SLIM CD LEVEL 3

User Manual

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support@slimcd.com 1-877-475-4623 954-752-9309

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WHAT IS LEVEL 3?

There are three levels of data that a card issuer can request as part of a transaction, and each one can help you qualify for a different interchange rate (depending on your merchant agreement). Most transactions (especially retail) fall under level 1, while level 2 and 3 are usually reserved for business-to-business and government transactions. The differences are as follows:

LEVEL 1:

Your standard credit card transaction consists of the card number, expiration date, and amount. Optionally they can include cardholder name, security code (CVV), address, and zip code as well. The CVV, zip, and address can be verified by the issuer for added security.

LEVEL 2:

A level 2 transaction, commonly known as a business card transaction, includes all the level 1 data plus three additional fields. Those fields are Purchase Order, Sales Tax Type, and Sales Tax Amount. This additional data is passed through to the card issuer, and appears on the cardholder's statement. Generally level 2 transactions are given a lower interchange rate than level 1 transactions.

LEVEL 3:

Level 3 transactions contain all of the information required for level 1 and 2, and add line-item details for each item being purchased for the transaction. The line-item details contain several fields that will be listed in detail later. In order to qualify for level 3 all information must be provided, and all amount and tax calculations must add up correctly. All information is passed through to the card issuer, and may be available for review by the cardholder. Level 3 transactions are generally processed at a lower interchange rate than level 1 or 2. Please consult your merchant services provider for details regarding your qualifications for level 3.

SLIM CD LEVEL 3 EXPRESS

Slim CD makes it easy to process level 3 transactions on qualifying cards by making use of a default item. Once you set up a default item on a Slim CD account that is enabled for level 3, any transactions processed through any of our interfaces will include the line-item data for your default item. This means that any card that qualifies for level 3 will automatically receive the data required to get you the best rate possible. We will automatically calculate tax based on a default rate that you set and send that information as well.

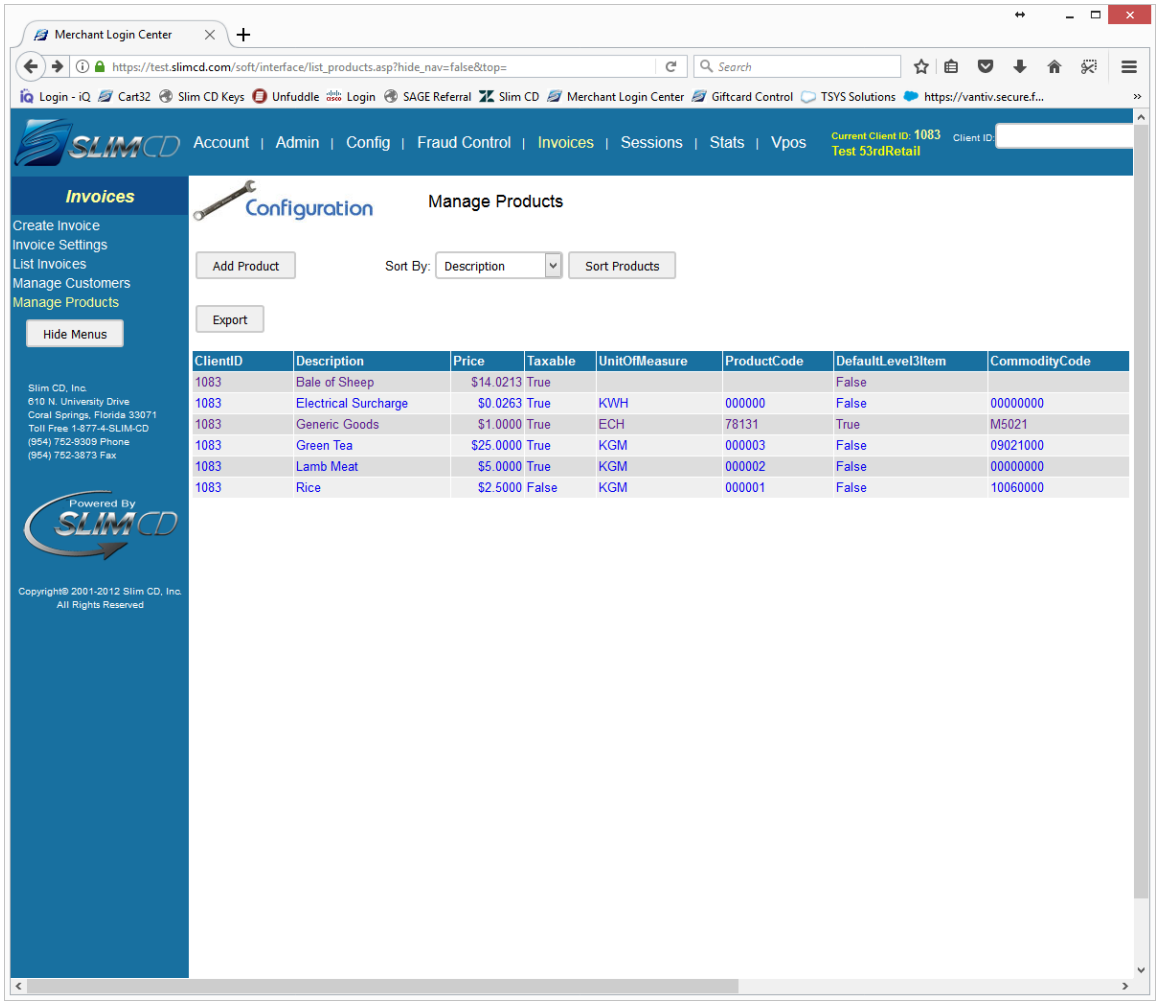
In order to qualify for Level 3 Express, you must perform the following steps on your account:

1. Ensure that Slim CD support has enabled level 3 processing on your account.
2. Create a Default Product in the Manage Products menu.
3. Set a tax rate (if applicable). If you do not set a tax rate, the product will be assumed to be tax exempt.

