

LEVEL 2 COMMERCIAL CARD PAYMENT SOLUTIONS

FOR BUSINESS TO BUSINESS & TO GOVERNMENT MERCHANTS

KNOWLEDGE is the key to making wise decisions affecting your bottom line when it comes to your B2B merchant account. What does a knowledgeable merchant need to know?

- **The importance of PRICE STRUCTURE**
 - Merchants today must pay closer attention to their rate structure than to their rate. Why is this?
 - A common pricing method is a 3-tiered rate plan: qualified, mid qualified and non-qualified. Packaged rates in this fashion prevent merchants from qualifying for all the incentive rates available, such as Purchasing Large Ticket, GSA Purchasing cards, and Visa B2B incentive rates for select SICs.
 - Tiered pricing also doesn't account for the major differences in market share, rates, and qualification criteria between MasterCard and Visa. ALL merchants large and small can get an Interchange rate price structure to lower their costs, but this is especially important to B2B merchants.
- **The importance of LEVEL 2 PROCESSING**
 - Merchants in the B2B industry NEED Level 2 to cut costs.
 - Purchasing, Corporate, and Business cards are increasingly being presented for payment of purchase orders and invoices. Without Level 2 processing, these card types can be expensive.
 - A Metro Level 2 merchant account will help your business manage your Interchange pricing qualification thus lowering the cost of processing MasterCard and Visa transactions.

METRO MERCHANT SERVICES can assist you by comparing your current rate with a Cost Plus, Level 2 pricing structure. There is no obligation.

Simply fax a recent merchant statement to us at 301-790-1998, and our team will show you the savings METRO can offer. You've got nothing to lose.

UPGRADE TO A METRO B2B MERCHANT ACCOUNT

- ❖ No Early Termination Fees
- ❖ Personal Point of Contact
- ❖ Free Virtual Terminal
- ❖ Free online reporting

Two Keys to a Level 2 B2B Merchant Account

1. Call it "cost-plus" or "full-disclosure" pricing.
 - Bottom line: You pay what we pay, with a small processing fee added that covers our overhead and profit margin. Interchange and other fees, which can be independently verified with MasterCard and Visa, are passed through *at cost*. Your MasterCard/Visa processing statements detail everything.
 - ◆ The benefits:
 - **You know exactly** how your transactions are clearing at Interchange, and can make adjustments in your processing methods when necessary.
 - **Our margin is fixed**, so when MasterCard and Visa adjust Interchange rates, your costs change in lock-step. No longer will such changes, which have become more and more frequent over the years, be an opportunity for your processor to increase its margin.
 - **When MasterCard and Visa lower rates**, as they have done recently, your costs will go down as well.
2. Level 2 Payment Technology
 - To submit the data needed to get the best rates, a secure, PCI certified, payment processing technology must be used. We recommend the virtual software that can be accessed through a secure web site application. Securely storing card holder data is critically important today. The best practice is to avoid having card data stored on local PCs or servers. With evolving data requirements, virtual software is always up-to-date with regulations and multiple users can access the service on any computer with Internet access without the challenges of traditional software licensing, installation, networking, security, and upgrade management issues. You may also be able to use your existing equipment.



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