



Opticians Association of Canada members can save significant **Visa/MasterCard Processing Fees** with Pivotal Payments. Pivotal Payments is a long established full service Merchant Services Provider to point-of-sale merchants, Internet business owners, and mail order/telephone order businesses. We provide credit & debit card processing, gift/loyalty/stored value card programs and terminal management solutions in both Canada and the USA.

As an OAC member you receive the following;

- The most competitive **Visa/MasterCard rates 20 basis points (or less) above cost.**
- Interac® debit pricing not to exceed **\$0.07 per transaction.**
- Point of Sale (P.O.S.) Terminals from \$20.00 per month.
- No more confusing jargon such as qualified, non-qualified or mid qualified transactions.
- Review your current Visa and Mastercard transactions; explain how Interchange rates are calculated based upon your specific transactions and determine your **maximum savings potential.**
- **Long term rate guarantees.**
- **Dedicated Agent** assigned to your account.
- 24/7 Bilingual Customer Support
- Refund/chargeback policy review.

For more information, contact Doug Middlebrook (Authorized Agent of Pivotal Payments Agent) at 416-407-4557 or [dmiddlebrook@pivotalpayments.com](mailto:dmiddlebrook@pivotalpayments.com).