Once these steps have been performed, we will send the default product data with each transaction and you will be on your way to qualifying for level 3! We will calculate a tax amount based on your total and tax rate (if set) and auto-generate a purchase order if none is provided. This will happen on any of our offerings, including Slim CD for PC, our web-based virtual terminal, Slim CD for iPhone, Slim CD for Android, and Slim CD Invoices.

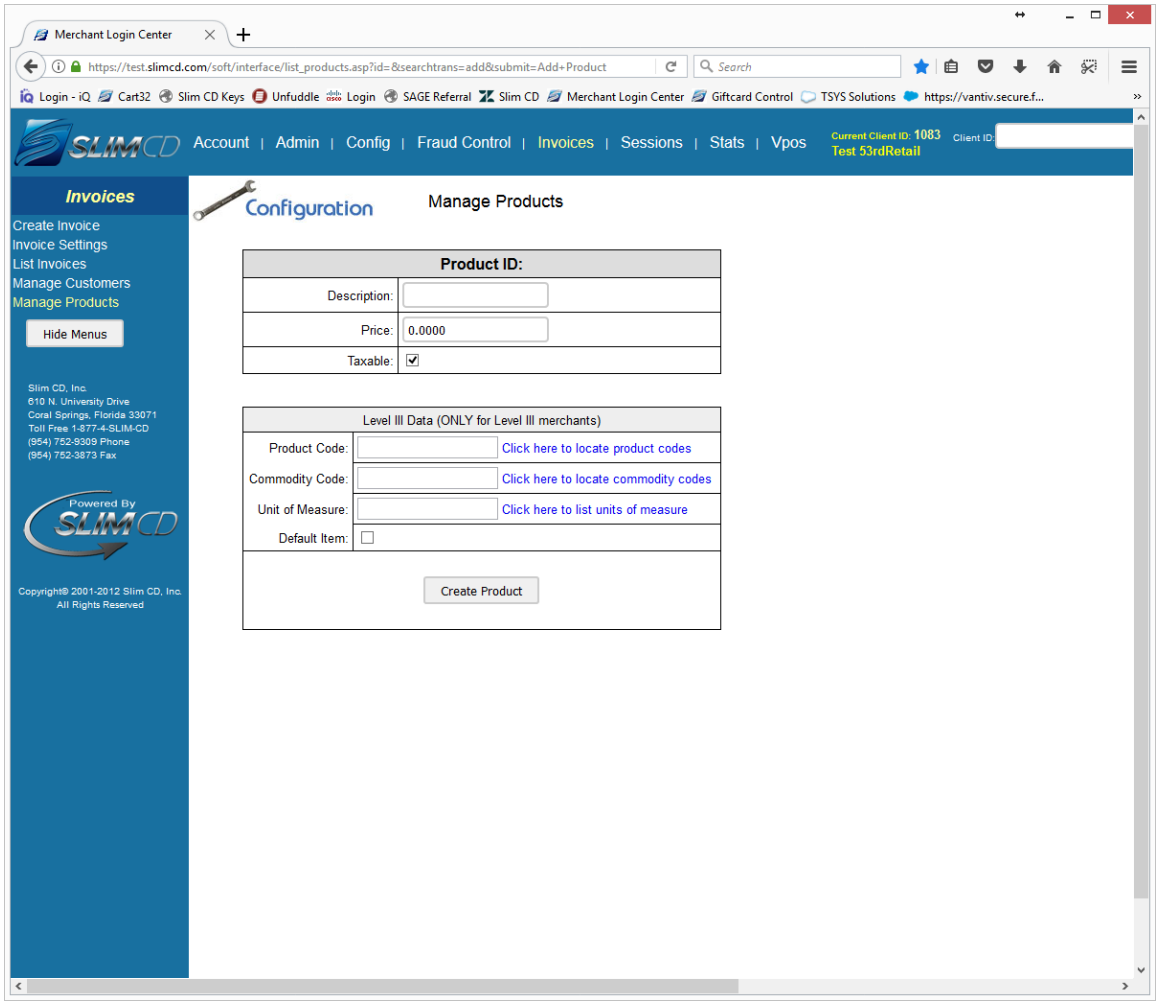
ITEMS

To qualify for level 3, at least one item must be sent as part of the transaction. Items can be created and saved through our invoicing system. Navigate to Invoices -> Manage Products to begin!



You will be shown a list of created products that can be managed by clicking on them. If there are no products listed, you must add your first product by clicking the "Add Product" button near the top.

From here you can create a product. If you plan on taking advantage of Level 3 Express, you must create at least one product and make sure that the "Defualt Item" box is checked. This item's data will be sent with all Level 3 Express transactions.



Description: the text description of the product. This can be anything from "default product" to "oranges" or any other description of an item or service.

Price: the base price of the item. Leave at $0 for a default product when using Level 3 Express.

Taxable: if checked tax will be added to the item through the level 3 VPOS. Tax will be reverse-calculated based on the total for Level 3 Express if this box is checked for the default item.

Product Code: the UNSPSC code to be sent with each product.

Commodity Code: the commodity code to be sent with each transaction.

