

SIMPLE & SECURE PAYMENT PROCESSING SOLUTIONS





Why Choose PCBancard?



PCBANCARD is a full-service technology-driven Merchant Services Independent Sales Organization. We don't like to toot our own horn, but we're an INC. 5000 company and a leader in the Merchant Services Industry. As one of the first companies in the country with a fully compliant Dual Pricing Program, we pride ourselves in being able to empower businesses in their fight against ever-rising credit card processing fees.

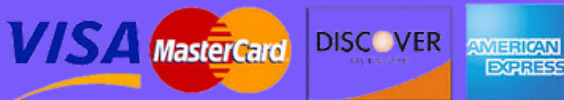
WE ARE DEDICATED TO BEING THE MERCHANT SERVICES PROVIDER YOU CAN COUNT ON.

We're a US-based company offering local representation, top-of-the-line technology, and stellar customer service to all of our business owners. We also offer:

- DUAL-PRICING & TRADITIONAL PROCESSING
- BANKING & TREASURY SOLUTIONS
- AUTOMATED PAYABLES
- POINT OF SALE SYSTEMS
- NEW EQUIPMENT TECHNOLOGY
- CASH ADVANCE
- MONTH-TO MONTH CONTRACTS
- GIVEBACK TO CHARITY THROUGH YOUR PROCESSING



"When you process with PCBancard you get all the features of working with a local company that knows your name."



Our Mission

PCBancard is committed to helping businesses grow by offering honesty and transparency about what's best for their business, top technology, and stellar customer support.

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 foster responsible stewardship by allowing merchants to give back to a local charity every time a card is swiped.

Whether processing on Traditional or Dual Pricing, PCBancard continues offer customized payment solutions to meet our businesses' needs, while remaining a leader in customer support, technology, banking, and treasury solutions.

Our Testimonials

PCBancard serves thousands of businesses nationwide, processing millions of transactions every day, here are a few noteworthy customers:

"I have been in the restaurant industry for over 30 years and have worked with many POS Systems. Hot Sauce covers all the bases. My staff loves it. And with the Dual Pricing Program, I save thousands of dollars each month."



—Michael Welch,
General Manager
Fulton's Irish Pub,
Fulton, TX



Strategic Relationship Discussion

Grow, Build, Continue to Prosper

BUSINESS BACKGROUND & EXISTING PROVIDER

Understanding the [fundamentals of your business operations](#), life-cycle, including operational objectives, current payment methods, and the timeframe for receiving funds, is crucial for planning growth and efficiency.

CURRENT PAYMENT METHODS & PROCESSING ENVIRONMENT

Staying updated with [payment technology](#) is essential. Knowing whether payments are accepted through terminals, POS systems, or gateways can help identify areas for efficiency improvements.

EQUIPMENT & SOFTWARE FEEDBACK / WISHLIST

Consumers want to be able to move seamlessly between channels, without any hiccups or inconsistencies. To achieve this, merchants need to have a strong [omnichannel presence](#) with consistency across all channels. And the bigger the merchant, the greater the expectation.

FUNDS & DEPOSITS AVAILABILITY / ACCOUNTING ENVIRONMENT

The [speed at which funds are received](#) can affect cash flow and operational efficiency. Understanding whether funds come in next day, two days, or four days is vital for financial planning.

POSITIVE ASPECTS OF CURRENT PROCESSING PROVIDER

Key [advantages of the existing equipment](#) often include reliability, user-friendly interfaces, and effective performance in processing transactions.

CHALLENGES WITH CURRENT PROCESSING PROVIDER / EQUIPMENT

Common [issues associated with existing payment equipment](#) may involve outdated technology, maintenance challenges, and compatibility with newer payment methods. These factors can result in longer transaction times and increased frustration for both staff and customers.

SEAMLESS DATA MANAGEMENT & EMBEDDED PAYMENTS

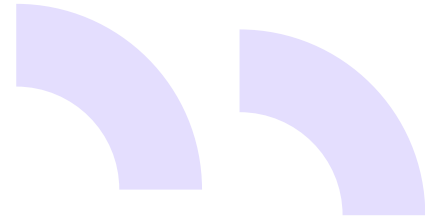
Capture [touchpoints across all different channels](#) to capture data and preferences of consumers and focus marketing dollars and resources to maximize sales.

COMMUNITY INVOLVEMENT & INTERESTS

Does the business participate in any local charities or organizations? Many customers and employees are looking for [companies that share their values and making a positive impact in the world](#). By supporting charities, businesses can show that they are committed to making a difference and can help attract and retain top talent and customers.

