Interchange Management





Steps to optimize card acceptance

Credit card interchange rates are extensive and complicated



Rates are set by the card brands

to cover the costs and risks of accepting, processing and settling credit card transactions

More than 700 interchange categories impact these rates1

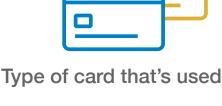


On average across all debit card payments, debit card transactions that use a PIN carry an interchange fee

\$.10 less than signature²

And rates can vary based on a variety of factors:







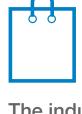


Where the transaction occurred





is captured





business operates (retail, hospitality, airline, etc.)

Ways to optimize card payment acceptance

Analyze the current



environment and setup Interchange rates are determined by

complex variables and you need to

know what you're dealing with.





authorized, processed and settled.

impacted by how it is



Discover opportunities

applicable interchange rates.





present (in-store purchase) versus where it is not (online purchase).

for transactions where

the card is physically

for improvement



authorizations

PIN prompts







LEVEL 3 Processing must include line-item detail

of Business-to-Business transaction

lower interchange fees.

information for purchasing/corporate/GSA

cards. It also requires an enhanced virtual payment gateway and is eligible for

with commercial card transaction

Implement cost saving solutions

Ensure Level 2/3 data is transmitted

Request interchange pass-through pricing for all markets



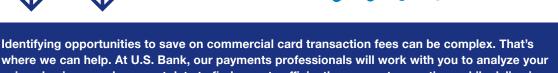
Get interchange credit on customer refunds and chargebacks







Reduce fees for larger



where we can help. At U.S. Bank, our payments professionals will work with you to analyze your unique business and payment data to find ways to efficiently process transactions while delivering a fast, convenient and secure payment experience to your customers.

