

## Level 3 Commercial Card Payment Solutions

For Business-to-Business & Business-to-Government Merchants

### Accepting Commercial Cards

For B2B or B2G clients, different card types are accepted. Instead of consumer credit and debit card products, businesses are more likely see Commercial card products like Corporate, Business, Purchasing and Government Purchasing Cards (p-cards).

### Two Keys to a Level 3 Merchant Account

#### 1. An Interchange pricing structure

A common pricing method is a 3-tiered rate plan: qualified, mid-qualified and non-qualified. Packaged rates in this fashion prevent merchants from qualifying for all the incentive rates available, such as Purchasing Large Ticket, GSA Large Ticket, and Visa B2B incentive rates for select SICs. Tiered pricing also doesn't account for the major differences in market share, rates and qualification criteria between MasterCard and Visa.

ALL merchants large and small can get an Interchange rate price structure to lower their costs, but this especially important to B2B Level 3 merchants.

Get a Level 3 Interchange Rate Quote by contacting Stephanie Russell at (912) 629-2997.

#### 2. Level 3 Payment Technology

To submit the data needed to get the best rates, a secure, PCI certified, Level 3 payment processing technology must be used. Standard credit card terminals are not capable of supporting Level 3.

We recommend the benefits of virtual software that can be accessed through a secure web site application. Securely storing card holder data is critically important today. The best practices is to avoid having card data stored on local PCs or servers. 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.

#### Upgrade to a Vantage Level 3 Merchant Account

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

### Three Level 3 payment solutions to meet any size opportunity

#### Solution: EC-Zone Type: Virtual Terminal

A complete online solution designed for suppliers that require an easy to use, affordable system for processing credit card transactions with Level 3 information. EC-Zone is a fully-hosted "virtual terminal". All system access is made online by using a web browser via the Internet. Any computer with an Internet connection can be used to conduct transactions. You can intuitively create an electronic inventory that is ready for Level 3 purchase on the EC-Zone.

#### Solution: EC-Linx Type: Real-time Interface

A direct transaction-processing payment gateway using TCP/IP and the HTTPS (secure) protocol. EC-Linx is designed for suppliers using or developing web-commerce applications that require payment processing capabilities featuring real-time transaction authorization and integrated Level-3 line item detail information. All transactions are processed securely under SSL from the supplier's servers.

#### Solution: EC-Batch Type: File Export and Transfer

A system for processing transactions in batch files that are transferred via secure FTP. This solution is designed for suppliers who do not require real-time responses, and whose business processes require transactions be entered into and managed by their existing systems. Typically used in high volume situations, transactions may be bundled and transmitted at the supplier's discretion. The EC-Batch payment gateway automatically processes the file and returns transaction responses to the supplier's system.

### 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 (912) 629-2985 attn: Level 3 Analyst. Contact us with any Interchange or commercial card processing questions or for a demo of EC-Zone at (912) 629-2997.