

Secure Payments API for Developer Partners

Vantage card processing API for application developers and system integrators with a business-to-business (B2B) customer focus

- Differentiate your payment acceptance options with our Level 3 B2B payments API. Don't settle for integrating just another business-to-consumer (B2C) payment gateway.
- Select a payments API that can process *both* consumer and commercial cards at the very lowest rates available.



What is the opportunity?

It is estimated that the total amount of purchasing card (p-card) spending in North America is growing at about 15% annually and will reach \$218 billion by 2012. Along with this growth in payment volume, more and more business-to-business and business-to-government buyers require the seller to provide line item invoice data when accepting their commercial card payment. Consumer oriented payment gateways are not capable of meeting business, corporate and purchasing card requirements like our Level 3 payment gateway API.

Most businesses accepting payments from other businesses and government agencies are NOT qualifying for the best available Interchange rates because their merchant account is not set up properly. And most business software developers and system integrators have yet to embed Level 3 technology. Recognizing this before your peers and competitors, your integration of Level 3 payment processing opens enormous opportunity.

A Feature Rich API

In addition to card payment processing; our gateway is feature rich, supporting customer profile and card data storage, invoicing, secure checkout, recurring billing, ACH, gift card and more.

The API and development kit is free and integration support is provided to you at no cost. We can provide sample code based on your programming language, demo accounts for testing and responsive technical assistance.

Of course, adding Level 3 capability for your clients accepting commercial cards differentiates your solution and more importantly lowers their overall bottom-line processing expenses. By implementing our API you can help your clients identify commercial card transactions capable of Level 3 Interchange then prompt for additional information, significantly reducing excessive data entry. In addition, our solution can be set to automatically populate data for Level 3 transactions, further maximizing system efficiency.

Your Level 3 payments API integration with Vantage means Interchange pass-through pricing to lower commercial and GSA purchasing card acceptance expenses, improved operational efficiency and reduced risk and PCI card data security compliance costs for you and your valued clients.

API highlights

- Process credit card and e-check/ACH transactions
- Process both consumer and commercial card payments at lowest possible costs
- Submit line item detail to qualify for incentive Level 3 data rates
- Store customer profiles
- Process recurring payments
- Email receipts
- Email invoices with payment links
- Operating system and platform independent
- Detailed API integration guide available
- Integrations samples available C++, PHP, VB, ASP VB, NET, ColdFusion, and Java
- Free Test account available

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Vantage Level 3 Card Processing at a Glance

Vantage provides commercial Level 3 and GSA purchasing card payment acceptance.

What is Level 3 processing?

Level 3 processing refers to passing the line item detail from the invoice when submitting the sale transaction for settlement. Level 3 Data is additional information about a transaction which is commonly found on an invoice, such as product/service descriptions, quantities and other details.

Visa® and MasterCard® apply higher Interchange rates for business, corporate, purchasing and GSA transactions if Level 3 Data is not included with the transaction. For example, a Level 3 qualified transactions can save up to \$11.10 per \$1,000 in sales.

For more information on Level 3 processing, watch a three minute video at: VantageB2B.com.



What about PCI card data security?

PCI card data security is an important issue for businesses accepting card payments today. Use our API to securely store customer profiles and payment data (Section 6 of the API Users Guide). Secure checkout integration provides real-time payments without collecting, transmitting, storing or even touching cardholder data for one-time, repeat and recurring billing. Our well documented API can show you how to architect your solution to stay out of scope with the Payment Card Industry Data Security Standards using a tokenization solution. We can provide sample code and responsive technical support to make implementation fast and easy.

Why choose Vantage to Process Level 3?

- Vantage has been a trusted name in merchant services since 1996 and began boarding Level 3 merchant accounts in 2000.
- Vantage provides a dedicated personal service relationship. We have an A+ record at the BBB.
- We provide free consultations, payment acceptance best practices and savings analysis.
- Vantage has a very experienced underwriting team in house. Many of the underwriters at the banks today don't understand B2B commerce, card not present, large ticket or high volume.
- A Vantage Level 3 merchant account implementation will include a PCI DSS security plan that will keep you from handling card sensitive data and out of scope for PCI.
- Our merchant service agreements are month-to-month with no early termination fees.
- Vantage has no annual fees, no long term contract, no early termination fee, no PCI fee, no monthly minimum fee, and no batch closing fee. Pricing is very transparent on a direct Interchange pass through billing structure.
- Vantage provides processing loyalty rewards for accepting card payments with us. Check out vantagepointsrewards.com for all the details.

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Partner with Vantage to Grow your Business

When selecting a payment processing partner you want a trusted advisor, one who understand your business goals, has the ability to marshal resources, is responsive to your request and is willing to be held accountable. Vantage offers a single point of contact that has the responsibility and accountability for the solution, even when multiple business partners are involved.

Technical Know-How

Vantage delivers the technology and the technical support required to implement the best business payment processing solution with the right features and at the right price.

Facilitate Business Development

We are looking to develop close ties with the partners we work with. Vantage can help you by including promotion and marketing opportunities with a custom landing page on our instant merchant Interchange rate quote calculator.



Best Value package in the Payments Industry

In addition to revenue share we offer the best value package of rates, service, terms, solutions and incentives in the payments industry. Our partners can feel good about recommending Vantage merchant services. Don't lock your clients into a long term contracts with early termination fees or subject them to non-qualified surcharges. Working with Vantage, we share your commitment to cultivate a personal relationship built on quality service.

Experience & Expertise

Vantage provides specialized tools and resources for helping clients manage Interchange qualification. Our risk underwriting is knowledgeable in approving the unique criteria of B2B and B2G merchant accounts. Proper account set up, assigning the correct Merchant Category Code (MCC) and registering for Large Ticket programs when applicable are all important aspects of selecting a partner. Professional service and complimentary payment consulting on the ever changing payment landscape, from government regulation to litigation fall out, are key performance areas of a long term relationship. While advice on best practice payment policies can prove invaluable.

More Reasons to Partner with Vantage:

- **Help clients save money with lower processing costs**
- **Differentiate your service offering from other solution providers**
- **Attract and retain more business**
- **Revenue share opportunities**
- **Become your own testimonial... and lower your own card payment expenses**

Not all merchant services providers are created equal. And not all payment APIs are created equal.

Please contact us so we may email you the Level 3 API documentation for your review. We look forward to the opportunity to explore a partnership together.