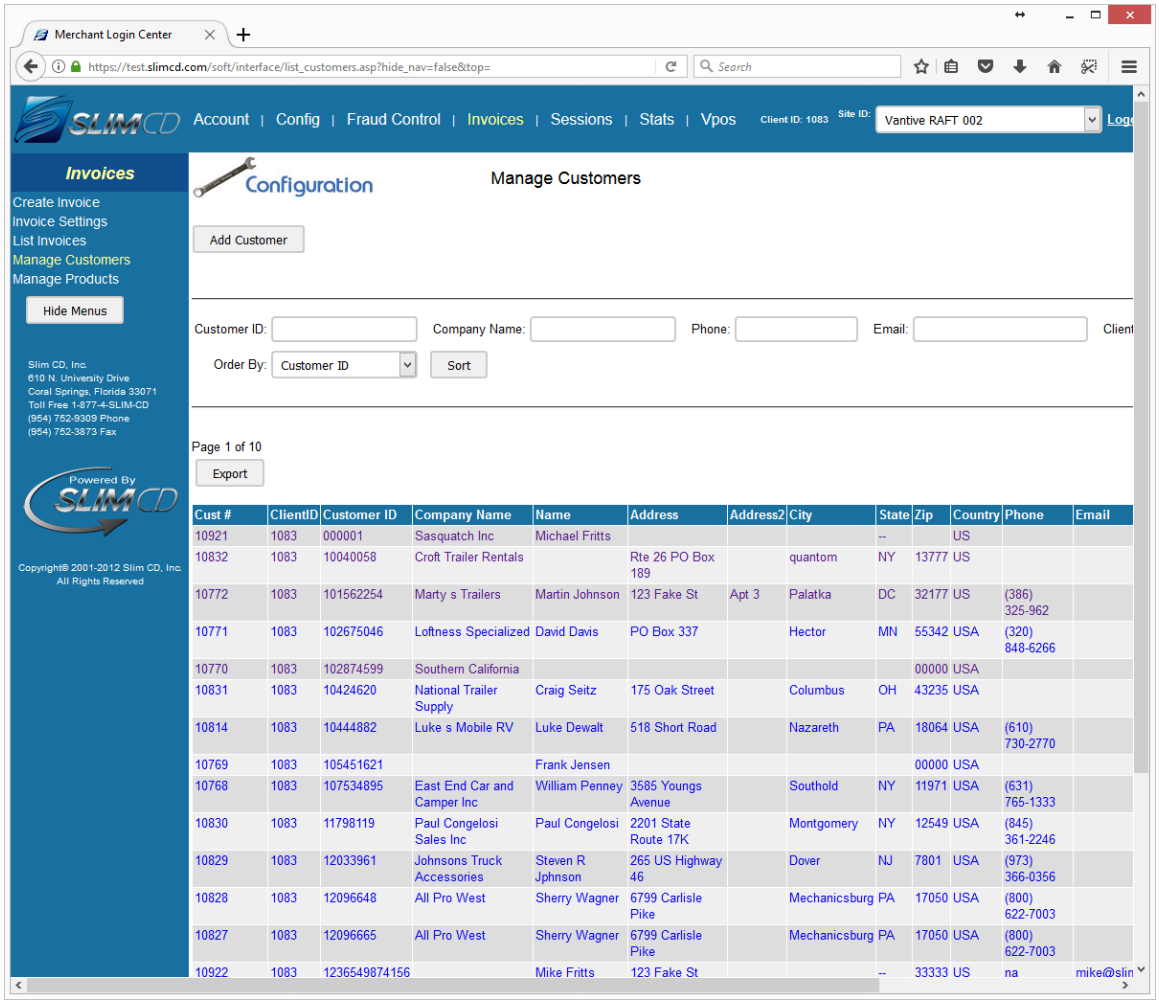
Unit of Measure: the unit of measure corresponding to the product.

Default Item: checking this box will make the item you are creating your default item on all regular-VPOS transactions. Only one item at a time can be the default.

You may create as many products as you like, if you wish to perform fully itemized level 3 transactions.

CUSTOMERS

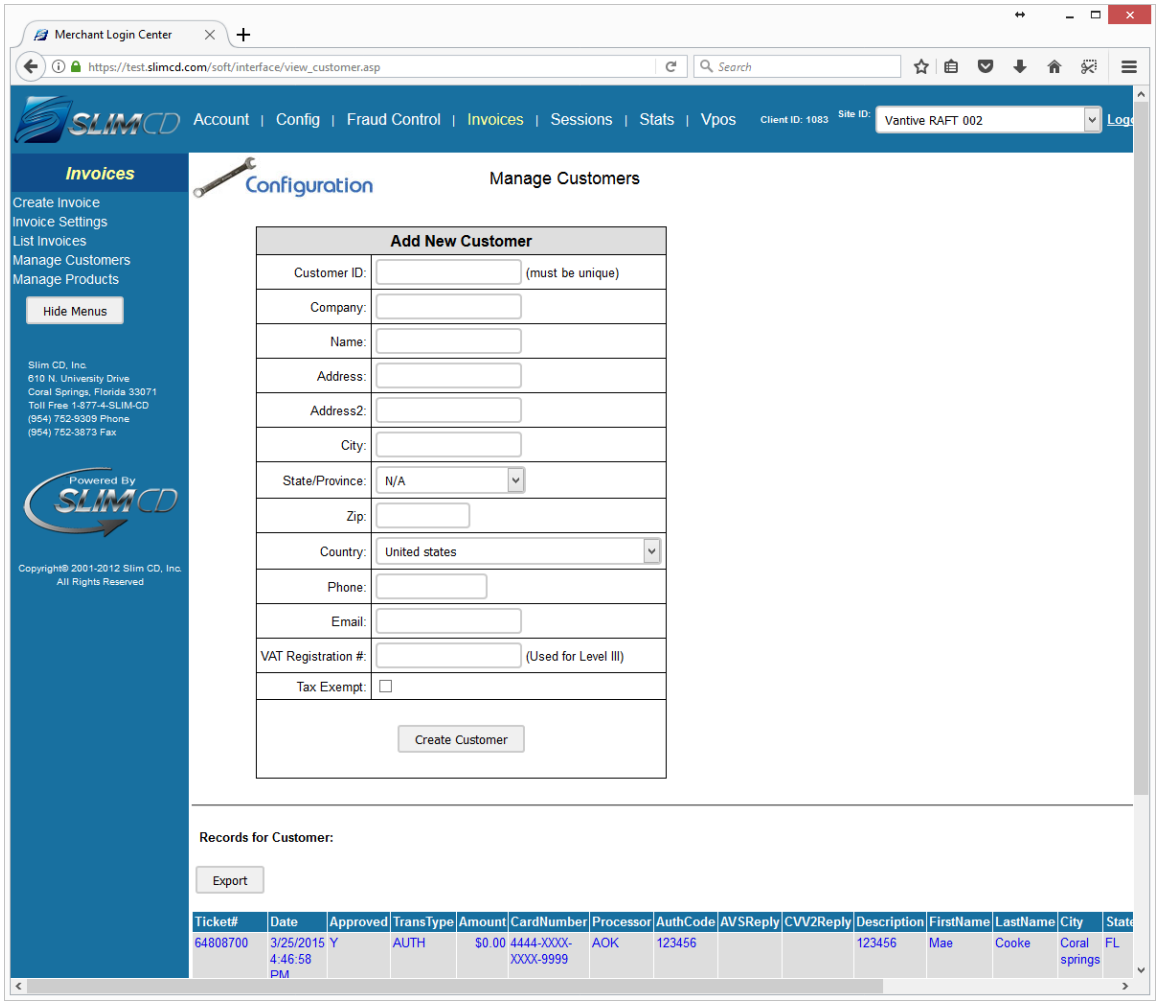
You can store customer data (including credit card numbers) for easy retrieval using our online customer database. Begin by logging into slimcd.com and navigating to invoices -> Manage Customers. Here you will see a list of existing customers along with the option to search or sort your customer list. You can also click Add Customer to add a new one.



