

Show shoppers their best card 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.

01

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 — showing shoppers exactly which card maximizes their rewards on this purchase. No integration with your payment processor required.

What you get as a partner

- A REST API to query card recommendations for any checkout session.
- A drop-in widget (one `<script>` tag) that renders the card recommendation 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.

02

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 'Use your Chase Sapphire — earn \$12.90 back on this purchase.' They feel smart, buy with confidence, and come back knowing your checkout works for them.

ONE-LINE PITCH

SuperPay shows your shoppers exactly how much they'll earn by using the right card — turning checkout hesitation into purchase confidence.

03

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.

04

How it works · Three calls. That's the integration.

- Mint a reward from your server with the amount, expiry, and any targeting metadata.
- Attach it to a checkout session by passing the reward token to the SuperPay widget.
- Verify redemption server-side via webhook or polling once the shopper completes purchase.

IMPORTANT

SuperPay never moves money inside your checkout. We attach a reward; your existing payment processor (Stripe, Adyen, Shopify Payments, etc.) processes the actual transaction unchanged.

05

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 — Mint your first reward

```
curl -X POST https://superpayrewards.com/v1/rewards \
  -H "Authorization: Bearer sk_sandbox_..." \
  -H "Idempotency-Key: order_98123" \
  -H "Content-Type: application/json" \
  -d '{
    "amountCents": 750,
    "currency": "USD",
    "expiresInSeconds": 1800,
    "metadata": { "orderRef": "order_98123" }
  }'
```

Step 3 — Embed the widget

```
<script
  src="https://superpayrewards.com/v1/widget.js"
  data-key="pk_sandbox_..."
  data-reward="rwd_live_8e3...d2"
  async></script>
```

Step 4 — Confirm redemption after purchase

```
POST /v1/rewards/rwd_live_8e3...d2/confirm
Authorization: Bearer sk_sandbox_...

{ "orderId": "order_98123", "amountChargedCents": 12900 }
```

Step 5 — Promote to production

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

06

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.

07

Security & compliance

What we do

- Issue scoped, revocable API keys (publishable + secret) per merchant.
- Enforce origin allowlists on the publishable key — the widget refuses to load on unlisted hosts.
- Sign all server callbacks (HMAC-SHA256) so you can verify webhooks.
- TLS 1.2+ everywhere. PCI scope is limited to your existing processor.
- Rate-limit and idempotency-key every reward mint.
- 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.
- Resell shopper data. Ever.
- Ship customer email or order details to third parties without an explicit DPA.

08

FAQ

Does this replace my loyalty program?

No. SuperPay sits alongside it. Many partners use SuperPay rewards for top-of-funnel acquisition and reactivation, and reserve their loyalty program for deeper LTV mechanics.

Can shoppers stack SuperPay rewards with promo codes?

By default, yes. You control eligibility per reward via the `metadata.eligibility` field — gate by SKU, customer segment, or order minimum.

What happens if a reward expires before redemption?

Nothing. You're not billed for unredeemed rewards. Expired rewards are flagged in your dashboard so you can tune your default expiry window.

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

No. SuperPay credits the shopper's existing card via statement credit or wallet balance. There's no new card, no credit pull, no application.

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.

09

Launch checklist & contact

Pre-launch checklist

- Sandbox key issued and successfully minting rewards
- Widget rendering on your staging checkout
- Server-side confirm endpoint wired to your order webhook
- Production domain(s) added to allowlist
- Reward amount + expiry policy decided
- Customer support team briefed on the affordance
- `pk_live_ / sk_live_` keys 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