



crediNet

YOUR TRANSACTION PROCESSING SOLUTION

REDUCE THE COST OF DOING BUSINESS

COMPETITIVE,
EFFICIENT
CREDIT CARD AND
CHECK PROCESSING
SERVICES...

FROM
GENERAL
MOTORS

DISCOUNT RATE SHEET

	VISA Check Card (Offline Debit)	1.584 %
	VISA/MasterCard (Qualified Rate)	1.902 %
	VISA/MasterCard (Non-Qualified Rate)* <small>*Manually-keyed transaction or those not submitted for settlement within 24 hours of transaction authorization.</small>	2.734 %
	Voyager (Fleet)	3.09 %
	Wright Express (Fleet)	3.64 %
	Online Debit (ATM, with use of Pinpad)	78¢ EACH
	Corporate/Purchasing Cards	2.839 %
	Discover	1.68 %
	American Express** <small>(Average Transaction Amount)</small>	2.95 %
	<small>\$250.00 and greater</small>	3.25 %
	<small>Less than \$250.00</small>	
	<small>**Subject to non-settlement charges of .19% if the transaction must be forwarded to American Express for settlement.</small>	
	Diners Club - Carte Blanche	2.89%

Rates are subject to change.

CrediNet
1-800-819-3043

Visit our Web site:
gmdealerdirect.com



RMS
Retail Marketing Services

WELCOME TO



RATE COMPARISON WORKSHEET

USE YOUR CURRENT MONTHLY STATEMENT AND THIS FORM TO SEE THE GM *CrediNet* ADVANTAGE. COPY YOUR SALES AND COSTS FROM THE STATEMENT AND USE THE SAME SALES TO CALCULATE GM *CrediNet* COSTS.

ENTER INFORMATION IN THESE SHADED AREAS.

	CURRENT SYSTEM			GM <i>CrediNet</i>	
	YOUR SALES X	YOUR RATE =	YOUR DISCOUNT PAID	RATE	DISCOUNT PAID
VISA CHECK CARD (OFFLINE DEBIT)	\$	%	\$	1.584%	\$
VISA	\$	%	\$	1.902%	\$
MASTERCARD	\$	%	\$	1.902%	\$
VISA/MASTERCARD (NON-QUALIFIED, KEY ENTER)	\$	%	\$	2.734%	\$
VOYAGER (FLEET)	\$	%	\$	3.09 %	\$
WRIGHT EXPRESS (FLEET)	\$	%	\$	3.64 %	\$
ONLINE DEBIT (ATM)	\$	EACH	\$	78¢ EACH	\$
CORPORATE/PURCHASING CARDS	\$	%	\$	2.839%	\$
DISCOVER	\$	%	\$	1.68 %	\$
AMERICAN EXPRESS \$250.00 AND GREATER AVERAGE TRANSACTION	\$	%	\$	2.95 %*	\$
AMERICAN EXPRESS LESS THAN \$250.00 AVERAGE TRANSACTION	\$	%	\$	3.25 %*	\$
DINERS CLUB	\$	%	\$	2.89 %	\$
CARTE BLANCHE	\$	%	\$	2.89 %	\$
STATEMENT FEE			\$		NONE
TRANSACTION FEE			\$		NONE
OTHER FEES			\$		NONE
TOTAL COST			\$		\$

Rates are subject to change as noted in the Processing Agreement. Qualified and non-qualified rates are illustrated.

* Subject to non-settlement charges of .19% if the transaction must be forwarded to American Express for settlement.

Example: If your current VISA rate is 2.1% and your sales volume is \$100,000 per month, you would save \$198 each month with *CrediNet*! That's \$2,376 per year!

CURRENT MONTHLY COST

LESS GM *CrediNet* MONTHLY COST

GM *CrediNet* MONTHLY SAVINGS

ANNUAL SAVINGS

x 12