CUSTOMER LIST

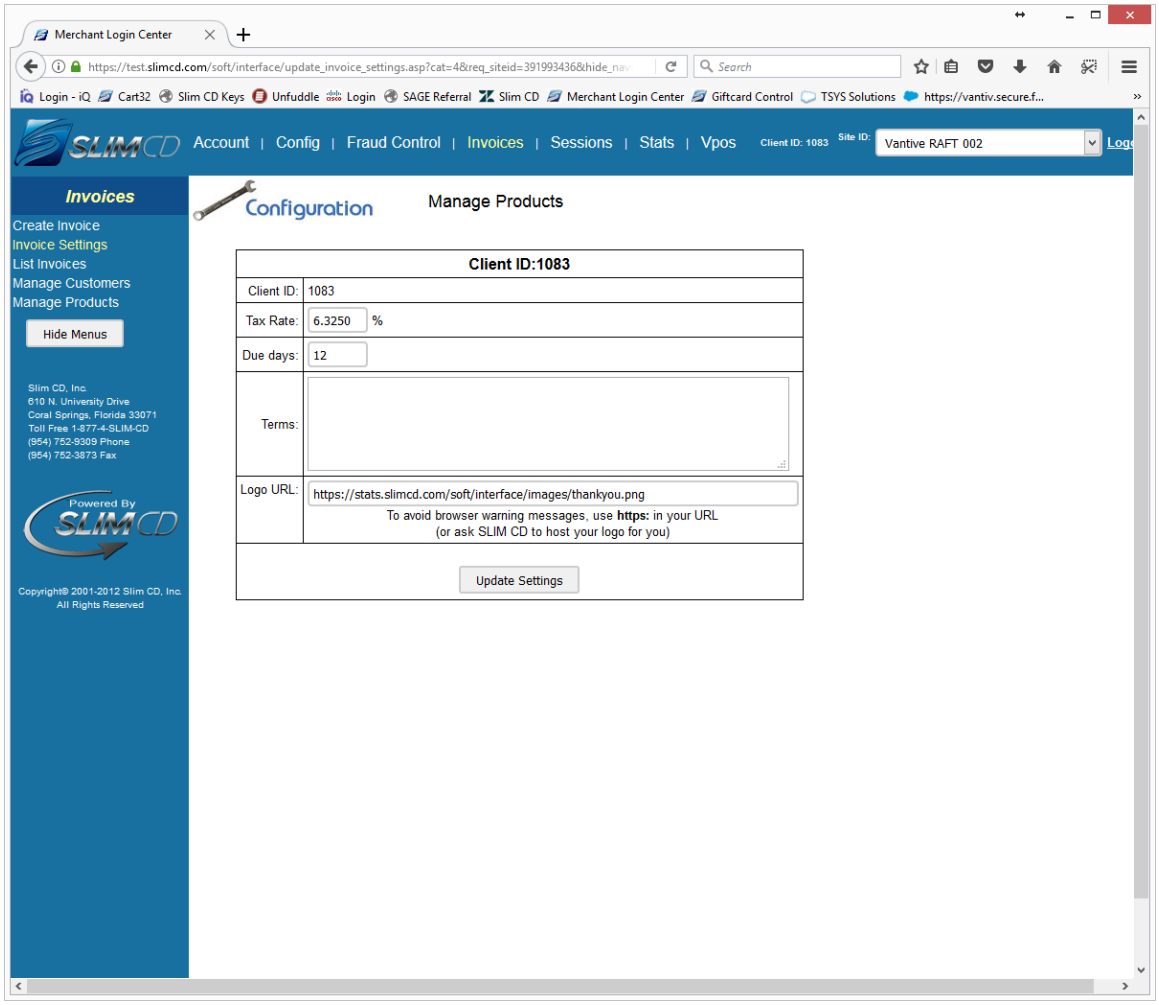
Click a customer in the list to bring up the details. You can enter details into any of the search field to list only customers that match that criteria. You can also change the Order By drop-down to change the order of the list.

ADD CUSTOMER



Here you can add a customer to your list. Each customer will be assigned a customer number automatically by Slim CD, and must also have a unique customer number that you can choose (using letters, numbers, or both). All other fields are optional for credit card processing, but will be used as default data when a transaction is processed. VAT Registration may be required for level 3 processing (depending on the country of your customer and your processor).

