

## Keep more of your profits instead of paying unnecessary fees.

Extra nickels and dimes don't seem like much until you multiply them by hundreds of transactions. Let's compare what a \$100 transaction costs with **GMS** versus a typical merchant service company:

	<i>Typical</i>	<b>GMS</b>
Discount rate	2.90%	2.15%
Transaction fee	\$0.20	\$0.35
Preliminary cost	\$3.10	\$2.50

You can already see a difference, but there's even more savings when you look at the *real* cost including the extra and hidden fees charged by most other merchant service providers.

Authorization fee	\$ 0.25	None
Batch/Settlement fee	\$ 0.25	None
Monthly statement/service	\$20.00	\$7.00
Debit network access	\$ 0.20	None
<b>Fully loaded cost</b>	<b>\$23.80</b>	<b>\$9.50</b>

Assume you have 50 transactions per month:

<b>Total monthly cost</b>	<b>\$1,190</b>	<b>\$475</b>
<b>Monthly savings</b>		<b>\$715</b>
<b>Annual savings</b>		<b>\$8,580</b>



**Call *GMS* today for a solution that's right on the money.**

**800-947-3156**

**We do all the work. You get all the credit. Automatically.**

## Merchant Services

The easy, affordable way to accept credit card payments.



**(800) 947-3156**  
[www.gulfmanagementsystems.com](http://www.gulfmanagementsystems.com)

## Do you know how much you're really paying for credit card processing?

Giving your customers every payment option, including credit and debit cards, is a necessity—not an option—in today's competitive environment. You need the extra income, but what's it really costing you? Have you taken a good look at your credit card statement lately? Batch fees. Gateway fees. Authorization fees. Monthly fees. Do you have a flat rate pricing structure, tiered, Interchange Plus or a Billback model? If all this isn't confusing enough, rates also depend on the type of card being used, and the Discount Rate is actually a fee, not a discount. Any questions?

### Help is just a phone call away.

GMS makes it our business to understand the complex world of credit card processing and translate it into clear explanations so you can make good business decisions. We help you solve the puzzle of what you're currently paying so you can know for sure either you've got an economical solution or there's a better alternative.

**Affordable. Reliable. Secure.**

### Simple pricing that makes sense.

Forget all those confusing, hidden charges. Why pay for declined transactions? With **GMS**, you'll pay just a low statement fee and per transaction fee, plus get fast answers and personal service from one of our dedicated payment consultants.

### Everything you need.

Need a terminal? No problem. Lease or purchase all the top name hardware including Hypercom, Verifone, Nurit, FDS and more.

Your **GMS** payment consultant is here to help you set up merchant accounts for all the major cards in one easy step. Get equipment, accounts, plus affordable and efficient processing all from a partner you can trust.



### Includes FREE NSF Check Recovery.

While accepting credit card payments is a must, checks are still one of your customer's preferred payment methods. But managing and chasing down NSF checks can be a real hassle.

When you sign up for Merchant Services with **GMS**, you get **FREE NSF Check Recovery**. That means we convert your NSF checks and re-submit them electronically two more times when, based on our experience, funds are most likely available. Collect face value up to 74% of the time, plus keep the state-allowable fee. Now you can turn bad checks into good revenue—automatically.

### Get it all with **GMS**.

As a **GMS** merchant services customer, you're eligible for other convenient, affordable payment solutions without set-up and application fees. All you pay is a low transaction fee based on your actual volume. Get credit card, ACH and check solutions from a payment consultant who's as dedicated to your success as you are.

**Point-of-Sale**—Whether it's a card present transaction or a virtual terminal, we'll help you find the solution that fits your needs and budget.

**EFT/Recurring Transactions**—Make it easy, and automatic, for you and your customers.

**ACH**—Debiting checking or savings accounts is cheaper for you and convenient for clients.

**Remote Deposit Capture**—Save time and money by depositing checks right from your office.

**Direct Deposit**—Pay employees automatically and help them save.

**Thousands of organizations rely on **GMS** for industry-leading electronic payment solutions and personal attention. Call today for your **FREE** statement analysis.**

**(800) 947-3156**