Six Common Approaches to

Increasing Profitability



- #1 Reduce losses and liabilities
Improve pricing
- #2 Increase average ticket.
- #3 Upsell or cross sell complementary products / services
- #4 Focus on new customers and existing customer retention
- #5 Increase efficiency - improve processes and systems to decrease time needed
- #6 Reduce expenses - cut or eliminate cost

THE FORMULA OF A LOST DOLLAR

According to most industry standards, a "typical" company would aim for a net profit margin around 10%; meaning for every dollar of revenue, they would net 10 cents in profit, with higher profit margins considered "good" and lower margins considered less desirable depending on the industry and economic factors involved.

For every \$500 in lost dollars at a 5% net profit the company must generate an additional \$10,000 in new sales to replace its lost profits.





The Pitfalls of Card Acceptance

Interchange - The rate the card issuing banks charge businesses to accept each card in the market. These rates are published and fluctuate twice per year. Interchange fees are based on the rewards and risk of the specific card. The higher the rewards the consumer receives and the higher risk of the transaction, the higher business owners pay toward these interchange fees to the issuing bank.

What is PCI Compliance? PCI Compliance refers to compliance with data security standards set out in the Payment Card Industry Data Security Standard. These standards are designed to ensure that your customers' credit card data is handled safely and securely to minimize any chance of a data breach.

Liability of card acceptance: When a consumer initiates a dispute, the "issuer" of the consumer's card will send the transaction back to the "acquirer," or bank that manages the merchant's account. From there, it will be resolved or forwarded to you as the merchant. You then have the option to accept the chargeback or fight it with compelling evidence. The decision is ultimately in the hands of the issuer, however. Every case is different, which is why there is no hard and fast rule when it comes to who is liable for chargebacks. When it comes to issues of customer service or merchant errors, the answer is usually yes—the merchant is liable.

Fee Regulations - Fines & Penalties: Visa is actively enforcing its surcharge policy per the Visa Core Rules and Visa Product and Services Rules and state laws where permitted. Visa receives numerous consumer complaints and have a yearly mystery shopping by outside auditors. Merchants who are caught violating Visa's rules, face potential fines. Moreover, the acquirer of any merchant identified as surcharging improperly may be assessed an immediate US \$5,000 fine.

Who Pays For Processing Really?

**SWIPE FEES COST US MERCHANTS
\$224B LAST YEAR†**

There's no such thing as a free swipe.

Visa and Mastercard have [raised or introduced new fees over 40 times](#) since 2011, contributing to an 80% surge in swipe fees, which reached a record \$224 billion in 2023. These fees, the second-largest operating expense for merchants, are too exorbitant for small businesses to absorb. Despite bipartisan congressional appeals against fee increases, Mastercard plans to raise fees by over \$250 million following an agreement to lower swipe fees. Total increases over the past three years approach \$2 billion. These fees are typically the second-largest operating expense for most merchants after labor.

Reward Cards, Cash Back, Travel Miles

Merchants argue their swipe fees are percentages and averages of hundreds of different kinds of rates for different cards, merchants and situations, and conceal increasing numbers of high-end credit cards that charge merchants higher rates.

A credit card that earns all those travel miles tends to charge merchants a higher fee. Merchants aren't allowed to single that card out – if you take one kind of Visa you have to take them all. Nor can merchants tell consumers they're going to charge more for using that card because of the fees.

† Source: Merchants Payments Coalition



Compare/Contrast Traditional Pricing vs. Dual Pricing



Disadvantages of Traditional Pricing

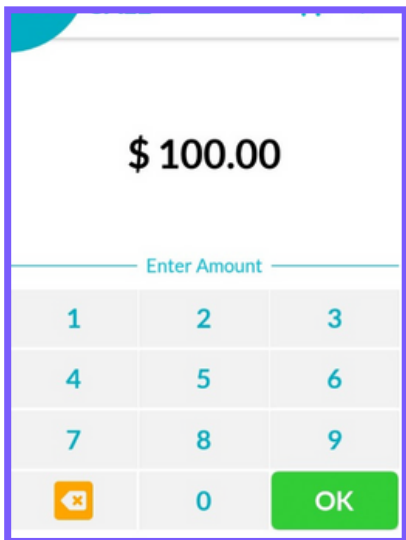
- ⊗ **UNPREDICTABILITY**
Since interchange varies based on card type, there is no good way to predict what you'll be paying each month with this pricing model. The more you process, the more you'll have to pay in markups.
- ⊗ **CONSTANT FEE INCREASES**
Major credit card brands typically adjust interchange fees twice a year, around April and October.
- ⊗ **HIGHER CONSUMER PRICES**
Fees are not seen by the consumer. Rather, they are passed on to the merchant (the business accepting the credit card). This happens in a series of trickle-down steps with an Interchange Plus pricing structure. First, the credit card association charges for handling the transaction between the customer and merchant banks, which is the Interchange Fee. Interchange Rates ultimately affects the merchants the most.

