How to process Level I, Level II and Level III credit cards, purchase cards, corporate cards, govt. cards and GSA cards in SAP ECC, CRM as well as in Web store shopping carts – with an added features like using world's smartest tokenization strategies from MUDIAM, Inc.

With our award winning, cutting edge and peerless solution for your SAP ecosystem as well as Web store shopping carts - we have a solution for you.

Normally level II and level III cards are used by companies when they involve business to business (B2B) or business to customer (B2C) purchase cards (p-cards) in order reduce to the interchange and merchant bank fees. Herecustomer can enter additional transaction details like item level amounts, unit prices, discounts,sales taxes, VAT taxes, invoice and purchase order (PO) number to have less charges levied by the payment gateways, acquirers, merchant banks and card brands like Visa, MasterCard, Amex, Discover.

We helped companies to reduce their card transaction fees using SAP and Web store by implementing Level I, Level II and Level III processing options thus enabling our customers lower their card processing fees on a daily basis and for every transaction they process. Implementation of these features are further made complex as requirements for eachpayment gateway is different from the other gateway; further complicated by number of card brands used in their system in conjunction with many payment gateway processors (PSP) that have their own strategy to implement Level I, Level II and Level II processing.

Different payment gateways and processors treat the required and optional card data differently. This also again can be different for different card brands. In other words, Level II data required for VISA card brand by FirstData gateway can be different for another payment processor, say, OGONE or Chase Paymentech. Implementation of these gets very complicated when you start implementing corporate and purchase cards while implementing Level III card requirements. In the following notes, we will talk about what data needed for processing typical Level I, Level II and Level III card data.

Typically Level I card data (a.k.a Level 1) is sufficient to process credit cards, which are issued here in USA. Level I card data - typically needs the amount, currency, card number, date of transaction, card expiration date (month and year are needed), with optional data like address verification, CVV (the 3-digit number in case of Visa, MasterCard, Discover, the 4-digit number in the case AMEX cards).

Level II card data (a.k.a Level 2) is primarily used to process government purchase cards, corporate cards when there are B2B (business to business) transactions. Level II card data requires purchase order number, invoice number, tax amount of the invoice, in addition to card data which is needed for Level I. For some card brands and payment gateways - Level II data is enough to sufficient to process settlements for purchase cards and corporate cards which mostly have a limited amount set for the usage for their employees who are in charge of the ability to use these cards in B2B or in B2C scenarios.

Level III card data (a.k.a Level 3) is needed for settlement, direct sale, post-authorization card processing scenarios when using with most of the purchase cards. Card data include individual line items, their description, line item unit price, quantity and the taxes (sales taxes, VAT (in Europe)). Obviously we need to pass level I and level II data along with this data when processing these purchase cards. This way, there is least risk in misuse of purchase cards, thus reducing card transaction fees like interchange fees and processor fees as well.

We can help you customize the solution - the way you need to tune your business process of card payments with our cutting edge, many options of tokenization recommended by PCI DSS council and tailor solution for your needs. No two clients are same and no two implementations are same. Talk to us and we can give our honest, straight answers and explain how this can lower your payment processing costs in a BIG way.

About MUDIAM Inc.

We strive for perpetual innovation in implementing payment card, credit card solutions including Level II and Level III card data - for SAP ERP enterprise and Web store customers. Our solutions are customized based on business process(s), card transaction types and payment gateways of choice, **one customer at a time**. We offer many PCI-DSS compliant tokenization options. Customers can avail our OnDemand (Software As Service, **SaaS**) solutions and/or OnPremise (Software installed within the customer corporate network).

Twice in 2009 and 2010, we were awarded - best ERP implementation award in Houston, TX area by US Dept. of Commerce.

For more information, email us at **info@mudiaminc.com** or talk to us at **713.589.3630** (We are just from one phone call away) **www.MudiamPCI.com**

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