

LEVEL 2 / LEVEL 3 DATA REQUIREMENTS

HOW DOES YOUR DATA STACK UP?

Merchants can take advantage of Level 2 and Level 3 processing, lowering their interchange rates and increasing operating efficiencies by collecting the same information found on an invoice (or purchase order), sometimes receiving funds up to two weeks faster. Because restrictions and card brand regulations may apply, our payments expertise makes us an ideal guide through the process.

This is your guide for determining the data requirements you must meet to achieve Level 2 or Level 3 interchange rates for Visa and Mastercard.

For Mastercard

- The transaction must be taxable
- The tax charged must be between 0.1% and 30% of the transaction amount, except as noted below
- For Level 3, the transaction must use a corporate, business, or purchasing card
- You must include at least one line item with amount, description, and quantity defined

NOTE: You can qualify for Mastercard Level 2 rates without submitting the total tax amount (submit 0), if your MCC is one of the following: 4111, 4131, 4215, 4784, 8211, 8220, 8398, 8661, 9211, 9222, 9311, 9399, 9402.

This also applies to Level 3, regardless of your MCC (i.e., submission of 0 allowed).

MASTERCARD LEVEL 2 DATA	MASTERCARD LEVEL 3 DATA	CNPAPI ELEMENT (child of enhancedData unless noted)
Customer Code (if supplied by customer)	Customer Code (if supplied by customer)	customerReference
Card Acceptor Tax ID	Card Acceptor Tax ID	cardAcceptorTaxId (child of detailTax)
Total Tax Amount	Total Tax Amount	salesTax
	Product Code	productCode (child of lineItemData)
	Item Description	itemDescription (child of lineItemData)
	Item Quantity	quantity (child of lineItemData)
	Item Unit of Measure	unitOfMeasure (child of lineItemData)
	Extended Item Amount	lineItemTotal (child of lineItemData) or lineItemTotalWithTax (child of lineItemData)

For Visa

- The transaction must be taxable
- The tax charged must be between 0.1% and 22% of the transaction amount, except as noted
- For Level 3, the transaction must use a corporate or purchasing card

NOTE: Sales Tax is no longer required for Level 3. In this case, omit the <salesTax> element entirely.

VISA LEVEL 2 DATA	VISA LEVEL 3 DATA	CNPAPI ELEMENT (child of enhancedData unless noted)
Sales Tax	Sales Tax*	salesTax
	Discount Amount	discountAmount
	Freight/Shipping Amount	shippingAmount
	Duty Amount	dutyAmount
	Item Sequence Number	itemSequenceNumber (child of lineItemData)
	Item Commodity Code	commodityCode (child of lineItemData)
	Item Description	itemDescription (child of lineItemData)
	Product Code	productCode (child of lineItemData)
	Quantity	quantity (child of lineItemData)
	Unit of Measure	unitOfMeasure (child of lineItemData)
	unit Cost	unitCost (child of lineItemData)
	Discount per Line Item	itemDiscountAmount (child of lineItemData)
	Line Item Total	lineItemTotal (child of lineItemData)