



# Interchange Optimization

Enables your company to qualify for the lowest possible interchange rate.

Merchants are experiencing customer demand and increased pressure to reduce card processing fees and provide line-item transaction detail for billing, payment, disputes and reconciliation. Level III data includes expanded details on the goods or services being purchased.

The challenge for the merchant is to find a solution capable of extracting this data from enterprise payment acceptance systems and converting it into the appropriate format for the processor so that transactions remain qualified. A qualified transaction ensures the merchant can take advantage of the lowest possible processing rate.

**Each processing level requires that a certain amount of information be passed through the processing system in order to remain qualified, ensuring that the business gets the lowest possible processing rate.**

Velocity Connect solution for sage100 enables interchange optimization by transmission of Level II/III data from any enterprise payment acceptance system to the merchant's payment processor. Because the card associations incentivize merchants for providing enhanced data, companies that provide Level II/III transaction details can experience a significant reduction in interchange rates.

For more information or a demo  
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## Benefits

- Lowers interchange rates up to 100bps
- Increases competitiveness for winning new contracts
- Improves customer satisfaction

**Reduces total cost of payment processing up to a full percentage point which equates to a 30% savings**



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## Processing Level Qualification Chart

This chart demonstrates exactly how much information is needed to pass through the processing system for a level II/III eligible transaction in order to qualify for the lowest possible interchange rate.

### MasterCard + Visa Interchange Optimization

#### Level II & III

MasterCard	Data Rate I	Data Rate II	Data Rate III
Business Debit	2.65%	2.20%	1.80%
Corporate	2.70%	2.50%	1.90%
Purchasing	2.70%	2.50%	1.90%
Fleet	2.70%	2.50%	1.90%
Large Market	2.70%	2.50%	1.90%
Level 1	2.65%	2.00%	1.75%
Level 2	2.81%	2.16%	1.91%
Level 3	2.86%	2.21%	1.96%
Level 4	2.96%	2.31%	2.06%

Visa	Commercial Standard	Retail CNP	Retail CP	B2B	Level II	Level III
Business Tier 1	2.95%	2.25%	2.20%	2.10%	2.05%	
Business Tier 2	2.95%	2.45%	2.30%	2.25%	2.05%	
Business Tier 3	2.95%	2.60%	2.40%	2.40%	2.05%	
Business Tier 4	2.95%	2.70%	2.50%	2.50%	2.20%	
Corporate	2.95%	2.70%	2.50%	2.55%	2.50%	1.90%
Purchasing	2.95%	2.70%	2.50%	2.55%	2.50%	1.90%
Fuel Corp/Purchase	2.95%	2.70%	2.50%	2.55%	2.05%	
Signature Preferred	2.95%	2.40%	2.10%	2.10%		