

**MERCHANT
SERVICES
YOU CAN
COUNT ON**



PREPARED FOR:

**RIVER GOLF &
COUNTRY CLUB**



PROPOSED BY
REP NAME

MARCH 2022

Dear BUSINESS OWNERS NAME,

We realize the challenges that come with running a business. Delivering excellent services while watching your bottom line is enough to keep you working overtime, and you probably don't have time to research the best processing solutions for your business.

YOUR CURRENT BUSINESS NEEDS

That's why we've put together this proposal for you. We've listed:

- challenges you mentioned during our appointment
- our custom plan is designed to solve your biggest problems
- the best deal on your credit card processing and all of your financial needs.

Here's what we think would be the best bang for your buck when it comes to running your business:



WE ARE DEDICATED
TO BEING THE
MERCHANT SERVICES
PROVIDER YOU CAN
COUNT ON.

RECOMMENDED
PROCESSING
SOLUTIONS:

CASH DISCOUNT PROGRAM

Eliminate Needless Expenses.

With processing fees going up like never before, business owners are forced to pay outrageous fees to accept credit cards.

It's common that we see businesses paying 2.5% or more every time a customer uses a credit or debit card.

That's your hard-earned money right out the back door on every transaction.

We firmly believe that business owners shouldn't have to pay these fees just to process credit cards.

Our solution is simple: process credit cards with our Cash Discounting Program, so you can eliminate your credit card processing fees—and put that money back into your business.

How it Works

- You'll pay \$0 to process credit cards.
- The program fee is a flat \$64.95 no matter how much you process.
- You'll be on a month-to-month contract with no cancellation fees if you change your mind.
- We'll provide you with proper signage for your store to be compliant with Visa/Mastercard.

Your Savings

- You'll save approximately **XXXX** per month based on your reported volume.
- You'll stop paying processing fees entirely, and grow your business as a result.



"PCBANCARD MADE IT REALLY EASY FOR ME TO TRY THE PROGRAM WITH NO RISK! I AM SO HAPPY THEY DID. I AM SAVING OVER \$3,000 PER MONTH BETWEEN MY LOCATIONS!"

NIDAL HADDAD, OWNER
LITTLE NICKY'S BIG CITY
PIZZA
KNOXVILLE, TN

A CLOSER LOOK AT YOUR STATEMENTS

Put money back into your bottom line.

We know you've got better ways to spend your money than wasting upwards of 3% on every transaction—so we put your savings in writing. Here's how you get that marketing money you need to keep clientele coming through your door, every day.

Current Processing Rates and Fees			
VS Interchange	Volume	Rate	Cost
Discount Rate	\$103,232.65	0.25%	\$258.08
TOTAL:			\$258.08
MC Interchange	Volume	Rate	Cost
Discount Rate	\$41,316.11	0.25%	\$103.29
TOTAL:			\$103.29
Discover	Volume	Rate	Cost
Discount Rate	\$0.00	0.25%	\$0.00
TOTAL:			\$0.00
Credit	Transaction Rate	Number of Transactions	Cost
VS Item Fee	\$0.05	39	\$1.95
MC Item Fee	\$0.05	20	\$1.00
TOTAL:			\$2.95
Other Cards	Transaction Rate	Number of Transactions	Cost
Discover	\$0.05	0	\$0.00
American Express	\$0.00	8	\$0.00
Debit Pin Based	\$0.000	0	\$0.00
Chargeback	\$0.00	0	\$0.00
TOTAL:			\$0.00

Proposed Processing Rates and Fees			
Visa Interchange	Volume	Rate	Cost
Discount Rate	\$103,232.65	0.00%	\$0.00
TOTAL:			\$0.00
MC Interchange	Volume	Rate	Cost
Discount Rate	\$41,316.11	0.00%	\$0.00
TOTAL:			\$0.00
Discover	Volume	Rate	Cost
Discount Rate	\$0.00	0.00%	\$0.00
TOTAL:			\$0.00
Credit	Transaction Rate	Number of Transactions	Cost
VS Item Fee	\$0.00	39	\$0.00
MC Item Fee	\$0.00	20	\$0.00
TOTAL:			\$0.00
Other Cards	Transaction Rate	Number of Transactions	Cost
Discover	\$0.00	0	\$0.00
American Express	\$0.00	8	\$0.00
Debit Pin Based	\$0.00	0	\$0.00
Chargeback	\$0.00	0	\$0.00
TOTAL:			\$0.00

