

MERCHANT SERVICES YOU CAN COUNT ON



PCBANCARD LOCAL REPRESENTATIVE
NAME:
PHONE:
EMAIL:
[PCBANCARD.COM/DUAL-PRICING](https://www.pcbancard.com/dual-pricing)

WHAT IS DUAL PRICING?

Fight back against processing fees.

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 3-4% or more every time a customer swipes 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 cards.

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

Here are a few benefits of the program:

- The Dual Pricing Program is a way for you as a business owner to offset all of your current merchant service fees without increasing your overall prices.
- Your customers have the choice to pay the card price or the cash price before checkout.
- Customers who pay the card price pay 3.99% more than customers who pay with cash.
- Our technology allows you as the merchant to receive the full amount for your product or service in your bank account.
- Our program is compliant and keeps you within the guidelines of Visa, Mastercard, and processor regulations.



WHY DO I NEED THIS FOR MY BUSINESS?

Eliminate Fees. Grow Your Business.

The practice of having two prices has been accepted by consumers for decades. You can be sure that every single one of your customers has, at one time or another, paid a slightly higher card price at a fuel station.

Dual Pricing on payment terminals allows merchants to transparently offer different transaction amounts to consumers paying with cash versus cards.

- You'll provide your customers with a card price and a cash price before checkout.
- The card price will be 3.99% higher than the cash price.
- The customers selects the method of payment they prefer.
- As a result, you'll no longer pay processing fees, and put thousands back into your business.



Example of Valor Terminal showing card price, cash price and receipt.

SAMPLE SAVINGS ON A SMALL BUSINESS

Put this money back into your bottom line.

We know you've got better ways to spend your money than wasting upwards of 3% or more on every transaction—so we put your savings in writing.

Here's an example of a typical merchant's savings.

Existing Processing Account with monthly volume of \$100K on Traditional Processing:

- \$100,000 per month in credit card sales x 3.50% = \$3,500.00 monthly fees
- \$3,500.00 per month x 12 months = \$42,000 in yearly credit card fees

The Dual Pricing Program:

- \$64.95 per month x 12 months = \$779.40 annual program fees
- Total Annual Savings \$42,000.00 - \$779.40 =

\$41,220.60 Annual Savings

Example of end-of-the-month Merchant Statement on Dual Pricing vs Traditional

Traditional Processing Statement					
TPJ Processing Corp					
DBA Name: Marco's Liquor Store MID 5205674456753					
			Amount Submitted	\$79,603.53	
			Fees Charged	-\$1759.45	
			Total Amount Funded to your Bank \$77,844.08		
Activity Summary					
Card Type	Number of Sales	Amount of Sales			
Visa	2,300	59,892.92			
Mastercard	408	11,105.51			
Discover	88	3,776.41			
Amex	135	4828.69			
Total	2,931	79,603.53			
Interchange & Card Processing Fees					
Card Type	Number of Sales	Amount of Sales	Interchange	Disc \$	Total
Visa	2,300	59,892.92	737.00	120.18	857.18
Mastercard	408	11,105.51	220.59	24.59	245.18
Discover	88	3,776.41	77.08	10.45	87.53
Amex	135	4828.69	97.10	44.29	141.39
Total	2,931	79,603.53	1,131.77	199.51	1,331.28
Total Fees					
Interchange Fees			1,131.77		
Card Processing Fees			199.51		
Card Brand Assessment (not shown)			105.74		
Other Fees (not shown)			322.43		
Total Fees charged to merchant			1,759.45		

Dual Pricing Processing Statement					
PCBancard					
DBA Name: Marco's Liquor Store MID 3896427849612					
			Amount Submitted	\$79,603.53	
			Fees Charged	-\$64.95	
			Total Amount Funded to your Bank \$79,538.58		
Activity Summary					
Card Type	Number of Sales	Amount of Sales			
Visa	2,300	59,892.92			
Mastercard	408	11,105.51			
Discover	88	3,776.41			
Amex	135	4828.69			
Total	2,931	79,603.53			
Interchange & Card Processing Fees					
Card Type	Number of Sales	Amount of Sales	Interchange	Disc \$	Total
Visa	2,300	59,892.92	0	0	0
Mastercard	408	11,105.51	0	0	0
Discover	88	3,776.41	0	0	0
Amex	135	4828.69	0	0	0
Total	2,931	79,603.53	0	0	0
Total Fees					
Total Fees			\$64.95		
Total Fees charged to merchant			\$64.95		

**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.
- Business owner pays a program fee of \$64.95 regardless of volume with our Dual Pricing Program, so you never have to worry about your rates going up.

- Our Charity of Choice Program allows you to support a charity through your business's credit card processing.
- Month-to-month contract with no cancellation fees if you change your mind.
- Pre-programmed Terminal/POS/Gateway so the full amount of your product or service goes into your bank account.
- Access to capital when you need it: \$30-\$50K or more 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
- 3 months bank statements*
- Voided check or bank letter
- Copy of business license
- Drivers license of owner/signer

Once your application is approved, your equipment will be pre-programmed and shipped directly to you. Our team will help with the installation, and provide you with around-the-clock support.

*bank statements may not be needed but can be requested in the approval process.

WHO IS PCBANCARD?

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

- DUAL PRICING
- CASH ADVANCE
- POINT OF SALE SYSTEMS
- NEW TECHNOLOGY
- NO HIDDEN FEES
- NO CONTRACTS
- GIVE BACK TO CHARITY THROUGH YOUR PROCESSING

 **PCBancard**
PCBANCARD.COM

PCBANCARD is a full-service Merchant Services ISO (Independent Sales Organization). We don't like to toot our own horn, but we're an INC. 5000 company and a leader in the Merchant Services Industry. As one of the first companies in the country with a VS/MC-approved Dual Pricing Program, we pride ourselves in being able to help businesses fight back against ever-rising credit card processing fees.



WHEN YOU PROCESS WITH PCBANCARD YOU GET ALL THE FEATURES OF WORKING WITH A COMPANY THAT KNOWS YOUR NAME. CHECK US OUT AT PCBANCARD.COM/ABOUT-US