INVOICE SETTING

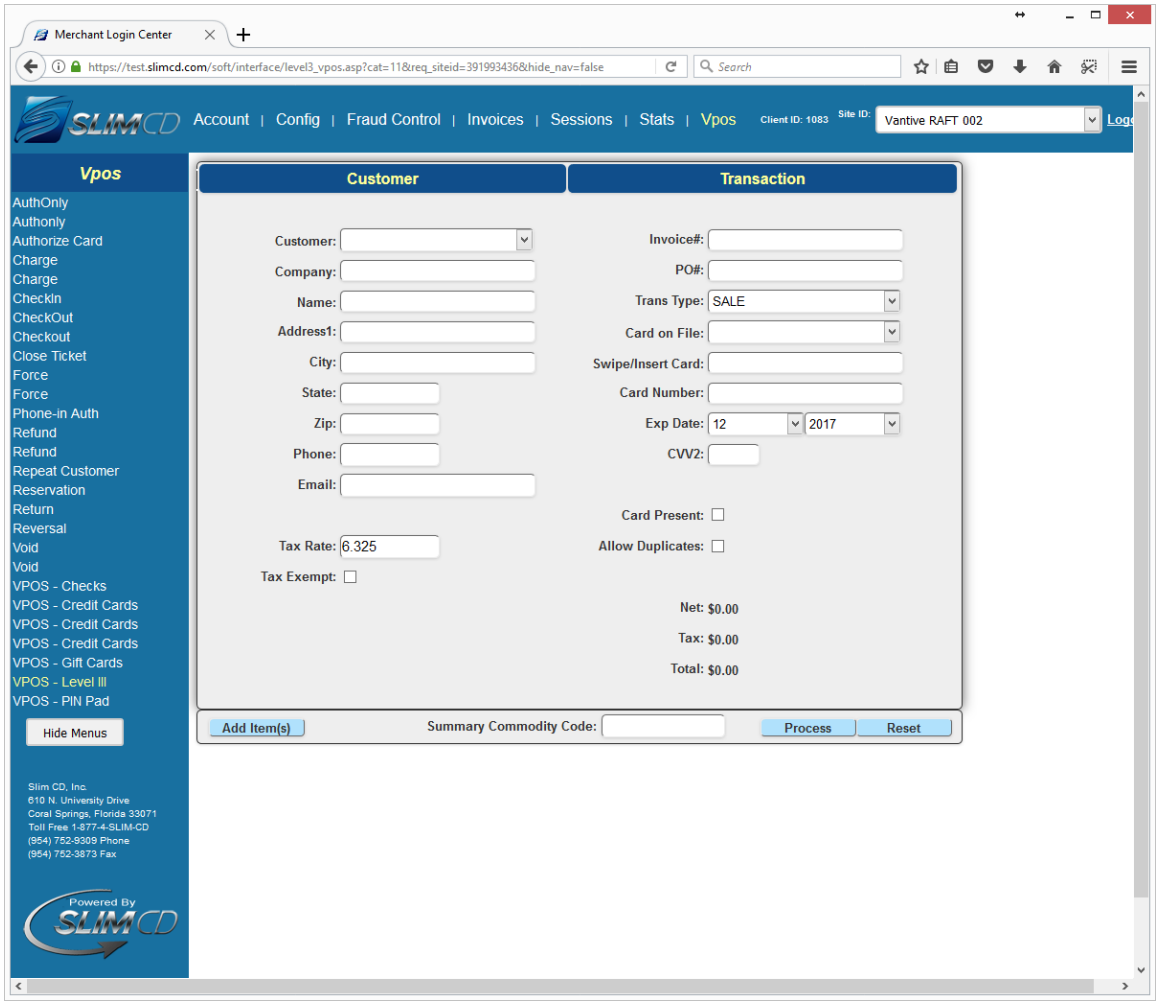


Here you can set the default tax rate. This tax rate will be the amount of tax added to taxable items on the level 3 VPOS, and will also be used for any reverse tax calculation done by the default item as part of Level 3 Express.

Other settings in this menu are only used by our invoicing system. Please see our other support documentation for use of our invoicing system.

LEVEL 3 VPOS

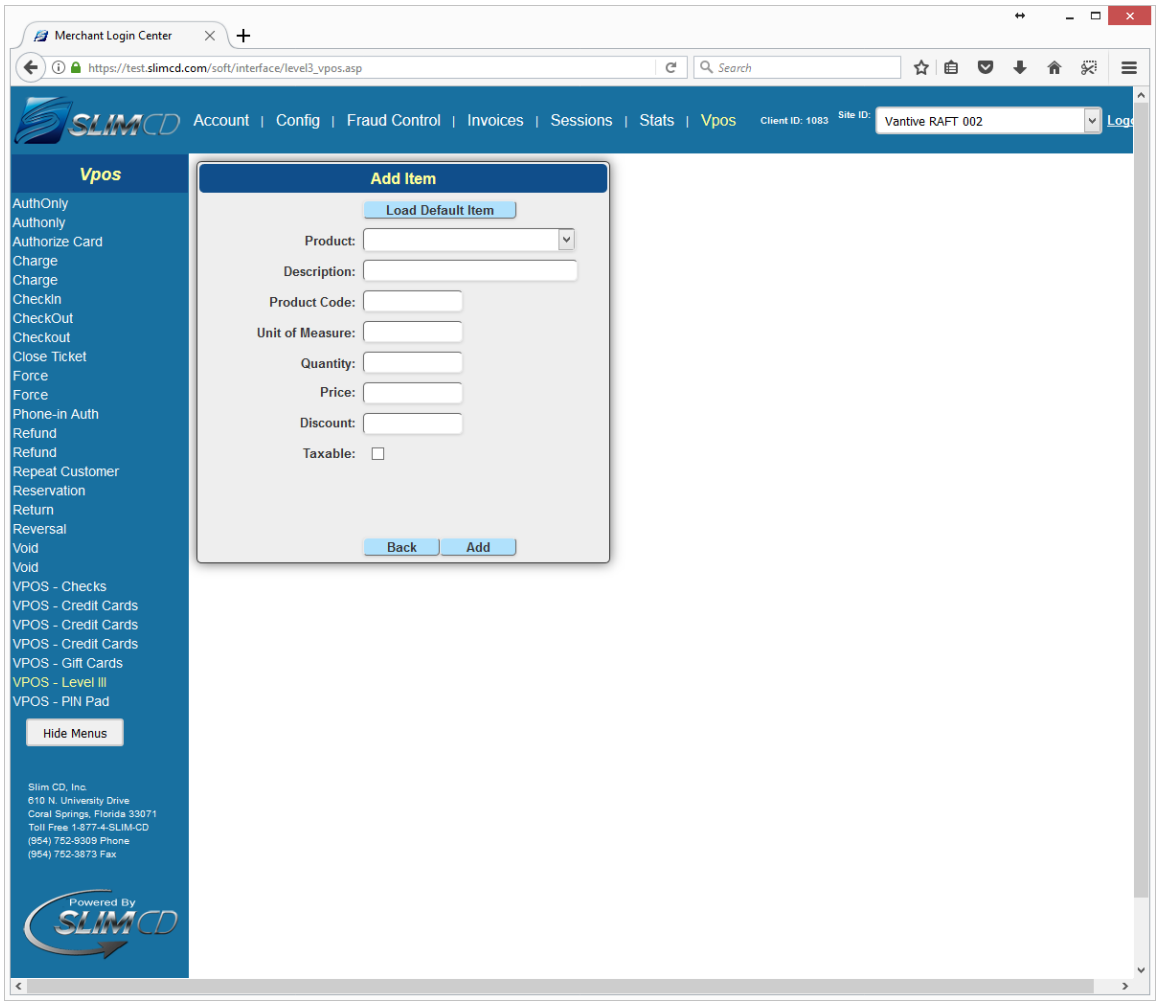
This is a virtual point-of-sale specifically designed for merchants who wish to send full itemization details to their customers through the credit card networks. To access this feature, log on to slimcd.com and navigate to VPOS -> VPOS - Level III



