

State Compliance Example Sheet

InterPayments automates state-level compliance down to the details.
This goes beyond zeroing out Maine and Connecticut.

Colorado

Merchants have the option to:

- Surcharge at 2% or...
- Up to the exact cost of acceptance on each card

InterPayments allows and automates either option.

Illinois

Many providers will only surcharge at 1% due to a legislative line that was proposed but was adjourned.

InterPayments has concluded this is not enforceable.

Massachusetts

MA law prohibits surcharge, but InterPayments finds the state Attorney General allows surcharge.

InterPayments empowers merchants to automatically enable or prohibit surcharges in MA at the click of a button.

New York

State Regulators voted to update laws in December 2023, effective February 2024 to have highly transparent laws. Here a seller must post the highest price that a credit-card-paying customer would pay. This can effectively prohibit surcharging.

InterPayments can work with partners and merchants to map out compliant options for updating pricing practices to enable processing fee recovery.

Mississippi

MS prohibits surcharges on MS-government issued cards.

InterPayments automatically prohibits surcharges on these card types.

New Jersey

Merchants can maximize their fee recovery in NJ, by allowing merchants to impose surcharges to the lesser of the card network cap or the cost of accepting the credit card transaction.

InterPayments automatically calculates the exact cost of acceptance for every card transaction in real-time.