SuperPay

MERCHANT PARTNER GUIDE · 2026

Show shoppers their top 3 cards at checkout.

SuperPay sits in the decision layer between the cart and the card. When shoppers see real reward amounts at checkout, they buy with more confidence, reach for higher-value carts, and come back more often.

v2026.1 · superpayrewards.com/merchant-partner-guide · hello@superpayrewards.com

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Company & product

SuperPay is the AI-powered payment intelligence layer for the modern wallet. On the consumer side we tell shoppers which card to use at every merchant, surface unused perks, and forecast their best path to maximum rewards. On the merchant side, our Checkout API adds a smart card-recommendation widget to your checkout — surfacing the top 3 cards by reward rate for this purchase as stacked, individually-tappable rows (best first). No integration with your payment processor required.

What you get as a partner

- A REST API that returns the top 3 ranked card recommendations for any checkout session.
- A drop-in widget (one <script> tag) that renders the top 3 cards as stacked, tappable rows on your existing checkout.
- Sandbox + production environments with revocable, scoped API keys and origin allowlisting.
- Distribution to the SuperPay shopper base — featured placement, push, and in-app discovery.
- A real human on launch: hello@superpayrewards.com.

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The thesis · Reward visibility drives purchase confidence.

Shoppers with multiple credit cards face decision fatigue at checkout. Which card should I use? Am I missing rewards? That hesitation costs you conversions. SuperPay removes the question entirely.

Without SuperPay

Shopper hesitates, second-guesses their card choice, maybe abandons the cart. You lose the sale — not because of price, but because of friction.

With SuperPay

Shopper sees their top 3 cards stacked best-first — 'Chase Sapphire — earn $12.90', 'Amex Gold — earn $10.75', 'Citi Custom Cash — earn $8.60'. They tap the one in their wallet, feel smart, and buy with confidence.

> ONE-LINE PITCH
>
> SuperPay shows your shoppers their top 3 cards for this purchase, with exactly how much they'll earn on each — turning checkout hesitation into purchase confidence.

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Who it's for

Great fit

- Direct-to-consumer brands online that protect a brand price.
- Premium, considered-purchase products (apparel, beauty, electronics, travel, subscriptions) where 10–20% off damages positioning.

- Brands with email or SMS lists they want to reactivate without a code drop.
- Brands seeking category-level distribution to shoppers already optimizing card spend.

Probably not a fit (yet)

- Pure marketplaces where you don't control checkout.
- Hyper-low-margin commodity goods where every dollar of reward eats the unit.
- Regulated categories where promotional rewards trigger compliance review.

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How it works · One call. That's the integration.

- Request a recommendation by passing the cart amount and category (or MCC) to /v1/recommend — server-side, or directly from the widget.
- Render the recommendation on your checkout via the drop-in widget (one <script> tag), or build your own UI from the JSON response.
- Shopper picks up the recommended card and completes purchase through your existing processor. Their card issuer awards the reward directly, on the issuer's normal cycle.

> IMPORTANT
> SuperPay is a recommendation-only platform. We never process payments, hold funds, mint rewards, or pay out shoppers. Your existing payment processor (Stripe, Adyen, Shopify Payments, etc.) handles the charge unchanged, and the shopper's card issuer awards rewards directly under their existing cardholder agreement.

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Integration walkthrough

Step 1 — Get your sandbox key

Visit /for-merchants, fill in your business name, contact email, and store origins. You'll receive a verification email — click it and your sandbox key is provisioned immediately.

Step 2 — Get a recommendation

```
curl -X POST https://superpayrewards.com/v1/recommend \
  -H "Authorization: Bearer sp_test_..." \
  -H "Content-Type: application/json" \
  -d '{
    "amount": 87.45,
    "mcc": "5411",
    "merchant_name": "Whole Foods Market"
  }'
```