Advantages of Dual Pricing

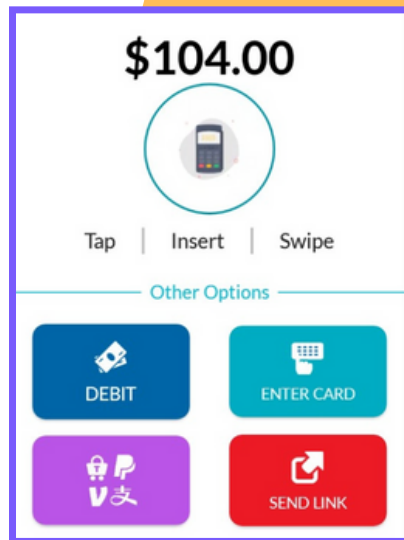
- ✔ **MERCHANTS CAN ELIMINATE ALL OF THE PROCESSING FEES**
Dual pricing allows businesses to keep more of their revenue and maintain consistent profit margins.
- ✔ **SIMPLIFIES THE PAYMENT PROCESS**
Dual pricing improves customer experience by reducing confusion and showing savings when they choose to pay with cash. With dual pricing, a store clearly shows a cash price and a card price, making it easy for a customer to see the total cost.
- ✔ **TRANSPARENCY FOR CUSTOMERS**
Customers appreciate the transparency of dual pricing and the option to choose the payment method that works best for them.
- ✔ **CUSTOMER SATISFACTION**
Dual Pricing programs ultimately make the payment process more simplistic for all parties involved. When customers are encouraged to pay with cash, you'll significantly reduce the risk of chargebacks, pricing disputes, data breaches, fraud, and other complications.

Dual Pricing in Action

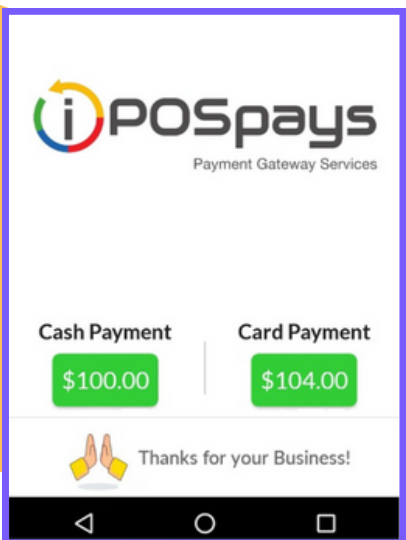
Dual Pricing means you have NO LINE ITEM and NO PERCENTAGE DISCOUNT. It is simply the listing of two prices. A Cash price and a Card price, or in the case of Card Not Present, a Card Price and an ACH Price.



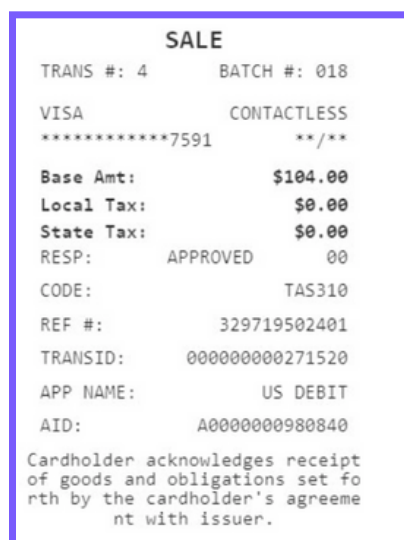
Keyed in amount



Amount with fee added



Card Price vs Cash Price



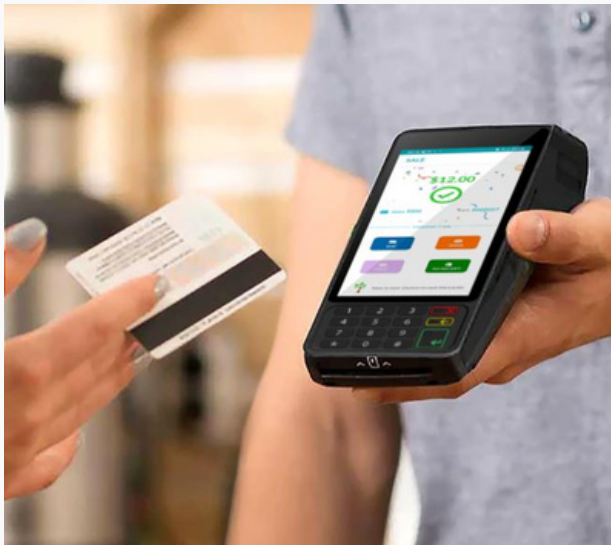
Customer Receipt

Above is an illustration of Dual Pricing on a Dejavoo iPOS Pays P1 Terminal with a \$100 transaction.



