

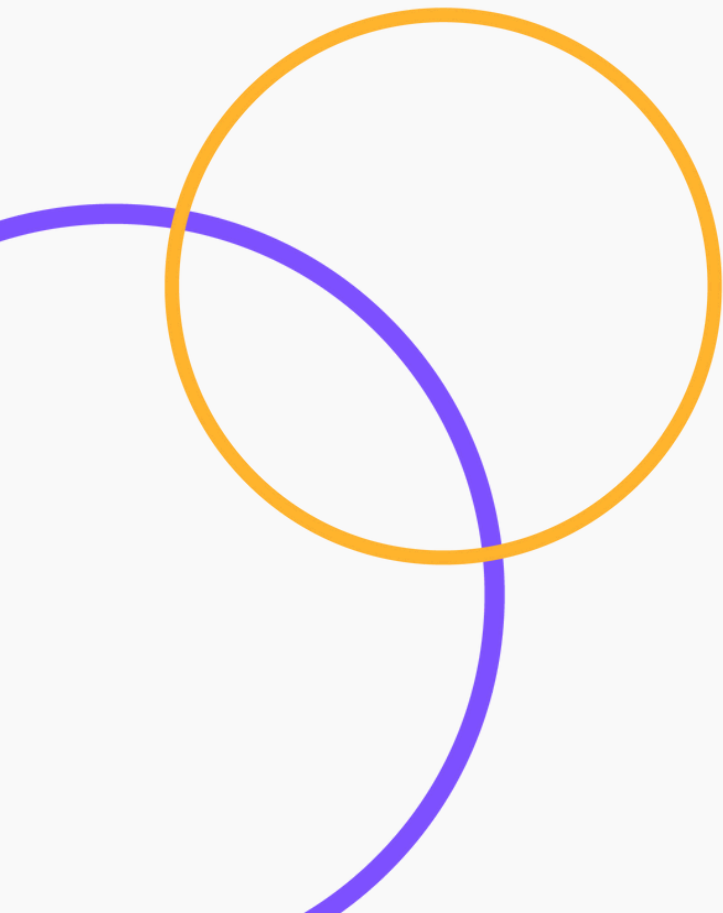
**MERCHANT
SERVICES
YOU CAN
COUNT ON**



PREPARED FOR
**AUTO
MECHANIC
BUSINESS**



PROPOSED BY
NICA LARUCCI



We realize the challenges that come with running a business in the Auto Service Industry. 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:

- How the Dual Pricing Program can put \$2,000 back into your bottom line each month.
- Equipment recommendations and cost.
- How to get started.

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.

RECOMMENDED
PROCESSING
SOLUTIONS:

DUAL PRICING PROGRAM

Eliminate Needless Expenses.

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% or more every time a customer uses a credit or debit card. Plus, when customers use credit cards with rewards attached to them, you pay even more.

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 credit cards.

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

How it Works

- You'll pay \$0 to process credit cards.
- The program/technology fee is a flat \$64.95 no matter how much you process.
- You'll be on a month-to-month contract with no cancellation fees if you change your mind.
- We'll provide you with the latest technology and pre-program your terminal.

Your Savings

- You'll save thousands per month based on your reported volume.
- You'll stop paying processing fees entirely, and grow your business as a result.



"We've been on the Dual Pricing Program for three months or so. In that time I've had one customer pay with a check. The system is a Godsend. Why should business owners have to pay for miles our customers are getting on their credit card? After all, we don't get to go do we?"

**—Lou Szrot | Owner,
Oil Leak Fixers**

A CLOSER LOOK AT YOUR STATEMENTS

Here's what's going back into your bottom line every year on Dual Pricing: **\$24,619.24**

Prepared For:
North County Independent

7/17/2024 9:49

Current Processing Rates and Fees			
VS Interchange	Volume	Rate	Cost
Discount Rate	\$29,591.97	1.69%	\$500.10
TOTAL:			\$500.10
DEBIT			
Discount Rate	Volume	Rate	Cost
Discount Rate	\$7,155.65	1.69%	\$120.93
TOTAL:			\$120.93
Discover			
Discount Rate	Volume	Rate	Cost
Discount Rate	\$2,836.00	1.69%	\$47.93
TOTAL:			\$47.93
Credit			
VS Item Fee	Transaction Rate	Number of Transactions	Cost
VS Item Fee	\$0.20	31	\$6.20
MC Item Fee	\$0.20	0	\$0.00
TOTAL:			\$6.20
Other Cards			
Discover	Transaction Rate	Number of Transactions	Cost
Discover	\$0.20	1	\$0.20
American Express	\$0.10	11	\$1.10
Debit Pin Based	\$0.500	7	\$3.50
Chargeback	\$0.00	0	\$0.00
TOTAL:			\$4.80

