



**5 WAYS TO AVOID BEING
TAKEN ADVANTAGE OF BY
YOUR CREDIT CARD
PROCESSING COMPANY**

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C H A P T E R

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***BAD CREDIT CARD
PROCESSING
COMPANIES WILL MAKE
RUNNING YOUR
BUSINESS A
NIGHTMARE.***

Credit card processing companies are notorious for hidden fees, white lies, and an overall lack of care for you and your business.

We see this b.s. every day.

So how can you tell if your processing company is treating you right?

Read our checklist and find out the top 5 ways to avoid being taken advantage of by your credit card processing company.

YOUR FEES KEEP INCREASING

Month after month, you notice your rates are creeping up little by little. Processing companies are notorious for slowly increasing these processing fees which directly affects your overall rate. But—not all of the fees you pay are processing fees. Some of them come from interchange.

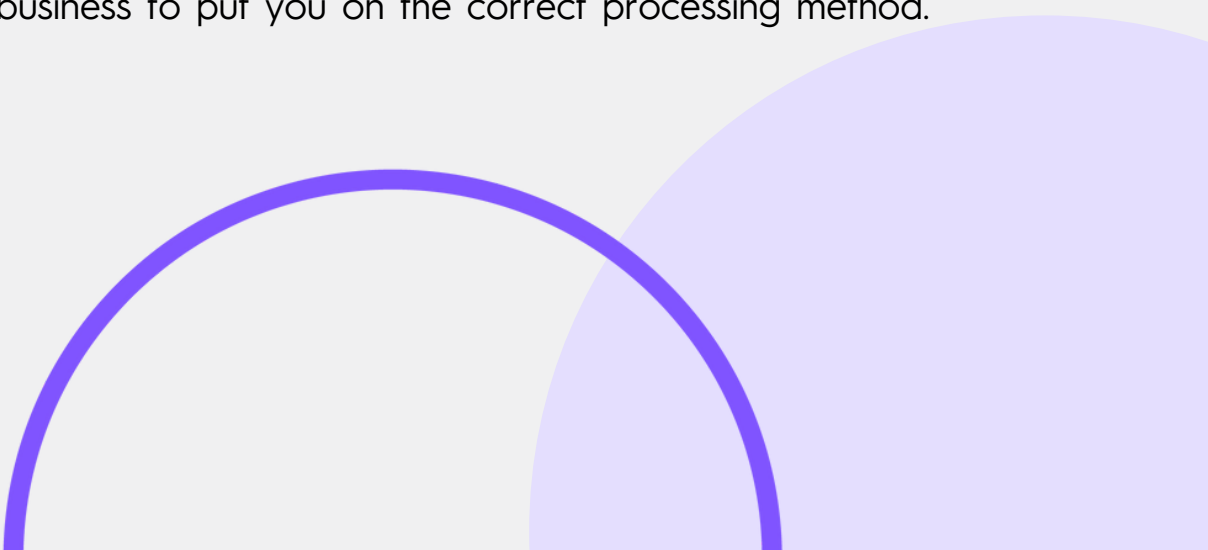
Interchange rates are set by card-issuing banks, and every now and then you may see an increase. However, processing companies like to “pad” these interchange rates over what they actually are.

So how can you tell if your processing company is padding your interchange rates or slowly increasing your fees?

Well, the truth is you can't always tell. But your company should be asking you questions like these to make sure you are getting the lowest rate:

- Are you key-entering card numbers over the phone?
- Are you taking a lot of credit cards with rewards attached to them?
- Are you processing a lot of commercial, business, and corporate cards?
- Are you interested in eliminating these fees entirely?

The bottom line is: Your processing company is probably hoping you don't notice these padded interchange rates or increasing processing fees—and they should care enough about your business to put you on the correct processing method.



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YOU HAVE A BIG LEASE ON YOUR EQUIPMENT.

If you're leasing your terminal or POS system—you might be paying anywhere from \$75 - \$200 a month for your lease. In some cases, you might be stuck in a lease for up to 48 months or more.