The Level 3 VPOS is used to create a complete level 3 transaction. A level 3 transaction must include at least one item and a PO number. You can add additional data, and it is recommended that you include customer information with the transaction as well. If you have already added customers to your account, you can choose one from the Customer drop-down and all saved information will be loaded.

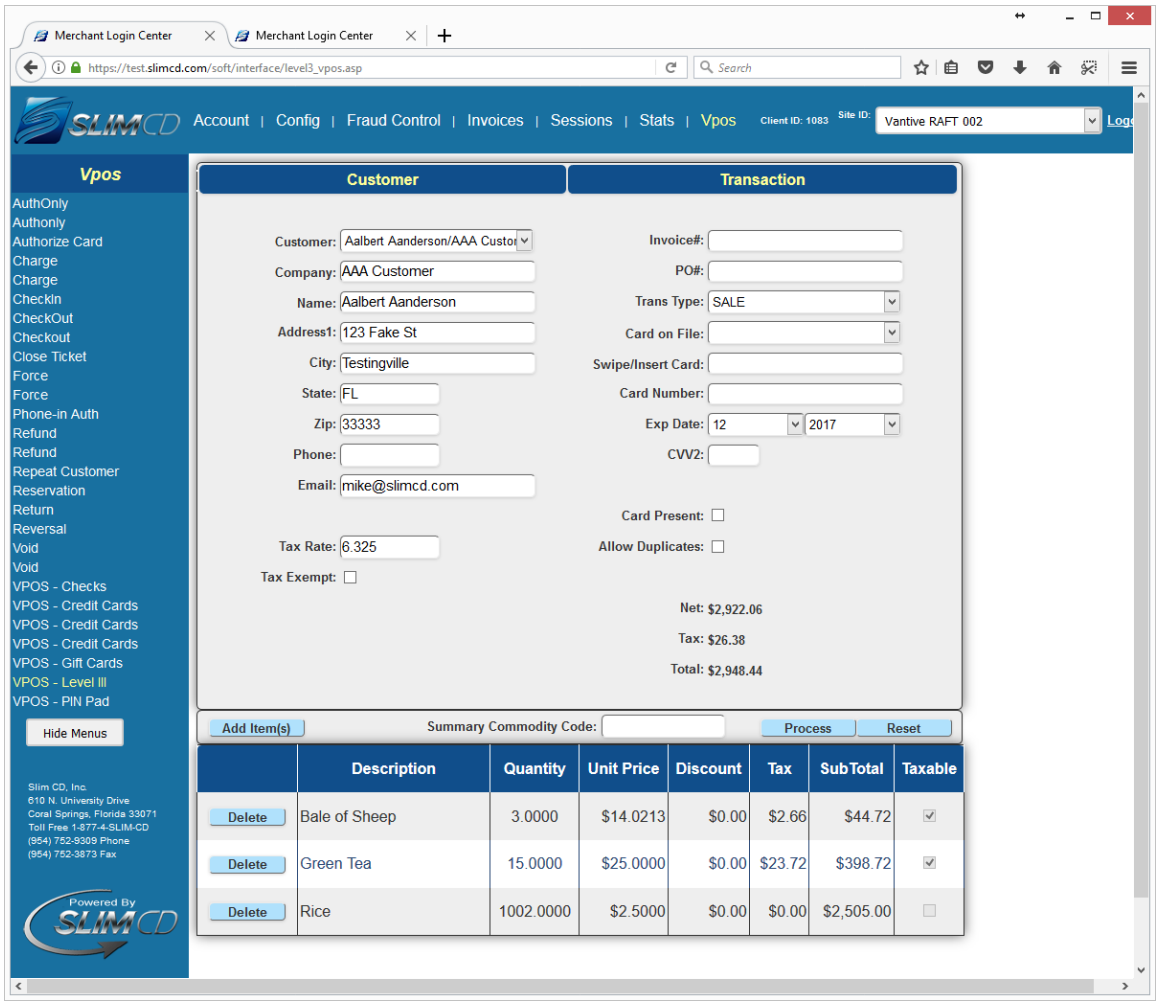
ADD ITEM(S)

You must add at least one item to the order in order to process a level 3 transaction. Items can be added to Slim CD via the Manage Products menu under the Invoices section of slimcd.com.



Load Default Item will load the saved data from your default item, and allow you to set the price. You must have an item set up as the default for this button to be active.

Product: choose a product to be added to your transaction. You can adjust the quantity being purchased, and add a per-unit discount if necessary. Click Add to add the product to your list. Continue as needed until all products have been added, then click Back to go back to the VPOS page.



Add an Invoice number (if needed) and a PO # (required). You can process a transaction as a Sale, or an Auth. A Sale will immediately authorize the transaction and add it to your next batch. An Auth will only authorize the transaction, and you will have to add it to the batch later manually using a Force.

If the customer you have chosen has one or more cards saved on file, you can choose a saved card to charge. All cards are securely stored, and you may have to provide the CVV for the card before continuing (depending on your account's security settings).