Proposed Processing Rates and Fees			
Visa Interchange	Volume	Rate	Cost
Discount Rate	\$29,591.97	0.00%	\$0.00
TOTAL:			\$0.00
DEBIT			
Discount Rate	Volume	Rate	Cost
Discount Rate	\$7,155.65	0.00%	\$0.00
TOTAL:			\$0.00
Discover			
Discount Rate	Volume	Rate	Cost
Discount Rate	\$2,836.00	0.00%	\$0.00
TOTAL:			\$0.00
Credit			
VS Item Fee	Transaction Rate	Number of Transactions	Cost
VS Item Fee	\$0.00	31	\$0.00
MC Item Fee	\$0.00	0	\$0.00
TOTAL:			\$0.00
Other Cards			
Discover	Transaction Rate	Number of Transactions	Cost
Discover	\$0.00	1	\$0.00
American Express	\$0.00	11	\$0.00
Debit Pin Based	\$0.00	7	\$0.00
Chargeback	\$0.00	0	\$0.00
TOTAL:			\$0.00

TOTAL PROCESSING FEES:	\$679.86
Statement Fee	\$0.00
Customer Service Fee	\$0.00
Credit Pass-through	\$1,438.59
Chargeback	\$0.00
Batch Header	\$0.00
TOTAL:	\$2,118.55

TOTAL PROCESSING FEES:	\$0.00
Dual Pricing Monthly	\$64.95
Regulatory Product	\$0.00
Credit Pass-through	\$0.00
Debit Pass-through	\$0.00
Settlement/Batch Fees	\$0.00
TOTAL:	\$64.95

This Proposal Prepared For:

Estimated Monthly Processing Savings over IC	\$2,051.60
Estimated Percentage of Monthly Savings over IC	301.72%
Estimated Yearly Processing Savings over IC	\$24,619.24

Your Annual Savings

**DEJAVOO P1
& DUAL
PRICING
PROCESSING**

**P LINE ANDROID
TERMINAL**



P1 Counter Top Terminal

- \$250.00 upfront - billed 30 days after shipment

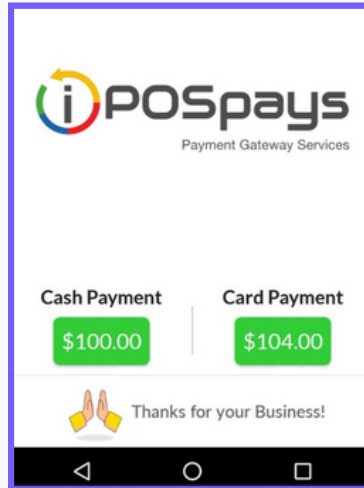
Desktop Terminal

- Quad-Core 1.3GHz CPU
- Ethernet, WIFI, USB
- Large 5" touch screen
- USB ports, keyboard & printer
- Includes access to IPOS Pays Gateway

Scan to learn more about the P1 online



Example of \$100 Transaction with DUAL PRICING:

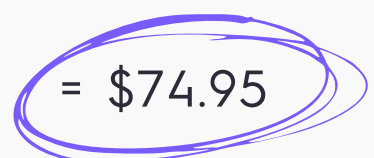


Customer Receipt:



Monthly Fees with Dual Pricing + P1 Terminal and iPOS Pays Gateway

- Dual Pricing Program Fee = \$64.95
- IPOS PAYS Gateway = \$10.00
- Total Fees = \$74.95



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.
- Flat-rate program/technology fee of \$64.95 regardless of volume with our Dual pricing Program, so you never have to worry about your rates going up.



- Access to the latest technology and support through PCBancard and Dejavoo Systems.
- Access to capital when you need it, after you're up and processing for at least 6 months.

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
- Voided check or bank letter
- Copy of business license
- Drivers license of owner/signer

You'll receive updates on your application via email while it's processing—and that's it! Once you are approved your terminal will be shipped and our IT department will walk you through your first transaction.

Contact me with any questions!

Name:

Phone:

Email: