transaction.

Solutions Powered by PayLink

Virtual Terminal: Transactions are managed with ease through PayLink's user-friendly Virtual Terminal, ideal for businesses that prefer hands-on payment processing.

Hosted payment page: PayLink's API-powered hosted payment page adds a compliant surcharging solution directly to your website.

Invoice/Payment links: Generate secure links for quick transactions, streamlining the payment process for remote sales and online payments.

Auditable records: PayLink keeps a record of each transaction with surcharges as a separate line item, enabling auditable record trails and general ledger reconciliation.

Embedded payments coming soon: PayLink will soon be embeddable into existing web pages, making it even easier for your customers to complete transactions.

Partnerships
InterPayments is a trusted partner for many of the largest organizations in finance and payments:

"InterPayments calculates the surcharge, determines debit or credit card, it's easy to use, and it emails customers right away. It does all of that so my team doesn't have to worry about it."
-Karen Kopesky, Credit & Collection Manager at Isolatek International