



# 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!"  
—STAHL'S



"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 merchant's 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.

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

Benefit #2

Put money back into business' bottomline.

Customers have a choice at the time of purchase if they wish to pay by credit/debit card or cash.

Benefit #3

Guaranteed "white glove" customer service.

Pay with cash and get a discount.

Benefit #4

Local Representation & 24/7 USA tech support and customer service

All discounts are calculated by terminal.

Benefit #5

Availability to all products and services we offer

Compliant in all 50 states and all card brands.

Benefit #6

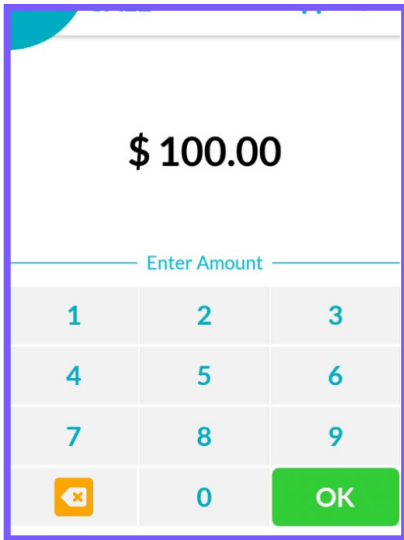
Free Rate Analysis



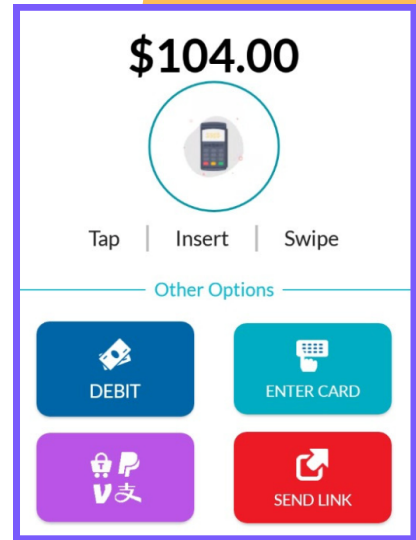
The P Series Terminal by Dejavoo will come pre-programmed with the Dual Pricing Program. Here's a glimpse of what it looks like when a transaction for \$100 is run.

# Dual Pricing

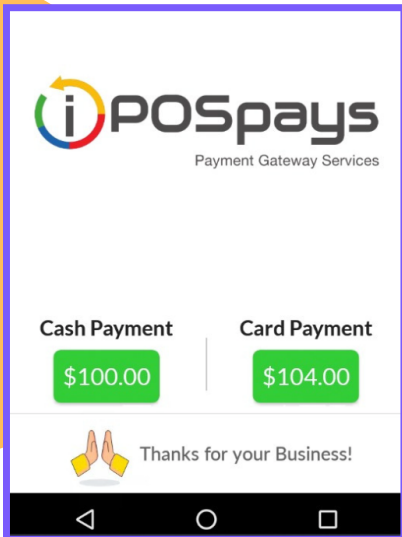
how it looks on a terminal with a \$100 transaction



Keyed in amount



Amount with fee added



Card Price vs Cash Price



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 3205 N Chadbourne st San Angelo, TX, 76903 United States	<b>Statement Number</b> <b>Issue date</b> Pending <b>Payment terms</b> Auto-Draft <b>Billing ID</b> f51e9424-057c-56b4-8b34-1e39408a <b>Billing Account Number</b> 8739737774614244 <b>Product ID</b> 3

### 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
<b>Amount Due:</b>	<b>\$64.95</b>



## 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](http://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





## BUSINESS INFORMATION

<b>Business Name</b>	<input type="text"/>	<input type="text"/>
	DBA or Trade name on your signage	Corporate Legal Business Name
<b>Business Location Address</b>	<input type="text"/>	<b>Years in Business</b> <input type="text"/>
	Street Name / City / State / Zip	
<b>Business Type</b>	<input type="text"/>	<input type="text"/>
	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
<b>Business Phone/Email</b>	<input type="text"/>	<input type="text"/>
	+ Business Phone	Business Email
<b>Business Website</b>	<input type="text"/>	<b>Average Ticket &amp; Volume</b>
	Leave blank if none	<input type="text"/>
<b>Federal Tax ID</b>	<input type="text"/>	<input type="text"/>
	If Sole Prop you may use your SS #	Estimated Average Credit/Debit Card Ticket
<b>Business Mailing Address</b>	<input type="text"/>	<input type="text"/>
	If different from location address - otherwise leave blank	Estimated Annual VS/MC/AMEX/DISC Volume

