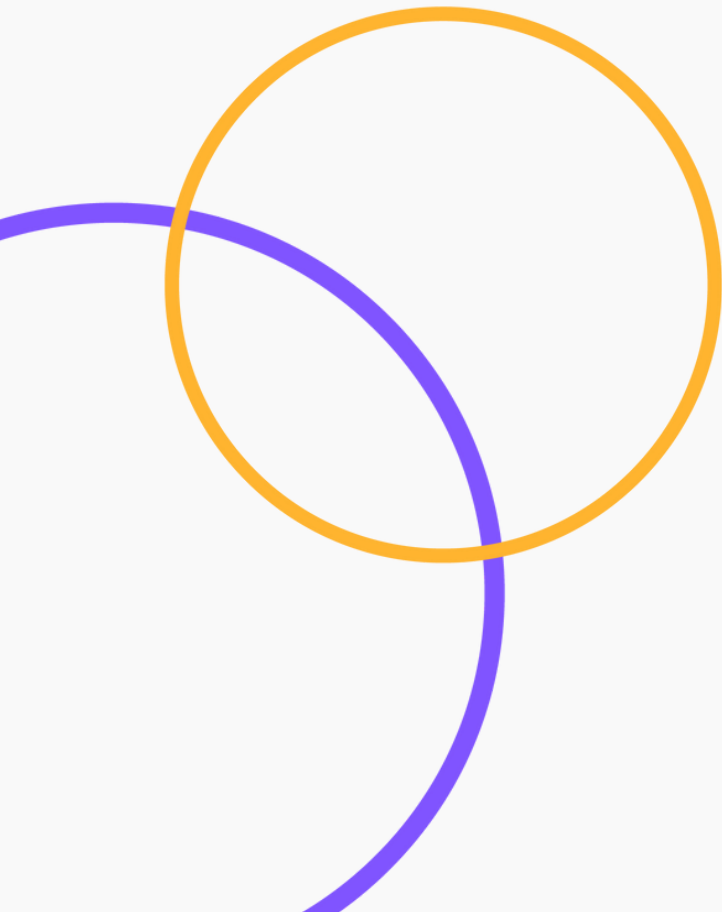


**MERCHANT
SERVICES
YOU CAN
COUNT ON**



PREPARED FOR:

**RIVER GOLF &
COUNTRY CLUB**



PROPOSED BY
NAME

date

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.

A CLOSER LOOK AT YOUR STATEMENTS

Here's what's going
back into your bottom
line every year:
\$59,673.86

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:	\$3,937.77

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

Dual Pricing 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 Dual Pricing 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.
- 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.

CONTACT ME WITH ANY
QUESTIONS IN THE
MEANTIME!

NAME:
PHONE:
EMAIL:
WEBSITE:

- 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.