Top-Notch Security in the Ultimate Solution

DEJAVOO P-SERIES & DUAL PRICING PROCESSING



P1 Counter Top Terminal

- \$250 charged 30 days after shipping. Programmed with the Dual Pricing Program

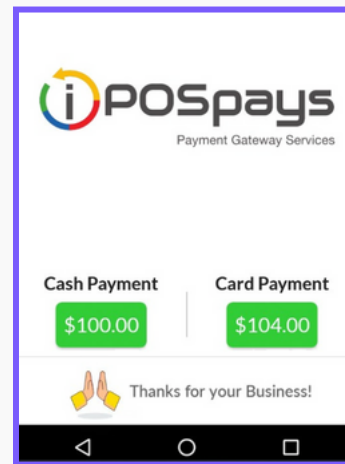
Desktop Terminal

- Quad-Core 1.3GHz CPU
- Ethernet, WIFI, 2.4GHz / 5Ghz
- 4G Wireless Available
- Large 5" touch screen
- USB ports, keyboard & printer
- Multiple Software Solutions
- Includes access to IPOSpays Portal

Print, Email, and Text receipts
Scan to learn more about the P1 online



Example of \$100 Transaction with DUAL PRICING:



Customer Receipt:



Omni-Commerce Gateway Platform

This powerful tool comes with your P-Series Terminal, simplifying payment processing and giving you the power to run your business from anywhere.



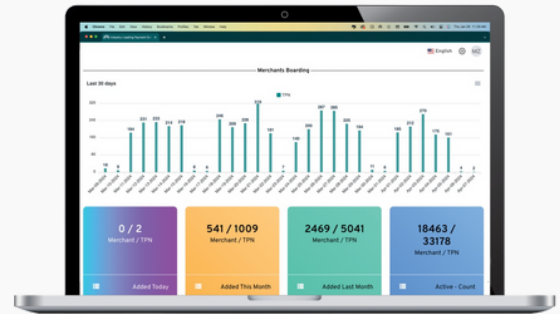
Scan to learn more about the Omni-commerce platform online



Omni-Commerce - Ready to Revolutionize Your Payments

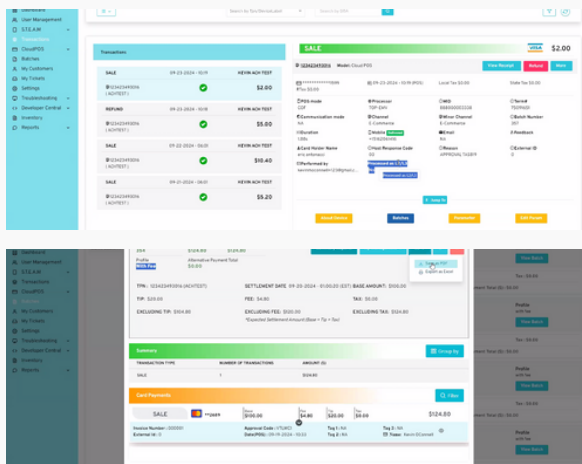


 iPOSpays



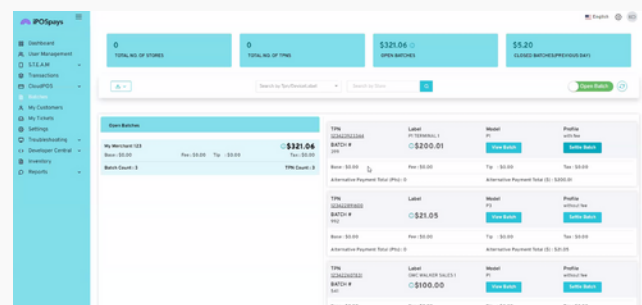
Features of the iPOSpays Gateway:

- omni-commerce gateway platform that simplifies payment processing
- create a payment link
- set up recurring payments, send payment link option - text & Email
- Quickbooks® integrations
- Venmo, Paypal, Bitcoin, giftcards
- securely stores tokenized and encrypted card data
- ACH and Pay by Checking Account
- Hosted Payment Page
- Tap-to-Pay



Features of the iPOSpays Portal:

