Sage Payment Solutions

sage

Level 3 processing data
Enhanced credit card processing

Level 3 or 'line-item detail' is detailed transaction data that is passed when a payment card is used for a specific purchase such as item purchased, quantity purchased, and other merchant-specific order information.

This information typically is made available when the purchaser uses any card that is issued for a specific type of business purchase by a business or government agency. These include government-issued cards, business, or corporate purchasing cards.

Why do I care about Level 3 data?
You care about this for two main reasons. One, if you do business with government agencies, most mandate Level 3 information to be able to monitor purchases. Similarly, other businesses that you transact with on a regular basis will most likely require this at some point if they use purchasing cards. The use of purchasing cards among midsized business is one of the fastest growing payment methods. Passing Level 3 data today will mean you'll never have to turn away a customer who asks for this level of detail with their purchases.

Benefits

- Secure PCI-certified Level 3 payment processing technology
- Simplify invoicing and reporting
- Retain and gain government and business customers or enhance customer satisfaction

What is Level 3?
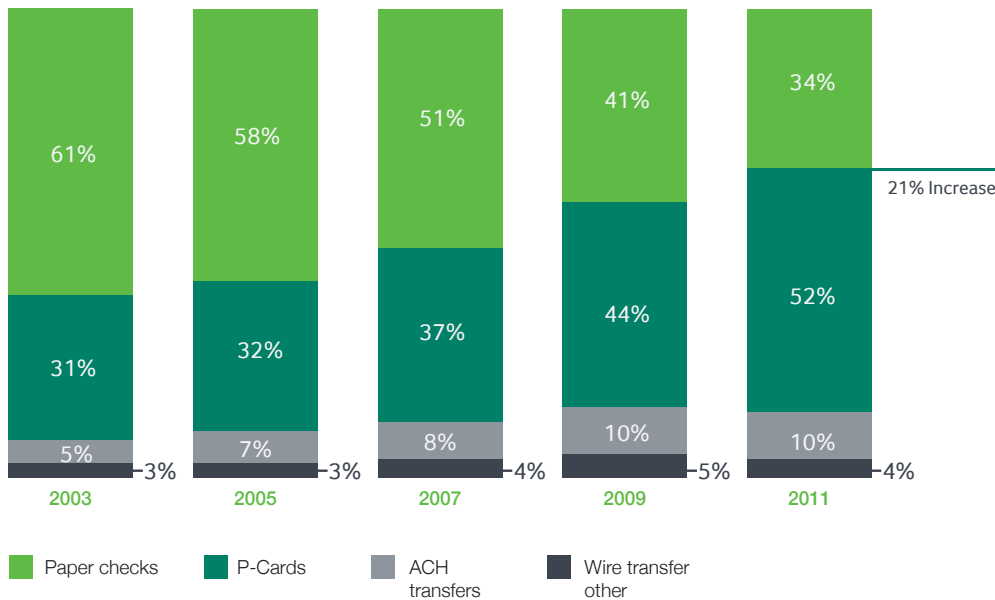Level 3 adds additional data to a credit card transaction.

Data	Level 1	Level 2	Level 3
Merchant name	•	•	•
Transaction code	•	•	•
Transaction date	•	•	•
Customer code		•	•
Total tax amount		•	•
Ship from zip			•
Ship to zip			•
Invoice number			•
Order number			•
Freight amount			•
Commodity code			•

The second reason is Level 3 transactions can carry lower card processing fees when businesses pass "line item detail" about the purchase with each transaction. If you do not collect and send the data with the card authorization, you will be charged higher fees because the transaction is categorized as more risky. The more data you collect the less likely of fraud, chargebacks, and so on. The bottom line is that this functionality keeps your customers happy and saves you money!

Payment Methods 2003–2011

(Transactions under $2,500)   Source: J.P. Morgan

	2003	2005	2007	2009	2011
Paper checks	61%	58%	51%	41%	34%
P-Cards	31%	32%	37%	44%	52%
ACH transfers	5%	7%	8%	10%	10%
Wire transfer other	3%	3%	4%	5%	4%

21% Increase

Predicted to grow another 9.6% in next 5 years

Legend:
- Paper checks
- P-Cards
- ACH transfers
- Wire transfer other

What are the benefits of integrating Level 3 into an ERP system?

Key benefits of integrating Level 3 line item detail into an accounting system helps customers:

- Eliminate manual entry of Level 3 data per transaction.

- Automatically add Level 3 data to each invoice payment.

- Lower transaction fees.

- Sell to any customer with a purchase card or to a government agency.

So what can I do?

It is really very simple. If you combine a Sage ERP solution with Sage Payment Solutions, we take care of all of this Level 3 stuff for you. Sage ERP solutions automatically gather the data and send it with the card transaction when necessary without you doing a thing. So you can supply your customers with the extra information they need to make good business decisions and save yourself some money as well.

*To utilize Level 3 processing data with Sage, you will need to be on a current version; for Sage 100 ERP that's v.2013 or v.2014, and for Sage 300 ERP that's v.2012 or v.2014.

If you're using Sage ERP Online, a subscription to Sage Billing and Payments must be added.

For more info, visit: SagePayments.com
or contact us at 866-996-7243