



Level 3—Commercial Card Payment Solution FOR BUSINESS-TO-BUSINESS & BUSINESS-TO-GOVERNMENT MERCHANTS

Accepting Commercial Cards

Commercial credit cards are being used to replace inefficient and expensive paper purchase order processes by businesses, corporations and government agencies with payments estimated to reach \$185 Billion by 2010. Accepting commercial credit cards like Corporate, Business, Purchasing and GSA cards are an important component of a company's payment policies.

Keys to a Level 3 Merchant Account

Optimize your commercial card acceptance with a Level 3 merchant account.

Insist on an Interchange pricing structure

Interchange is the largest cost component of delivering merchant services and for merchants accepting commercial cards, eliminating non-qualified surcharges are especially important. Direct Interchange pass through pricing is the most transparent method and positions you to qualify for all the incentives rates available such as Purchasing Large Ticket, GSA Purchasing and Visa B2B incentive rates for select industry categories.

Use Level 3 Payment Technology

To submit the data needed to get the best rates, Level 3 payment processing technology must be used. Standard credit card terminals and B2Consumer payment software are not capable of supporting Level 3. We recommend the benefits of Software as a Service that can be accessed through a secure web application. With evolving Level 3 requirements, virtual software is always the most updated version and multiple users can access the service on any computer with Internet access without the challenges of traditional software licensing, installation, networking, security and upgrade management issues.

Consider Card Data Security

Securely storing card holder data is critically important today. The best practice is to avoid having card data stored on local PCs or servers. For greater efficiency and customer service, companies often store card data on repeat customers. Securely storing card data offsite using a secure, Payment Card Industry Data Security Standard (PCI) compliant Level 3 technology can greatly reduce the risk of a data compromise.

Select an experienced Level 3 merchant services partner

Providing Level 3 processing solutions means managing Interchange rates and qualification criteria for commercial MasterCard and Visa card payments. The reality is that most businesses accepting commercial cards from their buyers are NOT qualifying for the BEST available rates because their merchant account is not set up or registered properly.

Upgrade to a Vantage Level 3 Merchant Account

- ▶ Month-to-Month Contract
- ▶ Personal Point of Contact
- ▶ Earn Vantage Point Rewards

Level 3 Software as a Service

Eliminate software maintenance concerns, provide robust security and fraud reduction tools and the ability to process Level III data, which will significantly reduce processing costs for your Business-to-Business (B2B) and Business-to-Government (B2G) transactions.

Level 3 Transaction Processing Options:

- ▶ Key-enter Level III transaction in to the Virtual Terminal accessible via a web browser on any internet-enabled computer.
- ▶ Connect a USB compatible card swipe to the computer and swipe your Level 3 transactions in to the Virtual Terminal.
- ▶ Add the optional Shopping Cart and accept Level 3 transactions online.
- ▶ Integrate with the optional API and send Level 3 transactions to for processing.
- ▶ Set-up the optional Recurring Billing module and process recurring Level 3 transactions.
- ▶ Upload Level 3 transactions through a CSV file with the Batch Processing option.
- ▶ Process Level 3 transactions through Mobile devices.

Adding Level 3 Data:

- ▶ All processing methods have access to the Virtual Terminal in order manage and view transactions.
- ▶ Merchants are prompted to enter Level 3 data only for transactions that will benefit from adding the data, significantly reducing excessive data entry.
- ▶ Defaults can be set to pre-populate Level 3 data fields with applicable information.
- ▶ Auto populate data for Level 3 transactions or add Level 3 data at any point before settlement.

Please select a transaction to add Level III Data:
It is recommended to add Level III Data to transactions whose Reasons are wrapped in "" "" such as ""Visa Purchasing"".

Virtual Terminal screen shot of easy Level 3 Data entry

Level III Data to a transaction. The form below may be used to default the addition of level III data on future transactions. Each of these fields is optional. Below will not add Level III Data to a transaction.

You may use the form below to default certain Level III values and expedite the addition of level III data on future transactions. Each of these fields is optional.

Merchant Tax ID:	<input type="text" value="IntTaxID"/>
Commodity Code:	<input type="text" value="3334"/>
Description:	<input type="text" value="Plastic"/>
Product Code:	<input type="text" value="3333"/>
Unit Measure/Code:	<input type="text" value="carton"/>
<input type="button" value="Save Level III Defaults"/>	

How to Get Started

Allow us the opportunity to present a detailed savings analysis, comparing your rate and fee structure with Vantage Interchange pricing. There is no obligation, just good information that will empower your business.

Fax statements to (888) 857-2207 attn: Commercial Payment Analyst. Contact us with any Interchange or commercial card processing questions or for a demo of our Level 3 solutions at (800) 397-2380.