

# Business & Corporate Card Processing



**Reduce fees and improve operational efficiencies with CenPOS Level III Processing.**

Level III data, L3 Data, or enhanced data, are general descriptors for the type of information required to qualify for the lowest interchange rates for Business-to-Business (B2B) and Business-to-Government (B2G) transactions made with corporate, business, and purchasing credit and debit cards.

## What are Level III Data types?

**Level III Summary Data** is required to qualify for the related Level III interchange rate. It includes Customer Code, VAT tax amount/rate, Ship to/from Zip code, Destination country code, Invoice number, Order date, Invoice Discount, Freight Shipping Amount, and Duty amount.

**Level III Full data** is not required to qualify for the level III interchange rates, however, particularly if you have GSA contracts, your customers may require you to provide it.

## Why CenPOS?

- 1 SAVE TIME:** CenPOS automatically prompts users for additional data only when it's needed.
- 2 SAVE MORE TIME:** CenPOS simplifies sending Summary or Full data.
- 3 SAVE THE MOST MONEY:** It's more complex than just sending data to qualify for level III interchange rates, but most other vendors don't tell you about that and don't have a solution to help you with all the other rules.

**C**an I use my own credit card processor? Yes.

**W**hich CenPOS Solutions Support Level III Data? Virtual Terminal- Retail swipe with signature capture or card reader, Virtual terminal- key-enter, ecommerce shopping cart, online payments, electronic bill presentment & payment, API, batch upload, kiosk.

## Why do I need hosted payment processing?

CenPOS Logic switch eliminates issues that cause higher credit card processing costs, including human error and hardware/software limitations.

- Flexible, scalable
- Reduces internal and external fraud risk.
- Single reporting module for all payments sources.
- Instant compliance with regulatory changes.
- Light and easy integration options to ERP, accounting, and other systems.

## How quickly can I implement?

How quickly do you need it? From initial consultation to processing, you can be live within days. Process orders within minutes.

**No startup investments**

**No Upgrade Fees**

**FREE TRIAL WITH ALL FEATURES included.**

**Works with your existing credit card processor so you can validate the difference!**

## CAPABILITIES

### HOSTED PAYMENT PLATFORM

No software to install. Process from anywhere. Certified with major payment processors.

### SOFTWARE INTEGRATION

Simple API available for integration into ERP, accounting, CRM, web and other systems.

### PAYMENT TYPE COMPATIBILITY

Credit, debit, ACH, check, check guarantee, gift/loyalty, EBT.

### CARD PRESENT REQUIREMENTS

Computer, iPad or smartphone with high speed internet, web browser. Choose from signature capture terminal or card reader. End to End encryption equipment supported.

### CARD NOT PRESENT REQUIREMENTS *(mail, phone, fax, ecommerce)*

Computer with high speed internet and web browser.

### ONLINE PAYMENTS

I-frame HTML code for accepting bill payments on your web site can be ready in just minutes. Flash or html 5.

### MOBILE PAYMENTS

iPhone, iTouch, iPad, Droid with retail swipe. Create & use Tokens supported.

### PCI COMPLIANCE

Merchants never store card data. Redundant PCI DSS and SAS 70 compliant centralized data centers.

### BENEFITS SHORT LIST

- Least cost routing: Each card type is processed via lowest cost method.
- On-line, real-time reporting and reconciliation: Essential data using user-defined criteria. Allows for multiple acquirers based on business objectives and agreements.
- Electronic signature capture: fast, efficient transaction retrievals on demand.
- CenPOS customers with signature capture terminals average > 75% pin debit conversion vs. signature debit, lowering risk and cost.
- On-line, real-time transaction research: Eliminate storing paper receipts while substantially reducing the amount of time required to process transaction research. 7 years data storage.
- Optimization of human resources: Provides an easy platform to help mitigate fraud by quickly identifying potential areas of risk. Identify in real time which employees are performing throughout the day and when your peak customer activity is.
- Advanced user management: Micro manage user access to all functions.
- Advanced fraud protection: Vary fraud controls based on associated risk of the transaction, and the user; set automated alerts by user and risk. NO EXTRA COST.
- Incent customers to use lower cost cards with automated discounts

### INTEGRATED SERVICES

- Debit card processing: PIN
- Check processing: o Check guarantee o eCheck
- Gift and reward card solution
- Automated Clearing House Origination

**Works with your credit card processor.**

**Ask about existing integrations.**

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**For more information or to schedule a demo, contact Christine Speedy.**

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