

Purchasing Card Processing

BENEFITS AT A GLANCE

- Expect payment in one to three days, versus one to three months
- Reduce accounts receivable and associated financing costs
- Lower bad debt expense and collection fees
- Reduce check deposit and processing fees
- Enhance customer loyalty
- Decrease or eliminate costly paper invoice generation
- Maintain status as a preferred provider for corporate/commercial card programs
- Streamline your customers' processes of purchase orders, invoice matching and check requisitioning
- Provide customers with the details they need to satisfy their accounting operations



Keep Pace with Your Customers with Level III Processing

Gone are the days of purchase orders and paper invoicing, as more companies are now using corporate purchasing cards. Level III purchasing cards from Chase Paymentech offer a versatile payment option that can streamline your cash flow, while accommodating your clients' procurement programs, and their requirement for rich data reporting and cost control features. By accepting cards, you make it easy for these companies to do business with you – either at the point of sale or over the Internet.

Give Your Customers the Power of Information

Chase Paymentech payment processing solutions empower your customers with the most detailed transaction information in the industry. In fact, they gain access to basic transaction detail and Level III information such as product codes, delivery ZIP codes, freight charges, duty amounts, taxpayer identification numbers, minority status, sole proprietor names and more.

Transform Your Accounts Receivable

If your company is like most suppliers, 80 percent of your accounts receivable processing efforts add up to only 20 percent of the dollars you bill – a considerable drain on resources. Now, with purchasing card acceptance, you can transform manual accounts-receivable processes that previously required days of administrative time, into fast, electronic transactions that are settled within days. No more purchase orders. No more invoices. No more statements. No more past-due follow-up.

Add Ease and Simplicity to Your Corporate Purchasing Program

Accepting Level III purchasing cards through Chase Paymentech is simple and efficient. Customers place an order in person or by phone. At the time of purchase, your staff inputs the transaction information, and authorization by Chase Paymentech is performed to complete the sale. Your customer receives a receipt detailing the items purchased, total amount of the sale and any taxes paid. It's as simple as a traditional credit card transaction.



If you currently accept purchasing cards, contact your Chase Paymentech representative to become Level III purchasing card capable. Or, contact us if you'd like to accept purchasing cards to attract more business-to-business clients. Either way, we've got what you need to step up to the most effective business-to-business payment processing available.

Qualifications for the best rates can vary by industry, tax exempt status, transaction type and other reasons. And, keeping up with qualification changes can be difficult. Your Chase Paymentech representative can help you understand how your company can obtain the best rate for every transaction.

Partner with the Payment Solutions Leader

Chase Paymentech makes it a priority to monitor trends in the industry, as well as proposed changes in public policy. Not to mention, we're represented on boards and committees governing both the Visa and MasterCard associations, and as such, play an active role in shaping the direction of payment services in the United States and abroad. We'll keep you in the loop on regulatory and policy changes that impact the way you do business.

Chase Paymentech, a business unit of JPMorgan Chase, is a global leader in payment processing and merchant acquiring, capable of authorizing transactions in over 130 currencies. The company's proprietary platforms provide access to a wide variety of payment methods, such as credit cards, debit cards, prepaid stored value cards and electronic check processing. With a legacy of innovation and vision in electronic payments, Chase Paymentech promoted the growth of e-commerce worldwide. The company continues to fuel the success of the Internet's largest brands, currently processing more than 50 percent of all Internet transactions. Offering secure payment solutions, improving cash-flow management, mitigating risk and accelerating funding – Chase Paymentech's consultative approach helps today's small and emerging businesses become tomorrow's industry leaders. On the Internet or at the point of sale, Chase Paymentech's unique combination of outstanding service, innovative solutions and financial strength offers solid benefits to companies both large and small. Contact us today to take advantage of the leading-edge products and comprehensive services that can help your business evolve.

FEATURES



Features for You and Your Customers

- Fast authorization and settlement for Visa®, MasterCard® and American Express® purchasing card products
- Level I and Level II data, plus full invoice detail between seller and buyer provided:
 - Destination ZIP code
 - Attractive interchange rate to offset cost of additional transaction detail
 - Comprehensive chargeback processing
 - Traditional payment card acceptance (with traditional transaction detail)
 - Freight/duty amount
 - Product code
 - Product description
 - Ship from ZIP code
 - Unit costs
 - Quantities
 - Discount amount
- Supported for transactions in the United States, United Kingdom and Ireland

More Information

To learn more, please contact your Chase Paymentech representative, visit us at chasepaymentech.com or call 1.800.788.6010.

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