## OWNER INFORMATION

<b>Owner/Officer/ Partner Name</b>	<input type="text"/>	
<b>Owner/Officer/ Phone/Email</b>	<input type="text"/>	<input type="text"/>
	+ Personal Phone	Personal Email
<b>Date of Birth</b>	<input type="text"/>	<b>Owner/Officer/Partner Home Address</b>
	Month/Date/Year	<input type="text"/>
<b>Soc Sec #</b>	<input type="text"/>	<input type="text"/>
		Street Name / City / State / Zip

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





Merchant DBA

Address

Phone

Terminal Type

Quantity Price (each)

Total (excluding sales tax)

All accounts will be charged \$  monthly fee per terminal

### Equipment Purchase Agreement

I, the undersigned, agree and understand that I will be billed via electronic ACH for this purchase. I authorize the ACH to be processed from the bank account I have on file with PCBancard.

Signature of Authorized Signor

Date

Printed Name of Authorized Signor

### Sim Cards for Wireless Terminals

Activation Fee: \$15.00

Monthly Fees based on Data Allowance

Choose Plan:

- 1 MB \$7.50
- 10 MB \$16.50
- 100 MB \$29.95
- 1 GB \$44.95

I, the undersigned, agree and understand that I will be billed via ACH, monthly, for these fees. I authorize the ACH to be processed from the bank account I have on file with PCBancard.

Signature of Authorized Signor

Date

Printed Name of Authorized Signor



420 Boulevard Suite 206 Mountain Lakes, NJ 07046

**PCB Download Sheet**

DBA Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Agent Name: \_\_\_\_\_

PCB Internal Use

TSYS

FISERV (FD)

Other  \_\_\_\_\_

Terminal Type:  P1 QTY \_\_\_\_  P3 QTY \_\_\_\_  P5 QTY \_\_\_\_

QD1 QTY \_\_\_\_  QD2 QTY \_\_\_\_  QD4 QTY \_\_\_\_  QD5 QTY \_\_\_\_

S300 QTY \_\_\_\_  OTHER \_\_\_\_\_ QTY \_\_\_\_

POS Type:  HotSauce POS  Dejapaypro POS  OVVI POS

Union POS  Tabit POS

SVC Fee % \_\_\_\_\_ (For Dual Pricing)

File Build Type:  Retail  Retail w/Tip  Restaurant

Auto Close (time if required) \_\_\_\_\_  AVS  CVV2  EBT

IP  WiFi  Mobile Data (Sim Card)

Ship to:  Merchant  Agent

Additional Notes:



# PCBancard

## Dual Pricing Charity Program

Business Name: \_\_\_\_\_

Business Owner Name: \_\_\_\_\_

Business Owner Signature: \_\_\_\_\_

## Charity of Choice

Charity Name: \_\_\_\_\_

Charity Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Website: \_\_\_\_\_

Would you like signage for your business (example below) to let your customers know a portion of the fees associated with your credit card processing goes to charity?

Yes / No

**WE GIVE BACK**

Every time a card is swiped, a portion of the fees associated with that swipe goes to charity. Susie Q's Kids provides comfort bags to kids in need. Each bag is specially made with items for kids in difficult situations. Learn more about this amazing organization at [susieqskids.org](http://susieqskids.org)

PCBancard

# NOTICE OF CANCELLATION

Attention: \_\_\_\_\_

Please cancel my merchant account effective immediately This letter serves as notice that I have requested my MID be closed immediately.

Thank you.

Merchant Name: \_\_\_\_\_

Merchant ID# (MID): \_\_\_\_\_

Business Owner Signature: \_\_\_\_\_

Date: \_\_\_\_\_