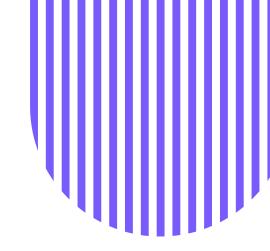




# Table of

# **Contents**



Who is PCBancard

Dual Pricing
Statement

Services & Programs

Cash
Advances

Traditional Processing

PCBancard's Charity Program

Dual Pricing

Dual Pricing & Terminals

#### 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** 

**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.

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

Compliant in all 50 states and all card brands.

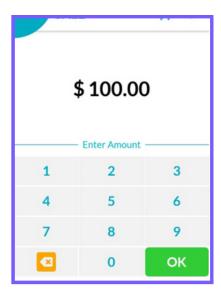
Benefit #6

products and services we offer

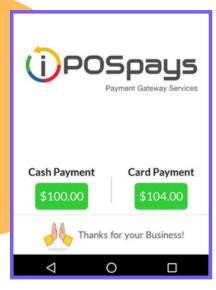
Free Rate Analysis



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



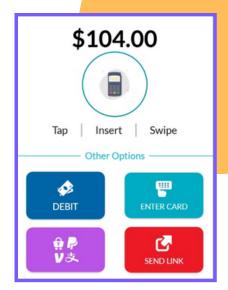
Keyed in amount



Card Price vs Cash Price

# Dual Pricing

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



Amount with fee added

	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 #:	32971	9502401
TRANSID:	00000000	0271520
APP NAME:	U	S DEBIT
AID:	A000000	0980840
f goods and th by the c	cknowledges obligation ardholder's ith issuer.	s set fo

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

Summary for Nov 01, 2023 - Nov 30, 2023

Total Sales	Transaction Count
\$0.00	0

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

07

#### **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