Merchant Services You Can Count On

PCBancard Product Services Offerings 2024

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Who is
PCBancard?

Our mission:

PCBancard is committed to helping businesses grow and eliminate the pain of processing fees. With our Dual Pricing Program, business owners no longer need to pay outrageous fees to accept credit cards—and can put that money back into their bottom line, instead.

Our community giveback program allows merchants to give back to charity every time a card is swiped.

Whether processing on Traditional or Dual Pricing, PCBancard continues to add valuable products and services, and be a leader in customer support, technology, and banking solutions.

Testimonials:

"I will tell you, it has been such a change having a company that actually cares about us growing our business and helping us streamline a lot of what we are doing instead of just some company trying to make a dime off each transaction we run. I really appreciate it!"
—STAHLS

"They don't teach you in law school how to run a business. When you have expenses that are hitting you hard and you can take it down to almost nothing—I jumped at the chance and I have not regretted it for one moment."
—Don Wheaton, Attorney

PCBancard

Services & Programs

Services

Traditional Processing

Dual Pricing and Surcharge Program

B2B Optimizer

Desktop Terminals

Point of Sale Systems

Mobile Processing

Apple Pay and Tap and Go

Gateways/Virtual Terminals

Online Ordering

ACH

Invoicing

Quickbooks Integration

CRM for Merchant

Cannabis and CDB

Oracle/Micros Payment Integration

Next Day Funding

Programs

Passport Fast Funding

PayRite Healthcare Management with Patient Payment Portal

Landlord Station for Property Management

Plastiq Payable Management

Gift and Loyalty Cards

Cash Advance

Business Loans

WIX Website Builder

Merchant Account Updater

Online Banking

Chargeback Management

Services:
Traditional Processing

Benefit #1	$500 Guarantee we can beat your current rate
Benefit #2	Free Equipment Placement.
Benefit #3	Guaranteed "white glove" customer service.
Benefit #4	Local Representation & 24/7 USA tech support and customer service
Benefit #5	Availability to all products and services we offer
Benefit #6	Free Rate Analysis

In a nutshell, traditional processing means a merchant is paying fees to accept credit and debit cards. The fees associated with card acceptance range from 3% - 5% or more depending on the card type.

Even though new processing programs have now become available to lower or eliminate a merchants processing fees, some business owners find that traditional processing is the best fit. We offer competitive rates with a money back guarantee, and free equipment for our merchants on traditional processing.

Services:
Dual Pricing

Benefit #1 — Eliminate your merchant bill entirely by passing along a fee to the customer.

Benefit #2 — Put money back into business' bottomline.

Benefit #3 — Guaranteed "white glove" customer service.

Benefit #4 — Local Representation & 24/7 USA tech support and customer service

Benefit #5 — Availability to all products and services we offer

Benefit #6 — Free Rate Analysis

In a nutshell, Dual Pricing allows the merchant to accept credit and debit cards with no processing fees.

Customers have a choice at the time of purchase if they wish to pay by credit/debit card or cash.
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Pay with cash and get a discount.
All discounts are calculated by terminal.

Compliant in all 50 states and all card brands.
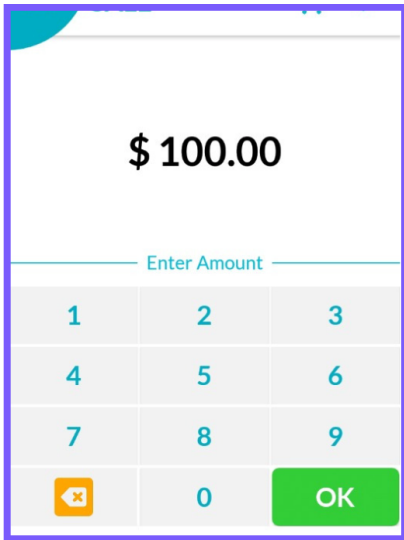
Dual Pricing

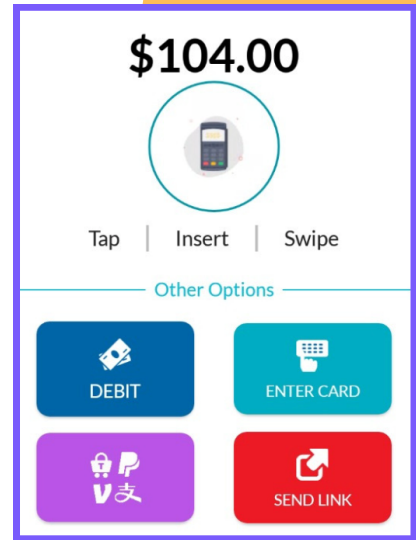how it looks on a terminal with a $100 transaction

The P Series Terminal by Dejavoo will come pre-programmed with the Dual Pricing Program. Here's a glimpse of what it looks like when a transaction for $100 is run.
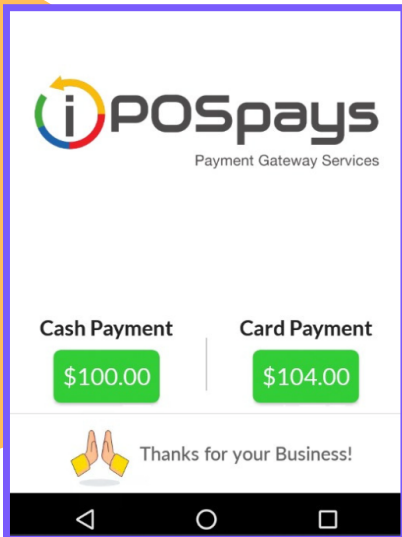
$ 100.00

Enter Amount

1	2	3
4	5	6
7	8	9
⌫	0	OK

Keyed in amount

$104.00

Tap | Insert | Swipe

Other Options

DEBIT | ENTER CARD

V支 | SEND LINK

Amount with fee added

POSpays

Payment Gateway Services

Cash Payment | Card Payment
$100.00 | $104.00

🙏 Thanks for your Business!

