

June 10, 2011

Dear GACS Member,

Credit and debit card fees are one of the most frequently discussed topics lately with GACS members. As a trade association representing your business, we identified two primary criteria as we set out to create a partnership with a service provider to handle GACS member's card processing. Those two criteria were the lowest rates available and dedicated customer service.

The Georgia Association of Convenience Stores has selected WorldPay, a premier provider of electronic payment processing services and a top ten merchant acquirer in the United States, as our preferred payment processing provider. As a single-source processor, WorldPay controls the entire payment processing cycle from card authorization to settlement of funds.

As part of GACS partnership with WorldPay, GACS members receive special negotiated rates, a comprehensive payment program, and a dedicated customer service representative. Get the exceptional value you expect at the savings you deserve. Unlike other processors, WorldPay puts their rates out front and let's them stand on their own.

Visa/MasterCard/Discover/AmEx/Fleet/PIN Debit	\$0.05 per dsl transaction \$0.06 per dial transaction
Monthly Account Fees	No Charge
Program Discount Fees	No Charge
Program Assumptions	Interchange and Access Fees Passed Through

In selecting WorldPay, we looked at their industry-leading solutions and broad range of value-added services, including:

- Experience. More than 400,000 businesses have chosen WorldPay.
- Comprehensive Certifications. WorldPay is certified on numerous stand alone and integrated payment systems. VeriFone® Ruby, VeriFone® Sapphire and VeriFone® Topaz, Gilbarco G-SITE, AutoGas Regal, Pinnacle Palm POS™ to name a few.
- World-Class Customer Care. With 99 percent of calls to its toll-free customer service answered in less than 30 seconds, one-call resolution is always the goal.
- Leading-Edge Fraud Prevention and Protection. In addition to helping customers adhere to PCI requirements, WorldPay offers option data breach protection services that help minimize the financial damage a breach can cause your business.
- Best-of-Breed Technology for Petroleum Establishments. WorldPay offers Hybrid Batch Settlement, which creates a system for efficient batch settlement by combining Host and Terminal Capture Processing, giving you faster access to funds.
- Security, Online Reporting. WorldPay offers convenient transaction reporting 24/7 to simplify your back-office accounting and reconciliation. The information you need is right at your fingertips.

Call Scott Gordon today at (980) 236-7140 to receive a free, confidential, no-obligation statement analysis to best optimize your payments acceptance.

Sincerely,

Jim Tudor  
President



PREFERRED PROVIDER

## BENEFIT FROM MEMBER SAVINGS! SIGN WITH WORLDPAY – THE PREFERRED ELECTRONIC PAYMENTS PROCESSOR FOR THE GEORGIA ASSOCIATION OF CONVENIENCE STORES (GACS)



### FUELING YOUR PAYMENTS ACCEPTANCE

From point-of-sale authorization through settlement of funds, WorldPay, a single-source provider, offers the highest standard of payment processing to businesses nationwide . . . businesses just like yours!

As a member of GACS, you receive specially negotiated rates. Get the exceptional value you expect at the savings you deserve! WorldPay has a comprehensive program, including:

- **Competitive Interchange** providing all GACS members who sign with WorldPay for payments processing the opportunity to receive competitive interchange rates, translating into considerable savings to help boost the bottom line
- **Comprehensive Certifications** with most major stand-alone and integrated payment systems
- **Gift Card Program** with preferred member pricing
- **World-Class Customer Care** where one-call resolution is our goal
- **Best-of-Breed Technology** including Hybrid Batch Settlement that creates a system for efficient batch settlement by combining Host and Terminal Capture Processing – giving you faster access to funds
- **Secure, Online Reporting** provides 24/7 access to transaction reports for simplified accounting and reconciliation



980.236.7140

Scott Gordon  
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# WORLDPAY IS OUR PREFERRED PROCESSOR



Dear Valued Member,

WorldPay strives to provide a comprehensive range of payment processing services at a competitive cost. As a member of the Georgia Association of Convenience Stores (GACS), you receive preferred pricing. Please refer to the specific pricing below.

TRANSACTION/AUTHORIZATION FEE	WORLDPAY
Visa®/MasterCard®/Discover®	\$0.05 DSL      \$0.06 Dial
American Express®	\$0.05 DSL      \$0.06 Dial
Fleet	\$0.05 DSL      \$0.06 Dial
PIN Debit	\$0.05 DSL      \$0.06 Dial
<b>MISCELLANEOUS FEES</b>	
Voice Authorizations	\$0.95
Chargebacks	\$5.00
ACH Return Fee	\$25.00
Monthly Account Fees	No Charge
Program Discount Fee	No Charge
<b>ASSUMPTIONS</b>	
Interchange and access fees passed through	

If you have any questions, please contact **Scott Gordon** of WorldPay at **980.236.7140**.