



BETTER RATES WITH MORE TRANSACTION DETAIL:

PRODUCTS AND SOLUTIONS AT A GLANCE

MERCHANT CHALLENGE

You'd like to make your business more competitive in attracting certain types of B2B clients, and if you could save money on transaction fees, that would be good, too!

WIND RIVER FINANCIAL SOLUTION:

Most credit card transactions provide the buyer with only a limited amount of transaction detail, i.e., the date of the purchase, the seller's name, and the purchase price. However, corporate and government buyers utilize certain purchasing cards in order to track more detailed information about their purchases. Merchants can become more competitive by accommodating these types of customers and including an enhanced set of information on purchases. This line-item information (also known as Level III data) is valuable to the buyer's business operation so buyers are encouraged to initiate more electronic transactions with capable merchants. Also, as an additional incentive to merchants, Visa and MasterCard offer discounted interchange fees on transactions that include the additional data.

HOW IT WORKS:

- Your payment system adds detailed Level III transaction data to the basic payment information during the transaction process. This additional data is then passed along with the basic payment information to the buyer on their credit card statement.
- Your business clients use this additional information to better manage corporate purchasing and accounting functions.

WHAT IS LEVEL III DATA:

- Examples of Level III data include: Merchant Order Number, Purchase Identifier, Customer Code, Purchase Quantity, Item(s) Description, Unit Costs, etc.
- Additional explanation of Level III data along with determination of the source and transmission process for the data is available from Wind River Financial.

HOW THE MERCHANT BENEFITS:

- When certain card types are used, Visa and MasterCard offer discounted interchange rates on transactions that include Level III data.
- Because many entities find great value in Level III data, they seek out merchant partners that can provide it. This may give your business a competitive advantage.

Contact your Wind River Financial Relationship Manager today and ask about Level III transaction data. We'll analyze your environment and customize a solution that provides the appropriate technology and transaction reporting, so you can start saving and winning new clients!

