

Swipe a great rate!

Chase Paymentech Solutions is pleased to offer members of the Association of Dental Technologists of Ontario a complete Merchant Services Solution with preferential rates on VISA*, MasterCard+ and Interac++ services.

If you have not taken advantage of this program you could be overpaying on your Merchant Discount Rates.

Check out Chase Paymentech's rates¹ on transaction processing services:

| | | |
|-------------------------|-------------------------|-------------------------|
| RATES FROM ¹ | RATES FROM ¹ | RATES FROM ¹ |
| 1.85% | 1.85% | 15¢ |
| VISA | MasterCard | Interac |

Additional great benefits:

- \$50.00 Application Fee WAIVED!
- Deposit all your card transactions directly to your bank of choice – with no additional fee charged by Chase Paymentech.
- We offer competitive point-of-sale terminal pricing from \$30.00.

**Call us at 1-877-552-5533,
or visit www.chasepaymentech.ca**

Start powering your payments today!



*Registered Trademark of Visa International; Chase Paymentech Solutions is a licensed user. **Registered Trademark of MasterCard International Inc. Chase Paymentech Solutions is an authorized representative of First Data Loan Company, Canada. ***Registered Trademark of Interac Inc. Used under license. ¹All applications are subject to credit approval and rates subject to change. Certain conditions apply. A Chase Paymentech Solutions point-of-sale solution is required to benefit from these rates. Proof of status with the Association of Dental Technologists of Ontario will be required. Merchants who process more than 25% of their credit card transactions in a card not present environment do not qualify for preferred pricing. TM Trademark of Chase Paymentech Solutions, LLC, Chase Paymentech Solutions authorized user.

April 25, 2005

Important Notice

TO ALL PAYMENTECH CANADA CUSTOMERS
PROCESSING VISA AND/OR MASTERCARD

VISA AND MASTERCARD RATE INCREASE EFFECTIVE JUNE 1, 2005

Due to previous rate increases charged to Paymentech by the card associations, (Visa* and MasterCard+), your merchant Discount Rate will change as of June 1, 2005. Up until now, Paymentech absorbed these increased costs and did not pass it on to the merchant, unfortunately we are unable to continue doing so.

The below fee increases represent a direct pass-through of Visa and MasterCard updates and do not include any other price adjustments.

RATE INCREASE:

- **Visa Discount Rate Increase:** **0.02%** (2 basis points)
- **MasterCard Discount Rate Increase:** **0.06%** (6 basis points)

EXAMPLE:

The following chart indicates how your Discount Rates will be affected. For example, if your current Visa rate is 2.25%, after the increase it will change to 2.27%. If your current MasterCard rate is 2.25%, it will now change to 2.31%

| | Old Merchant Discount Rate | Increase | New Merchant Discount Rate |
|-------------------|-----------------------------------|---------------------------|-----------------------------------|
| Visa | 2.25% | 0.02% (2 basis points) | 2.27% |
| MasterCard | 2.25% | 0.06% (6 basis points) | 2.31% |

Should you have any questions regarding your adjusted merchant Discount Rate for Visa and/or MasterCard, please call our Customer Service Help-Desk at 1-800-265-5158.

Paymentech highly values your business, and looks forward to introducing new and exciting product launches in 2005. Plus, our new enhanced system platform will enable us to provide you with better, faster and more streamlined card-processing services. For more information on our products and services, please visit us at www.paymentech.ca



Le 25 avril 2005

Avis important

À TOUS LES CLIENTS DE PAYMENTECH CANADA
QUI TRAITENT DES TRANSACTIONS VISA ET/OU MASTERCARD

AUGMENTATION DES FRAIS DE VISA ET DE MASTERCARD NOUVEAUX TARIFS EN VIGUEUR LE 1^{er} JUIN 2005

En raison d'une augmentation précédente des commissions d'interchange par les associations de cartes (Visa* et MasterCard⁺), votre taux d'escompte du commerçant sera modifié à compter du 1^{er} juin 2005. Jusqu'à aujourd'hui, Paymentech absorbait ces augmentations de coûts sans les passer aux commerçants, malheureusement nous ne sommes plus en mesure de le faire.

Les augmentations des frais suivantes reflètent directement les mises à jour de Visa et de MasterCard et ne contiennent aucun autre ajustement des prix.

AUGMENTATION DES FRAIS :

- **Augmentation du taux d'escompte Visa :** **0,02 %** (2 points de base)
- **Augmentation du taux d'escompte MasterCard :** **0,06 %** (6 points de base)

EXEMPLE:

Le tableau suivant indique l'effet sur vos taux du commerçant. Par exemple, si votre tarif Visa actuel est 2,25 %, il deviendra 2,27 % après l'augmentation. Si votre tarif MasterCard actuel est 2,25 %, il deviendra dorénavant 2,31 %.

| | Ancien taux d'escompte du commerçant | Augmentation | Nouveau taux d'escompte du commerçant |
|-------------------|--------------------------------------|------------------------------|---------------------------------------|
| Visa | 2,25 % | 0,02 % (2 points de base) | 2,27 % |
| MasterCard | 2,25 % | 0,06 % (6 points de base) | 2,31 % |

Si vous avez des questions à poser au sujet de votre taux d'escompte du commerçant ajusté pour les transactions Visa et/ou MasterCard, veuillez appeler notre Centre d'assistance du service à la clientèle au 1 800 265-5158.

Paymentech apprécie beaucoup de faire affaire avec vous, et nous anticipons avec plaisir le lancement de nouveaux produits passionnants en 2005. De plus, notre nouvelle plate-forme de système améliorée nous permettra de vous fournir des services de traitement de carte meilleurs, plus rapides et plus simples. Pour plus de renseignements au sujet de nos produits et de nos services, veuillez consulter le www.paymentech.ca

