



LEVEL 3 PROCESSING

CASE STUDY

LEVEL 3 PROCESSING

BUILDING MATERIALS MARKET

- + The building materials distribution industry is comprised mostly of *Business-to-Business* customer relationships.
- + According to Visa and MasterCard data a large percentage of these distribution customers pay with Purchasing Cards, Corporate Cards, and Business Cards.
- + These card types make up what the Credit Card industry refers to as Level 3 transactions.



LEVEL 3 PROCESSING

BUILDING MATERIALS MARKET

These card types come with some of the *highest interchange fees* in the industry, ranging from:

2.5% - 3.5%

There are several software and hardware products on the market you can purchase to help reduce these higher interchange rates. These products do come with a cost, typically additional transaction and monthly fees, and additional data entry by your staff.

The extra data entry, up to 15 required data fields with every transaction, makes the Level 3 cost reduction cumbersome to achieve.

LEVEL 3 PROCESSING

LEVEL 3 CARD ACCEPTANCE AUTOMATION

CLARUS Merchant Services has worked with our processor to create automated Level 3 card acceptance, eliminating the extra data entry requirement.

To you, the benefit and what this means:

- + Removing the need for you to spend time collecting extra data from your customers
- + Removing the need for you to purchase and use additional hardware, software, or gateways
- + And most importantly, automated Savings

Simply put, this equates to a rate reduction and lowering your business expense without changing how you accept payments today.

LEVEL 3 PROCESSING

CASE STUDY: *Buying group member savings from Level 3 Automation*



LEVEL 3 TRANSACTIONS

51

445

1,362

LEVEL 3 VOLUME

\$52K

\$100K

\$410K

MEMBER AUTOMATED
MONTHLY SAVINGS

\$455

\$763

\$3.3K



THANK YOU

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