




## VersaPay & BC Chamber of Commerce

### MERCHANT CREDIT & DEBIT RATES LOWERED!

Dear Member Chambers,

VersaPay Corporation is a proud member and supporter of the BC Chamber of Commerce. Since the inception of our partnership in 2007, **VersaPay has been providing members of the BC Chamber and their members with low merchant rates.**

We are proud to announce the **2010 preferred rates for members of the BC Chamber of Commerce and their members** in good standing.

		
<b>1.64%*</b> For merchants with average tickets under \$100		<b>6 cents</b> per transaction
<b>1.68%</b> For merchants with average tickets over \$100		

\* 10 cent transaction fee is additional to qualify for this rate. Transaction fee is WAIVED when ATS is greater than \$100

\*\* Card assessment fee billed separately. Non-qualified or premium cards are subject to 1.99%

All VersaPay Point of Sale terminals available to you are **EMV and CHIP compliant**. We offer **telephone based processing, integrated solutions and Wireless Pay@Table terminals**.

**Chamber Managers have the potential for INCREASED REVENUE in 2010 from VersaPay:**

- Earn a referral bonus of **\$50** for every member that uses or switches to VersaPay. Refer over 100 members and this bonus increases to **\$100!**
- Earn **perpetual residual income** on the credit & debit processing from all your members
- Co-branded marketing literature, email blasts and our proactive relationship managers ensure your membership is aware of your our joint program
- **Custom tailored preferred rates for qualified merchants - every business is unique and so are their needs!**

- Real time access to all your membership data including ability to add or withdraw members from your program who do not renew with you – (member retention based on value)
- A dedicated Relationship Manager who works directly with you and your staff to ensure adoption and retention

**BULLETIN – In the wake of recent merchant concerns over the introduction of Visa & MasterCard debit as well as premium cards, we urge your members to take the following steps to reduce their credit card fees:**

- Always ensure you are SWIPING or DIPPING your customer’s credit card into a VersaPay point of sale terminal. Avoid keying in a credit card number by hand as this will result in a surcharge.
- If a transaction is declined or returns an ERROR code, do not over-ride the error with your ADMIN password. Instead – call us at 800-265-5158 and we will help you with the transaction.
- Premium card brands such as Infinite or Signature are subject to higher rates due to issuer costs (issuer is defined as the bank issuing the actual credit card to consumers).

### **About VersaPay**

Founded in 2005, VersaPay Corporation is a 100% Canadian owned and operated national financial transactions services provider. With employees between our offices in Toronto, Montreal and our head office in Vancouver - VersaPay is a proud Canadian corporate citizen and member of the community.

VersaPay handles all elements of both credit and debit card merchant payment processing — in person, on the go, online, and in the office. Offering a host of merchant account services and the highest quality credit card POS terminals, we provide “one-stop” merchant payment services to our clients.

We couple credit, debit and loyalty/gift card products and solutions with the world’s largest financial institutions and industry leading technology partners. As a merchant, you will enjoy daily settlement to your current bank account with no need to change banks.

VersaPay was named “Canada’s Top Emerging Growth Company” and Ranked No. 1 in Canada on the PROFIT Hot 50 list of 2009. The Company proudly trades on the Toronto Stock Exchange under the symbol: VPY



**2010 BCCC Tiered Rate Offering - Make the Switch Today**

<b>Card-Present or Swiped Card Merchants</b>	
VISA Discount Rate	< \$100 ATS <b>1.64% + .10</b> > \$100 ATS <b>1.68</b> no trans fee
MasterCard Discount Rate	< \$100 ATS <b>1.64% + .10</b> > \$100 ATS <b>1.68</b> no trans fee
INTERAC Direct Payment	\$0.06 per transaction
Point of Sale Terminals	\$29.99/month (wired), \$42.99/month (wireless)
Statements & Deposit Funding	\$10.00
Setup & Programming Fee (one time)	\$25.00

<b>eCommerce or Virtual Credit Card Processing (web-based terminals)</b>	
Virtual & Orbital Online Bundle	\$29.99/month for unlimited access and users!
VISA Discount Rate	2.15 – 2.25%
MasterCard Discount Rate	2.15 – 2.25%
Transaction Fee	\$0.15 per transaction
Statements & Deposit Funding	\$10.00
Setup & Integration Fee (one time)	\$125.00

<b>Large Enterprise - Customized Pricing (merchants with over \$2 million per year in volume)</b>	
VISA Discount Rate	Starting at 1.49%
MasterCard Discount Rate	Starting at 1.49%
INTERAC Direct Payment	\$0.05 per transaction
Transaction Fee	WAIVED
Statements & Deposit Funding	WAIVED
Setup & Programming Fee (one time)	WAIVED

**For additional information on the BCCC program or to book a trade show, seminar or programs, please contact:**

**PETER THANAS - Strategic Partners Manager**

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**Specialized members page for BCCC members:** <http://www.versapay.com/landing/bccc>