Step 3 — Embed the widget

```
<div data-superpay-recommend
  data-amount="87.45"
  data-mcc="5411"
  data-merchant="Whole Foods Market"
  data-superpay-effective-cost-target="#sp-effective-cost"></div>

<!-- Optional: target the widget fills with the effective-cost
     line, e.g. "Effective cost with SuperPay: $82.21 — after
     $5.24 rewards". Place under your Pay / Place Order button. -->
<div id="sp-effective-cost"></div>

<script src="https://superpayrewards.com/v1/widget.js"
  data-key="sp_test_..." async></script>
```

The data-superpay-effective-cost-target attribute is opt-in. Leave it off and nothing extra renders. When set, the widget fills the referenced element with a single muted line showing the cart total minus the top pick's estimated rewards. Gated so it never lies to a shopper: cashback top pick only, positive reward estimate only, known cart amount only, and the resulting effective cost must be non-negative (rewards never shown as exceeding the order total). Points/miles cards, $0 estimates, missing amounts, or a negative effective cost all suppress the line silently.

Step 4 — That's it. The shopper does the rest.

The shopper picks up the recommended card and pays through your existing processor. Their card issuer awards the reward directly under their cardholder agreement — there's no SuperPay-side confirmation, no webhook, no payout to wire up. SuperPay never holds funds or settles rewards.

Step 5 — Promote to production

Email hello@superpayrewards.com with your sandbox merchant ID and production domain(s). We'll issue a live sp_live_ key and walk through your first 100 live transactions together.

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Pricing · Free, forever.

- Install: $0. One script tag, one div. No SDK, no build step, no processor change.
- Monthly: $0. No monthly fees, no per-call charges, no usage caps.
- Contract: None. No rev share, no commitments. Cancel any time.
- Questions? Email hello@superpayrewards.com.

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Security & compliance

What we do

- Issue scoped, revocable sp_live_ API keys per merchant; sandbox keys use the sp_test_ prefix.
- Enforce origin allowlists per key — the widget refuses to load on unlisted hosts.
- TLS 1.2+ everywhere. PCI scope is limited to your existing processor.
- Rate-limit every recommendation request (300/min per key by default).

- Log every key issuance, revocation, and admin action with audit trail.

What we don't

- Touch your shopper's PAN, CVV, or any cardholder data.
- Sit in your payment flow — your processor still handles the actual charge.
- Hold funds, mint rewards, or pay out shoppers — the shopper's card issuer awards the reward directly.
- Resell shopper data. Ever.
- Ship customer email or order details to third parties without an explicit DPA.

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FAQ

Does this replace my loyalty program?

No. SuperPay sits alongside it. The widget surfaces the top 3 cards for the purchase; your loyalty program continues to handle deeper LTV mechanics.

Can shoppers stack the SuperPay recommendation with promo codes?

Yes — the recommendation is informational. The shopper still pays through your existing checkout and applies whatever promo codes you allow.

What if no card in our catalog matches the purchase?

The widget silently no-ops and never blocks the buy button. The endpoint returns HTTP 404 NO_RECOMMENDATION for server callers.

Is this a credit card? Do shoppers need to apply for anything?

No. SuperPay only recommends a card the shopper already has (or could apply for separately at their issuer). The shopper's card issuer awards the reward directly under their existing cardholder agreement. SuperPay never holds funds, mints rewards, or pays out shoppers.

How long until I'm in production?

Sandbox in 15 minutes. Production keys typically issued within 1 business day after a quick review of your domain and use case.

Can I revoke a key?

Instantly, from your merchant dashboard or by emailing us. New keys are provisioned in seconds.

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Launch checklist & contact

Pre-launch checklist

- Sandbox key issued and successfully returning recommendations from /v1/recommend
- Widget rendering on your staging checkout
- Production domain(s) added to allowlist

- Cart amount + MCC (or category) wired into the widget mount on every checkout page
- Customer support team briefed on the affordance
- Live sp_live_ key issued and rotated into your env

> NEED HELP? TALK TO A HUMAN.
> Email hello@superpayrewards.com with your sandbox merchant ID, the URL of your checkout, and a one-liner about what you're trying to test. We typically reply same business day.

Useful links

- /for-merchants — sign up & live widget demo
- /v1/docs — full API reference
- /merchant-partner-guide — this guide on the web (always current)
- /blog — product & rewards strategy writing
- /security — security policy