



PayLogec
Merchant Solutions Canada

Payment Processing at its best!

We are confident Co-Auto have partnered with one of Canada's most progressive processors we extend to the membership the PayLogec/Nxgen \$250.00 challenge.

Provide to PayLogec a copy of your current processing statement for analysis, if the rates Co-Auto has negotiated can't save you money, you will receive a cheque for \$250.00 (real cash, not to be redeemed at some place you'll never shop).

The Co-Auto/PayLogec program is based on Net Processing; you should never pay fees on money you do not collect!

Why is this so important? Because a lower discount rate does not necessarily mean a lower effective rate. The following example illustrates the importance of making an accurate comparison:

	<u>PLAN 1</u>	<u>PLAN 2</u>
Credit Card Sales Volume	\$10,000	\$10,000
Discount Rate	x 1.65%	x 1.70%
Monthly Discount Paid	\$165.00	\$170.00
Transaction Fee	\$0.00	\$0.03
(@ 100 transactions)	\$0.00	\$3.00
Assessment fees & non qual	\$100.00	\$40.00
Monthly Service Fee	\$9.95	\$6.00
Equipment rent or lease	<u>\$30.00</u>	<u>\$35.95</u>
TOTAL PAID FOR MONTH	\$314.95	\$254.95
EFFECTIVE RATE	3.15%	2.54%

As this simple example shows, a lower discount rate does not necessarily mean you will save more money. Obviously there are other factors to consider when choosing a processor, such as the ability to provide personal service and a comprehensive suite of quality products that meet all of your transaction needs. You have nothing to lose but those higher charges!!

**SEE WHAT PAYLOGEC CAN DO TO SAVE YOUR HARD EARNED DOLLARS
CALL FOR A DETAILED COST ANALYSIS @ 1-(866) 288-1587**