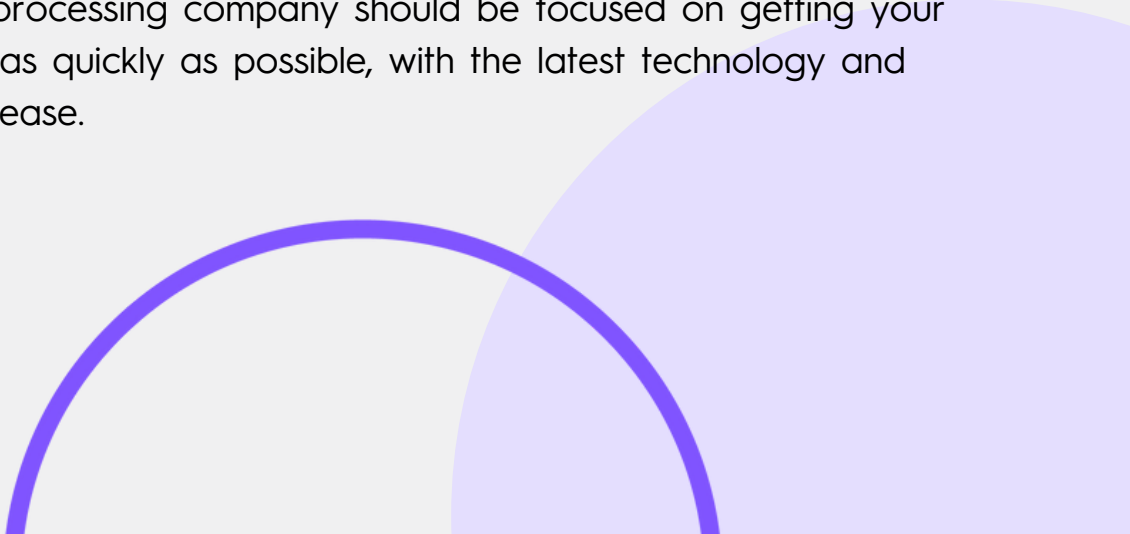
This is not necessary and may be a sign that your processing company is more interested in making a big payday on you from this lease rather than helping your business succeed.

Paying a one-time fee for your terminal or POS is normal, but you shouldn't have to lease it. A credit card company that is focused on the success of your business will provide a terminal or POS as inexpensively and quickly as possible. Sometimes, they are even free.

When purchasing a new terminal or POS, be sure that your company provides these three things:

- Free terminals or options of a low one-time payment option
- Stellar customer service and support for this equipment
- If choosing Dual Pricing, make sure equipment is compliant with VS/MC standards.

The bottom line is: your processing company should be focused on getting your business up and running as quickly as possible, with the latest technology and absolutely no long-term lease.



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YOU AREN'T RECEIVING YOUR STATEMENTS EACH MONTH.

You're a smart business owner who wants to know how much you're paying to process credit cards. But—it seems like it's been at least 2 or 3 months since you've seen a statement from your processing company!

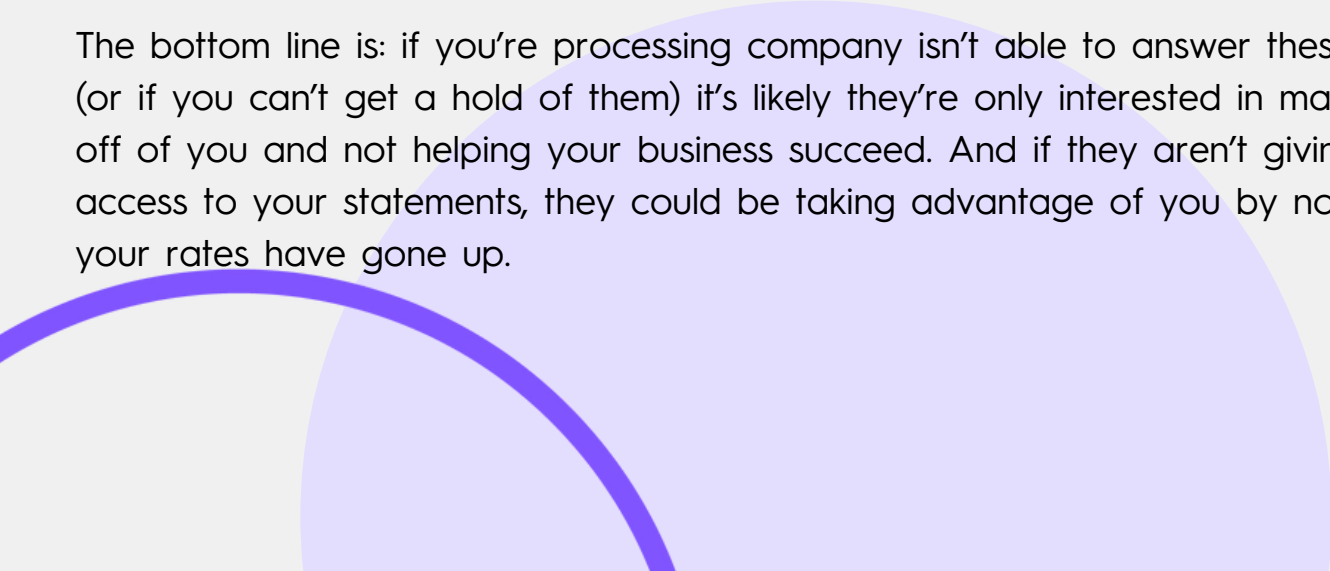
Your processing company should be giving you access to your monthly statements. If you can't find your statement—chances are your company isn't providing you access for a reason: they don't want you to see the fees you are paying.

