Level III Advantage

Level III Advantage is a powerful solution designed to optimize B2B & B2G interchange rates, enabling businesses to minimize transaction costs and mitigate the risk associated with credit card transactions. Interchange rates, set by major credit card companies such as MasterCard and Visa can significantly impact a merchant's expenses. By leveraging Level II and Level III data in their transactions, businesses can secure lower costs, avoiding standard rates and transaction downgrades.

Supported Cards on Level III Advantage

- MasterCard
- Visa

What is an Interchange Rate?

An interchange rate is a fee that a merchant must pay to a credit or debit card network when a customer makes a purchase with their card. The fee is charged by banks to cover the costs of processing the transaction, including the credit risk of the customer defaulting on their payment. Interchange rates are set by card networks, such as Visa, Mastercard, American Express, and Discover.

0VEzlsEASm.png

Level I, Level II, and Level III interchange rates are different levels of data that merchants provide to credit card companies when processing a transaction. The more data a merchant provides, the lower the interchange rate will be.

GS8MB5Lhpu.png

Merchants who process a lot of business-to-business (B2B) or business-to-government (B2G) transactions can save money by using Level III interchange rates. This is because Level III data provides more information about the transaction, which helps the credit card companies to assess the risk of fraud.

Revision #1
Created 2026-06-21 04:29:00 UTC by DC Tech Staff
Updated 2026-06-21 04:29:12 UTC by DC Tech Staff