TOTAL PROCESSING FEES:	\$364.32
CNV Billing	\$25.00
CVG	\$39.00
Credit Pass-through	\$4,521.47
Sivr Stand	\$74.99
RSP Package	\$12.99
TOTAL:	\$3,977.77

TOTAL PROCESSING FEES:	\$0.00
On File Fee	\$64.95
Regulatory Product	\$0.00
Credit Pass-through	\$0.00
Debit Pass-through	\$0.00
Settlement/Batch Fees	\$0.00
TOTAL:	\$64.95

Your Annual Savings

Estimated Monthly Processing Savings over IC	\$4,972.82
Estimated Percentage of Monthly Savings over IC	1126.83%
Estimated Yearly Processing Savings over IC	\$59,673.86

"THE ONLY SURPRISE I REALLY HAD WAS THAT NONE OF MY CUSTOMERS CHOSE TO USE CASH. THE SMALL SERVICE FEE DOESN'T MAKE ANY DIFFERENCE TO THEM."

JAMES ZELLERS, OWNER
AVERAGE JOES BAR & GRILLS
INDIANAPOLIS, IN

RECOMMENDED
PROCESSING
SOLUTION

**HOTSAUCE
POS &
MOBILE
TERMINALS**

New High End Android Terminal



QD2

Mobile Wireless Android
with Bluetooth, WiFi & 4G

- 4G, Wifi, Bluetooth
- 5.5" touch screen
- E SIM world coverage
- 7.4V - 2600mAh battery
- All-in-one DejaPayPro

Mobile Terminal: Valor VL110



- \$375 per terminal, includes charging cradle
- SIM cards \$10 each
- Total for three: \$1,155.00

The Valor VL110 includes Handheld Mobile POS GPRS/4G and Wifi Connectivity. Terminal will automatically transition between 4G/GPRS if connection fails. 3.5" color large-scale touch screen display. Contactless payment option accepting Apple Pay, Google Pay, and Android Pay. 2-year warranty.

Total Upfront Cost

1 Mobile Terminal:

Data/Sim: \$25/month

Denovo back office: \$5/month

Monthly Processing Program: \$64.95

Monthly Fees

HotSauce: \$79 per unit x 3 = \$237

Mobile Data: \$10 per month x 3 = \$30

Cash Discount Program = \$64.95

Total Monthly Expenses = \$331.95

RECOMMENDED
CASH FLOW
SOLUTION:

**CASH
ADVANCE**

Access to Capital When You Need It.

Lots of business owners struggle to keep their doors open during the first few years of their business.

They have to pay their employees purchase inventory, and etc.—all before they're really making money.

That's why many small business owners depend on a Merchant Cash Advance to help them get their business off the ground.

Once your business qualifies for a cash advance—you could have \$30-\$50,000 in your bank account in a number of days.

Once you switch to processing with us, you're eligible for a Cash Advance with no fixed payments.

The only payments we need are those received through your future credit card sales.

To be approved for a Merchant Cash Advance you must:

- be in business for one year
- process at least \$5,000/month in volume
- have a FICO score over 500
- pay it back within 10 months

Here's a testimony about the owner of the restaurant Killian's:

"Nick C. was a great chef, but started Killian's in 2013 with very little money. Cash Advances kept him afloat for the first 3-4 years. Now his little restaurant is doing almost two million in revenue per year. He would not have made it the first few years without cash advances—and on top of that, he eliminates about \$36,000 per year or more in expenses by using the Cash Discount Program."

**LET'S
MAKE IT
OFFICIAL**

Here's how to get started.

When you process with PCBancard you get all the features of working with a growing company that knows your name.

- 24/7 customer support provided by real people who answer their phones around the clock, so you're never stuck on hold.
- Flat-rate program fee of \$64.95 regardless of volume with our Cash Discount Program, so you never have to worry about your rates going up.



- Charity of Choice Program for your customer's peace of mind.
- Access to capital when you need it. Like \$30-\$50K in your bank in a matter of days.

Ready to get started? So are we:

Complete the merchant application in person or online. You'll need to have the following ready:

- 3 months processing statements
- Voided check or bank letter
- Copy of business license
- Drivers license of owner/signer

You'll receive updates on your application via email while it's processing—and that's it!

**CONTACT ME WITH ANY
QUESTIONS IN THE
MEANTIME!**

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