Call your processing company and demand they send you your most recent statements or give you access to all your statements now. You have the right to get a physical statement if requested.

Once you have your statement, you'll probably see a lot of miscellaneous fees and fees you won't understand. Although your processing company doesn't have control over all of these fees—they should be able to answer these questions:

- Why do merchants have to pay all of these fees just to process credit cards?
- Who sets these fees and what do they mean?
- Is there any way to get around paying these fees, or lower them?

The bottom line is: if you're processing company isn't able to answer these questions—(or if you can't get a hold of them) it's likely they're only interested in making money off of you and not helping your business succeed. And if they aren't giving you access to your statements, they could be taking advantage of you by not telling you your rates have gone up.



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YOU'RE LOCKED INTO A LONG-TERM CONTRACT.

Many processing companies will lock merchants into a contract for up to 5 years. And, in most cases, if you try to get out of your contract early—you could pay hundreds or thousands of dollars for breaking your contract.

If you've found that you're locked into a contract, research your options before breaking it and paying the fee. Once you've decided whether or not you want to break your contract, do not get into another one!

You should always ask about the details of a contract before signing and ask about a processing program that offers a month-to-month contract with \$0 cancellation fees.

The bottom line is: There are options for how you choose to process credit cards at your business! And your credit card processing company should be educating you on these options.



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YOU DON'T GET THE SUPPORT YOU NEED.

If your terminal is down, or you're experiencing technical issues—you should be able to depend on your processing company for help.

If you find yourself on hold, or on the phone with someone overseas—it's a sign your company isn't prioritizing your business and is outsourcing their customer service.

A company that has your back will give you a local representative you can call when you need help.



THE PCBANCARD DIFFERENCE

PCBancard offers no-bull solutions for how merchants choose to process credit cards for their business. Whether you process credit cards in-store or online, PCBancard offers Dual Pricing processing for \$64.95/month, with month-to-month contracts and no cancellation fees—so business owners can stop feeling taken advantage of and get back to running their business. Plus, your business can donate to a local charity through your processing.

When you process with PCBancard you get all the features of working with a growing company that knows your name (but not in a creepy way;). Here's a few perks:

- 24/7 customer support provided by real people who answer their phones around the clock, so you're never stuck on hold.
- Compliant Dual Pricing processing option of \$64.95 regardless of volume, so you never have to worry about your rates going up.
- \$500 price match guarantee we can beat your current rate with Traditional Processing, and no we don't "pad" our fees.
- Access to capital when you need it. Like \$10K - \$200K in your bank in a matter of days.
- The option to give back to a local charity every time someone swipes a card at your business.

Processing credit cards shouldn't be a nightmare. As a business owner, you should have confidence in your processing company—so you never have to wonder if you're being taken advantage of. We'll let you know what all those fees on your statement are about—and if you're getting the best rate on your credit card processing.



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