

Using PayPal for your ACH and Credit Card transactions? It's costing you more than you think.

Save big on both with GMS.

Did you know you're paying the same hefty rate for both credit card *and* ACH transactions through PayPal? With GMS, you'll enjoy no monthly fees or monthly minimums, and no extra gateway or settlement fees. Even slight differences in percentage points add up to big bucks when multiplied by hundreds or thousands of transactions over a year.

First, let's compare the basic rates for ACH and Credit Card (CC):

FEES	GMS ACH	GMS CC	PAYPAL STANDARD (ACH AND CC)	PAYPAL PRO (ACH AND CC)
Transaction Fee	\$0.45	\$0.35	\$0.30	\$0.30
Discount Rate	-	2.15%	1.9-2.9%**	1.9-2.9%**
Monthly Fee	-	-	-	\$30.00

Now let's look at what you'd actually pay for a month with 30 transactions or donations of \$100 each:

FEES	GMS ACH	GMS CC	PAYPAL STANDARD (ACH AND CC)	PAYPAL PRO (ACH AND CC)
Monthly Total	\$13.50****	\$75***	\$96***	\$126***
Annual Total	\$162	\$900	\$1,152	\$1,512
Annual Savings	\$990-\$1,350	\$252-\$612		

Good for the environment. Even better for your bottom line.

Why give away all those profits or gifts to unnecessary processing fees? Plus, you'll be doing your part to help the environment. Thanks to our partnership with Plant-It 2020, we'll plant a tree on your behalf when you sign up for any of our electronic payment solutions.

**Call a GMS Payment Consultant today to find out how much you can save.
(800) 947-3156 or (727) 669-7644**

*Information from PayPal.com as of August, 2008
 **PayPal Discount rate depends on monthly volume
 *** $(30 \times \text{Transaction Fee}) + (30 \times (\$100 \times \text{Discount Rate})) = \text{Monthly Fee}$
 **** $(30 \times \text{Transaction Fee})$

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