

Interchange Optimization Program.

A painless way to cut payment processing costs



Payment card networks apply interchange fees to every transaction to cover handling, fraud, and bad debt. Fees vary by card or transaction type with corporate and purchasing cards used in B2B and B2G transactions carrying some of the highest interchange fees.

The good news is, you can lower your Visa and Mastercard interchange fees for eligible transactions by providing more data to the card networks. The more data you provide, the more savings—up to 3.7% for Level II data, and 14.8% for Level III!

Common Transaction Level Data

- **Level I—Basic Retail**
 - Account Number
 - Authorized Amount
 - Expiration Date
 - Card Verification Value (CVV)
 - Zip Code
- **Level II—Order Detail**
 - Level I Data
 - Sales Tax Indicator/ID
 - Sales Tax Amount
 - Invoice Number/Customer Code
- **Level III—Line Item Detail**
 - Level I & II Data
 - Freight/Shipping
 - Line Item Description, Quantity, Unit & Extended Price
 - Discount

Making Interchange Savings Easier

Visa and Mastercard each have unique, complex data requirement formulas to qualify for Level III processing savings.

It's a whole lot easier to qualify for Level III savings when you enroll in our Interchange Optimization Program.

Interchange Makes Up Nearly

90% ● ●

of the Processing Cost of Every Transaction

Learn More About Interchange Optimization Savings Program!

📞 Enroll Today! (888) 288-2692

🌐 Or visit us online at MerchantE.com