Card Price vs Cash Price

SALE

TRANS #: 4   BATCH #: 018

VISA   CONTACTLESS
************7591   **/**

Base Amt: $104.00
Local Tax: $0.00
State Tax: $0.00
RESP: APPROVED   00
CODE: TAS310
REF #:   329719502401
TRANSID: 000000000271520
APP NAME: US DEBIT
AID: A0000000980840

Cardholder acknowledges receipt
of goods and obligations set fo
rth by the cardholder's agreeme
nt with issuer.

Customer Receipt

A merchant will only pay $64.95 on the Dual Pricing Program. Here's what a typical statement looks like:

Dual Pricing Statement

Statement

Bill to	Details	
R Mello GDR Garage Door repair	**Statement Number**	
3205 N Chadbourne st	**Issue date**	Pending
San Angelo, TX, 76903	**Payment terms**	Auto-Draft
United States	**Billing ID**	f51e9424-057c-56b4-8b34-1e39408a5
	Billing Account	8739737774614244
	Number	3
	Product ID	

Summary for Nov 01, 2023 - Nov 30, 2023

Total Sales	Transaction Count
$0.00	0

Type	Amount($)
Card Network Fees	0.00
Other Processing Fees	64.95
Subtotal in USD:	$64.95
Tax (0%):	$0.00
Amount Due:	**$64.95**

Programs:
Passport, CPX and Plastiq

A banking relationship with benefits. Monetize and streamline your payments, get instant funding, and even apply for a "float" when you need it.:

Passport:

- Online Bank Account, FDIC Insured
- Issued a routing number, account number, virtual debit card, and physical debit card.
- Get your funds within 5-10 minutes of credit or debit card transactions
- Set up Employee PassPort accounts to pay payroll and eliminate ACH fees or writing checks.
- Pay vendors directly from your PassPort account via card, ACH, and wire transfer.
- Move money into any other bank account seamlessly, if desired.

Plastiq:

- Monetize the float of your credit cards.
- Pay any vendor, any way
- Take advantage of vendor discounts

CPX:

- Monetize paying your vendors.
- Earn revenue off any vendors that accept credit card payments.
- CPX will run your vendor list through a VS/MC database and let you know which vendors accept card payments.

Business

Cash Advance

Get $15,000 to $100,000 in your bank account within 4-5 days, and use it to grow your business

How does it work?

- Determine how much the merchant financially needs

- Receive a quote from PCBancard's Cash Advance Partner

- Merchant chooses which offer is best for them and they will be funded into their bank account within 4-5 business days

- A percentage of each daily batch (based on agreed offer) will be "split funded" (redirected) to the cash advance company and the difference will be deposited into merchant's bank account, until the due amount is paid back.

Criteria:
- 3 months processing statements
- 3 months bank statements
- MCA
- Drivers License
- Minimum of 1 year in business.
- Minimum FICO score of 500

PCBancard's Gives Back

Charity Program

Merchants have the opportunity to help a local charity of their choosing or help the PCBancard Preferred Charity: The Darren Waller Foundation (darrenwallerfdn.com).

A portion of their processing volume when on the Dual Pricing Program will go to one of these charities. This will not come out of the Account Executive's pocket nor will the business owner pay anything for this. When merchants choose a local charity, signage will be offered letting their customers know that a portion of the difference between the cash and card price will go to charity.

How does it work?

Simply have your merchant sign our charity form when completing the merchant application.

If they are choosing their own charity and processing over $100K a check will be sent to their charity of choice every 30 days.

The PCBancard Team at the Darren Waller Foundation Wall ball Nov 2023

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PCBancard

MERCHANT APPLICATION QUICK SETUP

BUSINESS INFORMATION

Business Name

DBA or Trade name on your signage

Corporate Legal Business Name

Business Location Address

Street Name / City / State / Zip

Years in Business

Business Type

Retail/Restaurant/Service/Gov't/Lodging/Supermarket/Petroleum/Healthcare/Education/Othe

Individual/Sole-Prop/S-Corp/C-Corp/Non-Profit/LLC/LLP/Partnership/Gov't/Other

Business Phone/Email

+

Business Phone

Business Email

Business Website

Leave blank if none

Average Ticket & Volume

Estimated Average Credit/Debit Card Ticket

Federal Tax ID

If Sole Prop you may use your SS #

Estimated Annual VS/MC/AMEX/DISC Volume

Business Mailing Address

If different from location address - otherwise leave blank

OWNER INFORMATION

Owner/Officer/ Partner Name

Owner/Officer/ Phone/Email

+

Personal Phone

Personal Email

Date of Birth

Month/Date/Year

Owner/Officer/Partner Home Address

Soc Sec #

Street Name / City / State / Zip

Owner Signature

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PLEASE PROVIDE A COPY OF DRIVERS LICENSE, VOIDED CHECK OR BANK LETTER, PROCESSING STATEMENTS AND BANK STATEMENTS