



Payment Optimization

Take advantage of Commercial Card Optimization

Many businesses are leaving money on the table and don't realize it. The fees from credit card acceptance are a part of doing business, but most businesses are unaware that card brand programs exist to help reduce these fees.

There are hundreds of levels of interchange with rates ranging from as low as .05% to as high as 3.25%. What determines the cost of interchange is based on many factors, including benefits given to the cardholder and perceived risk. While each interchange level might have static costs pre-determined by the card brands, many transactions are eligible to qualify at lower-cost tiers.

Most businesses collect Level I data, which includes the minimum information required to authorize and process a payment transaction. Collecting less data increases the mitigation risk for fraud, which is why Level I data carries the higher fees. By taking advantage of Level

II and Level III processing through our Commercial Card Optimization program, transactions can be eligible for the lowest possible interchange rates. Level II and Level III processing does this by collecting additional information to reduce the risk associated with each transaction.

Level II and Level III transactions are enhanced data capture levels that provide more in-depth information, usable by the card brands and their issuers. The additional information has value to the card networks, their issuers and the business customer (merchant) and could qualify the business customer for reduced interchange fees if the enhanced data is presented with the transaction authorization.



Identify Commercial Card Optimization Opportunities

Providing Level II and Level III data points can be a challenge for businesses for a few reasons:

- Not reliably collecting the required information from their customers
- Not transmitting data in the required format due to lack of an appropriate solution
- Not working with a payment processor that is certified to process Level II and Level III data

Our payment solutions consultants can identify opportunities to optimize commercial card acceptance and provide recommendations that can help lower interchange fees, improve cash flow, and enhance reporting. Our Commercial Card Optimization program populates the necessary data for your business with no up-front cost.

Potential Savings on a \$5,000 transaction

Qualification	Data Requirement	Interchange Rate Visa/MC	Interchange Fee	Potential Savings
Level I	electronic authorization, timely settlement	2.70% + \$0.10	\$135.10	\$10 \$30
Level II	sales tax and purchase order number	2.50% + \$0.10	\$125.10	
Level III	invoice number, description, SKU, quantity, unit cost	1.90% + \$0.10	\$95.10	

To learn more, please contact your sales representative.