Swipe/Insert: if you are using a card reader click in this field so that your cursor is blinking there, and then insert or swipe the card. The form should auto-submit immediately with most readers, but you may have to click process after swiping.

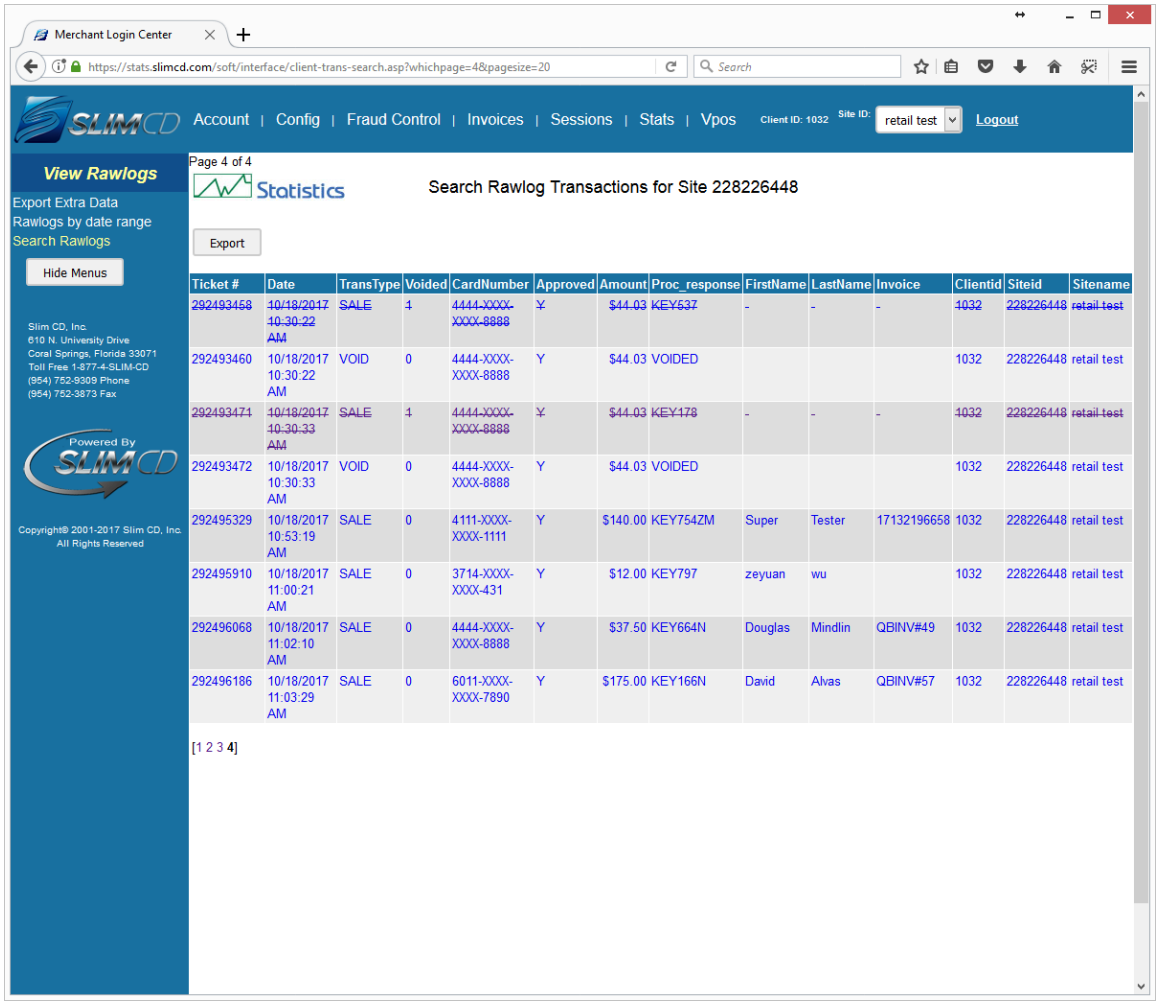
Card Number: if you do not have a card saved for your customer, or a card reader being used, you will have to type in the card number, expiration date, and CVV before clicking "process".

Card Present: indicates if the card is present for the transaction or not.

