Credit card interchange rates are extensive and complicated. And rates can vary based on a variety of factors:

- Ways to optimize card payment acceptance:
  - Analyze the current environment and setup
  - Discover opportunities for improvement
  - Ensure Level 2/3 data is transmitted with commercial card transaction authorizations
  - Implement cost saving solutions

Interchange rates are determined by complex variables and you need to know what you’re dealing with. Every payments-related expense analyzed for efficiency and brought under management drives money straight to your bottom line. Your acquirer can help you:

- The interchange rate for a transaction is impacted by how it is authorized, processed and settled.
- The amount of data collected to authenticate a transaction can influence the applicable interchange rates.
- Interchange rates differ for transactions where the card is physically present (in-store purchase) versus where it is not (online purchase).

Identifying opportunities to save on commercial card transaction fees can be complex. That’s where we can help. At U.S. Bank, our payments professionals will work with you to analyze your unique business and payment data to find ways to efficiently process transactions while delivering a fast, convenient and secure payment experience to your customers.

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1 MAG 2017 Mid-Year Conference, “Optimizing Card Fees”, February 2017
3 More than 700 interchange categories impact these rates

LEVEL 1
Transactions are Business-to-Business transactions that do not include any party verification information. The merchant submits a limited set of information, typically a non-card transaction, to the acquirer, which can be completed online or over the phone.

LEVEL 2
In addition to the information in LEVEL 1 transactions, these transactions include sales tax. The merchant can accomplish this with a physical terminal.

LEVEL 3
These transactions involve Business-to-Business transactions that include line-item detail. They are achieved with enhanced virtual payment gateways and are eligible for lower interchange fees.