



# AcuCharge Level 3 payment module at a Glance

## Commercial Cards

Today, B2B commerce and invoicing are being transformed by the use of commercial card products like corporate, business, purchasing and GSA (government) purchasing cards (p-cards). To properly accept these commercial p-cards securely and at the lowest possible cost requires a business payment processing platform that is uniquely different than consumer payment solutions.

## Card Interchange

Interchange is the single largest component of a merchant’s discount rate pricing and is collected and paid to the card issuing bank. 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 from Standard to Level 3, qualified transactions can save up to \$12 per \$1,000 in sales.

## Security & Tokenization

Data security is a top priority for businesses as the risk of compromise becomes more damaging and expensive. One way to avoid becoming a victim is to get out of the business of transmitting, processing and storing sensitive payment data. In B2B commerce where repeat and recurring business and government orders are the norm, tokenization is an important component of your payment acceptance strategy. Tokenization replaces sensitive data - like primary account numbers (card or checking) with a “token”. Tokenization removes the value of the data to criminals while maintaining its value to your business. With no contact to sensitive payment data, you can dramatically reduce your Payment Card Industry Data Security Standards (PCI DSS) compliance scope and provide significant risk mitigation.

## About AcuCharge

The AcuCharge Level 3 payment module is specifically designed for the Acumatica platform which will allow users to process and qualify credit and debit card transactions at incentive Visa Level 3 and MasterCard Data Rate 3 Interchange—delivering significant ongoing processing savings on each transaction.

- AcuCharge Level 3 meets the growing demand by commercial card customers for suppliers to pass Level 3 data when processing payments including new GSA government purchasing requirements.
- The AcuCharge Level 3 module includes complimentary consulting on best practices, payment data analytics and savings analysis to help Acumatica clients realize the full benefits of Level 3 Interchange savings.
- The base AcuCharge license package includes transaction and monthly gateway fees, help desk and annual support.

## What is Level 3 Processing?

Level 3 processing refers to passing the line item detail from the invoice when submitting the card 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.

Next Best Rate ↓	Level 3	Best Rate
	Level 2	Next Best
	B2B	Next Best
	Retail	Next Best
	CNP	Next Best
	Electronic	Next Best
	Standard	Worst Rate

## AcuCharge Highlights

AcuCharge for Acumatica is a fully integrated Level 3 payment module.

- Process Consumer, Commercial and International card payments at lowest possible costs.
- Submit line item detail to qualify for incentive Level 3 Interchange rates and meet client demand for Level 3 data.
- Meet GSA Level 3 data requirements.
- Meet Large Ticket Interchange guidelines.
- Store customer & payment profiles.
- Process recurring & repeat payments.
- Tokenization of sensitive payment data out of PCI scope with secure checkout feature.
- Compatible with major processors including TSYS, Global Payments, Paymentech and First Data.
- PayView analytics plus custom transaction reporting and history available.