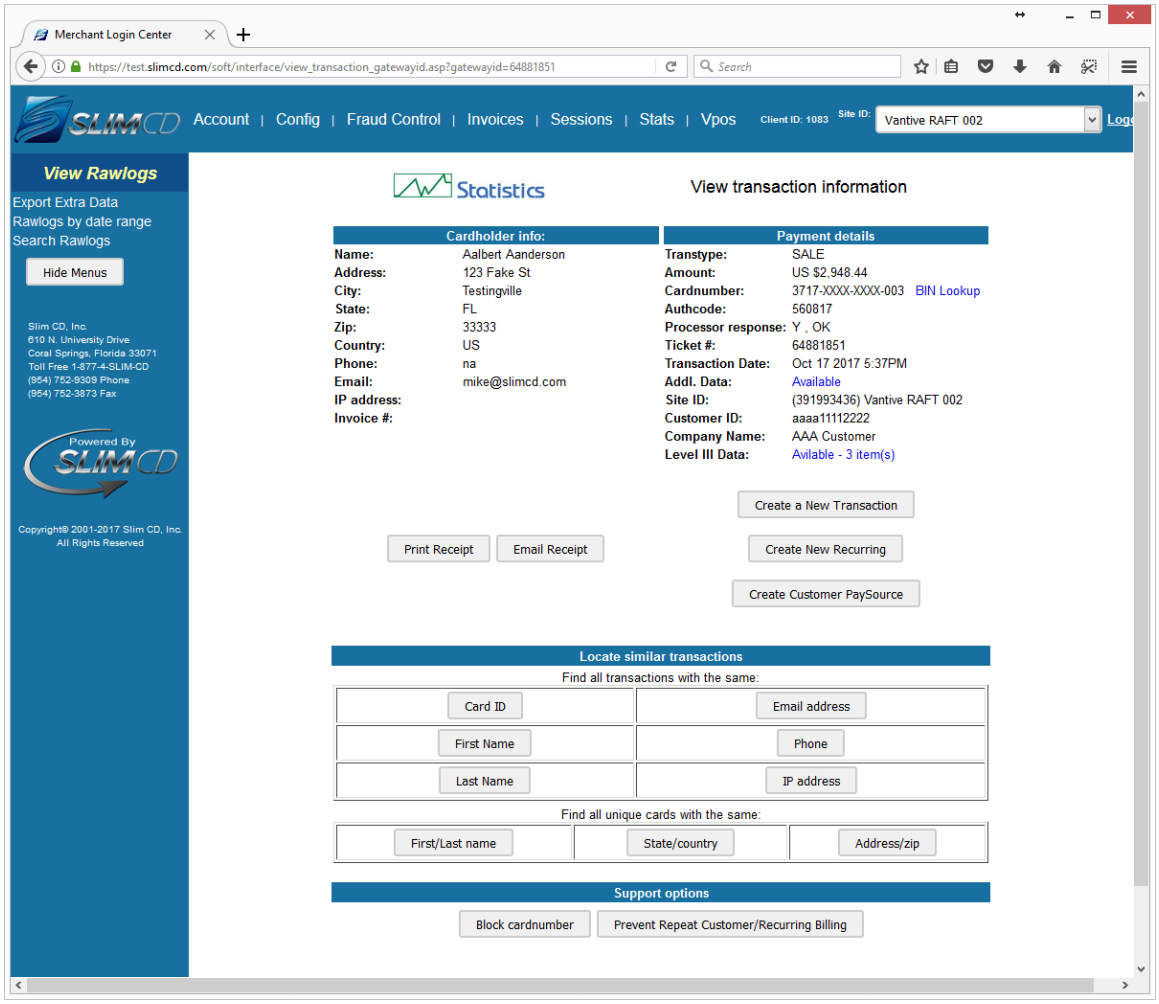
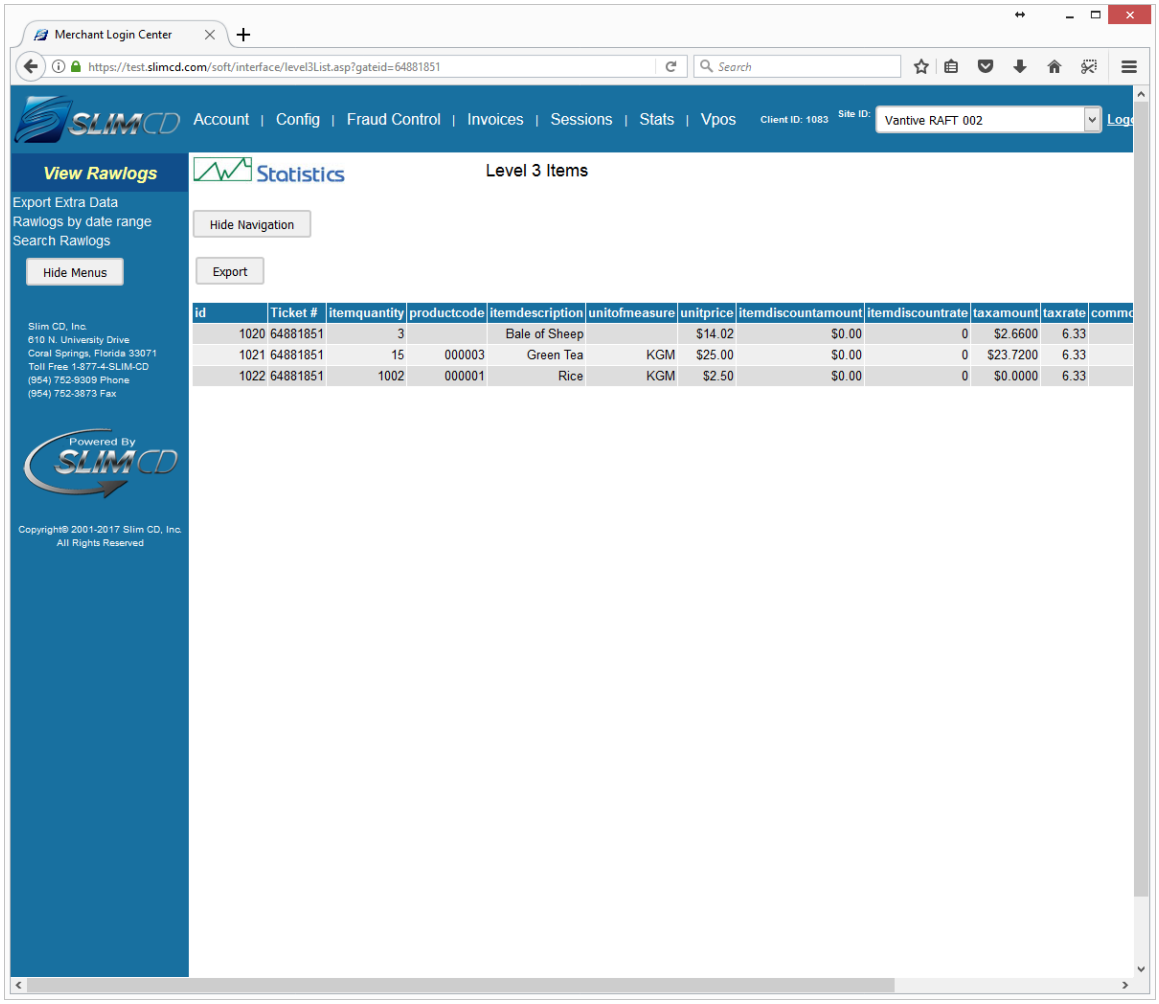
Allow Duplicates: overrides our duplicate checking. By default you cannot charge the same card the same amount with the same invoice number twice within an hour. Checking this box will allow you to do so.

AFTER THE SALE

To verify the level 3 content of a previous sale, find the transaction using a rawlog search. Navigate to Stats -> View Rawlogs -> Search Rawlogs to search for any past transactions. Click on any transaction to view the details.



From the details screen, you can see if level 3 data was included in the transaction. You can see how many items are available on the details screen.



Click on the Available link to see what items and details are included. All available item information will be listed.