

## Level 3 Card Payment Processing at a Glance

### B2B Commerce & Invoicing

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

abas PAY has partnered with Vantage to provide clients with the best value package of rates, service, terms, solutions and incentives in the payments industry.

- Vantage has been a trusted name in merchant services since 1996.
- Vantage provides a dedicated personal service relationship. We have an A+ record at the BBB.
- Vantage has a very experienced underwriting team in house that understands B2B commerce and invoicing involving card-not-present, large transactions and high volume.
- Merchant agreements are month-to-month with no early termination fees.
- Vantage pricing is very transparent on a direct Interchange pass through billing structure including monthly PayView analytics.
- The Vantage Points program rewards merchants for accepting card payments. More at [www.vantagecard.com/rewards](http://www.vantagecard.com/rewards).

Contact Jim Rancourt to learn more at 800-506-7195  
[jrancourt@vantageb2b.com](mailto:jrancourt@vantageb2b.com)

### 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.

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

### highlights

abas PAY clients can take advantage of an integrated Level 3 card payment processing solution.

- 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 in PCI DSS data vault
- Process recurring & repeat payments
- Tokenization of sensitive payment data out of PCI scope with secure checkout feature
- Admin site with back office custom reporting