



Dear Wendy & Craig,

Thank you very much for introducing me to Anovia for my merchant processing. As a very busy business owner of Ottawa's top home staging company I was hesitant to even take the time to evaluate my processing statements. However, you reminded me that if Anovia couldn't meet or beat my rate I would be given \$100 gift card for my time. This I found was a fair offer as my time is valuable and if I could identify savings or be compensated for the little effort to review then I was willing to go through the process.

After I submitted my current merchant statement (PayPal) I received a quote directly from my dedicated Anovia rep in 24hours, clearly outlining what I was currently paying and what I would of paid. I was astounded that Anovia was able to save me money. Even though we are Ottawa's top home staging company we are still considered to be a small business and through my experience our "processing power" was never high enough for any other company to give us better rates.

Upon finding these immediate savings I accepted the proposal, received the paperwork and my Anovia rep helped walk me through the information to ensure nothing was missed. Setting up my online system was easy and even linking my new account to my bank account was handled by the Anovia office. I am very happy with our processing system as well as the customer service that has been provided.

The most exciting part for me as a small business owner was when you asked me if I would like to also earn up to 10% on my own bills, of course I said I was open to listening to more information and what I learned made so much sense I decided to take advantage of the opportunity on the spot. I can not thank you enough for bringing this amazing opportunity to my attention.

Sincerely,

Kristy Morrison

CEO Capital Home Staging & Design

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