



# Commercial Card Optimization

**Maximize savings. Save time.**



1%

Average savings realized  
from Level 3 processing

## What is Commercial Card Optimization?

If you do business with large companies and government agencies that pay via purchasing cards and corporate cards, you can significantly lower transaction costs.

Entering line-item details from invoices at the time of payment helps to validate the authenticity of the transaction. Passing this information to the card brand and the card issuer bring insights into the cardholders' transactions, which reduces risk and in turn qualifies for a lower interchange rate.

# Understanding Level 2 & 3 processing

In order to achieve Level 2 and Level 3 processing, businesses must accept either purchasing cards, corporate cards, business cards or government spending accounts (GSA) issued by Visa or Mastercard.

- Level 1 processing only requires standard transaction details such as payment amount and date.
- Level 2 processing adds sales tax and customer identifier to the transaction.
- In order to achieve Level 3, line-item detail must be captured and sent with every transaction authorization, including information like tax ID, shipping ZIP, freight amount, item description, quantity and product code.
- Large ticket purchases must meet Level 3 standards as well as minimum dollar thresholds as set by the card brands.

\*Sample rates for illustration purposes. Refer to Visa and Mastercard interchange tables for specific rates.



## Corporate CNP rates\*

Level 1 – 2.70%

Level 2 – 2.50%

Level 3 – 1.90%

Large ticket –  
1.45% + \$35



**\$3,365**

Savings missed in one month from a business who opted to do Level 3 processing on their own.

## The complexities of optimizing 100% of qualified transactions

The opportunity to save significant money can really add up. However, the challenge is that the data required to achieve Level 2 and Level 3 savings is both specific and complicated.

- All the required data fields must be completed with valid data. To achieve Level 3 savings, 25 data fields must be correctly entered and arranged in the right order for every transaction.
- Authorization and settlement must be completed within 24 hours to avoid costly transaction downgrades.
- Availability and knowledge of staff can result in mistakes that erase any savings. Not to mention the labor opportunity costs for time that could be spent on data analysis or other activities to support the business.
- The development or acquisition costs of specialized software can eat into savings.

## Why allow U.S. Bank to process Level 2 & 3 payments for you?

Most business leaders want to concentrate on running their business – not optimizing interchange costs. With Commercial Card Optimization, you can take advantage of our backend software that will automatically populate the data needed to qualify for the lowest processing rates.

- Achieve the lowest rates on 100% of your commercial card transactions with no up-front costs and no change to payment acceptance systems or processes.
- We enter and pass along valid data at the time of the transaction, so settlement windows are always met.
- We report interchange savings on your processing statement every month.
- We keep up with rules and rate changes from the card brands. Our software will adjust based on market updates to keep them processing at the best rates 100% of the time.



**We spend the time**

**You save the  
money**



## Let's get started

Ready to save thousands off processing fees? Getting started is as simple as 1-2-3:

1. Contact us for a free savings analysis
2. Enroll for free and pay no setup or monthly account fees to implement the service
3. Start saving on every Level 2 and Level 3 qualified transaction.



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