

Interchange Optimization for Enterprise Organizations

What are Interchange Costs?

Interchange costs are the fees that merchants must pay in order to accept credit card payments from customers. These rates are determined by the card associations and the card-issuing banks, and vary based on card type, purchase amount and how transaction data is specified.

In total, there are over 300 levels of interchange.

Ways to Lower Interchange Costs



INTERCHANGE COST PLUS PRICING

With interchange cost plus pricing, businesses always pay direct interchange costs plus a flat percentage and transaction fee. This is typically less costly than flat rate and tiered pricing structures.



3-D SECURE

3-D Secure provides more security for card-not-present transactions, reducing the interchange rate as well as shifting fraud liability from the merchant back to the issuing bank.



LEVEL II/III DATA

When Level II/III data is passed for B2B transactions, interchange discounts are realized. These discounts reach as high as 0.8-0.9%.

Quarterly Audits

Lower your transaction rates with the benefit of interchange management. CardConnect aggressively manages interchange rates to ensure you'll get the lowest possible rate for every transaction.



B2B Friendly

For the best B2B rates, companies should automatically include Level II and Level III data with their transactions.

Automated Reconciliation

Manual settlement and reconciliation is time consuming and can become costly. Automating the process will greatly reduce your costs in the long run.



Secure payment integrations for the enterprise business.

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