- centralized reporting through performance dashboard
- real time transaction monitoring
- transaction void and refund
- batches processing and reports
- customer database management for targeted marketing
- tips after batch-up to 180 days
- remotely settle batches of any device from the portal (e.g. terminal broken)
- built in database for all your customers
- interchange optimization



Gain Immediate Access to Your Funds

Accelerate Your Growth - Passport and Fast-Funding are included with every new processing relationship



Benefit #1

Access to all bank card processing sales within five minutes after batch

Benefit #2

Enables immediate funding of your closed batches even on weekends and holidays

Benefit #3

Fully automated reconciliation including reporting with key data on deposit records

Benefit #4

Configurable to work in coordination with external bank partners

Benefit #5

Passport Debit Card for instant access to batched sales

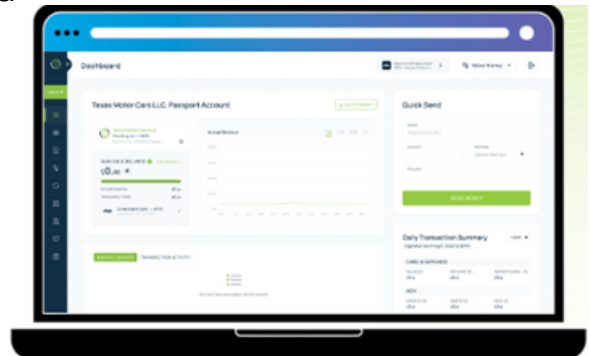
Benefit #6

Priority Capital - Revenue Advances

Benefit #7

Easily sweep settled funds into external bank accounts

Grow your business with fast access to capital in a powerful banking solution. Activate your Passport account in MX™ Merchant and claim your pre-approved capital offer.



Scan to learn more about Passport online



Simplified Dual Pricing Statement



420 BOULEVARD
MOUNTAIN LAKES, NJ, 07046
United States

Statement

Bill to	Details
Wine & Spirits Rd Overland Park, KS United States	Statement Number Issue date Pending Payment terms Auto-Draft Billing ID Billing Account Number 3 Product ID

Summary for Aug 01, 2024 - Aug 31, 2024

Total Sales	Transaction Count
\$59,932.22	1,603

Type	Amount(\$)
Transaction Fees	2,310.12
Card Network Fees	0.00
Other Processing Fees	64.95
Third Party Fees	0.00

Subtotal in USD:	\$2,375.07
Tax (0%):	\$0.00
Amount Total:	\$2,375.07
Fees Collected:	\$(2,310.12)
Amount Due:	\$64.95

Your account will be automatically charged for the amount due. No action is required on your part.

es	Count	Volume(\$)	Amount(\$)
er	34	--	10.50
	1,603	59,932.22	2,299.62
			2310.12

Fees	Count	Volume(\$)	Amount(\$)
			0.00


ng Fees	Count	Volume(\$)	Amount(\$)
	1	--	64.95
		--	--
		--	--

es	Count	Volume(\$)	Amount(\$)
			0.00

Sales Count	Refund Amount(\$)	Refund Count	Net Amount(\$)	Net Count	Batch Number	Date
43	0.00	0	1,712.78	43	9000119142708/01/2024	
90	0.00	0	4,061.78	90	9000120978708/02/2024	
88	0.00	0	3,103.47	88	9000121811808/05/2024	
54	0.00	0	1,760.57	54	9000122816008/05/2024	
33	0.00	0	1,095.50	33	9000123193408/05/2024	
47	0.00	0	1,511.33	47	9000124651508/06/2024	
59	0.00	0	2,094.75	59	9000125705508/07/2024	
45	0.00	0	1,665.38	45	9000126810708/08/2024	
71	0.00	0	2,652.49	71	9000127767008/09/2024	
92	0.00	0	3,848.72	92	9000128436508/12/2024	
53	0.00	0	2,182.72	53	9000129355608/12/2024	
30	0.00	0	731.16	30	9000130005708/12/2024	
22	0.00	0	919.91	22	9000131378908/13/2024	
46	0.00	0	2,589.96	46	9000132360908/14/2024	
49	0.00	0	1,894.51	49	9000133434808/15/2024	
77	0.00	0	2,650.03	77	9000134984408/16/2024	
66	0.00	0	1,972.18	66	9000135733008/19/2024	
34	0.00	0	1,148.08	34	9000137670808/19/2024	
52	0.00	0	1,754.78	52	9000136987008/19/2024	
37	0.00	0	1,234.29	37	9000138700208/20/2024	
45	0.00	0	1,523.97	45	9000139779708/21/2024	
45	0.00	0	2,620.53	45	9000140202108/22/2024	
72	0.00	0	2,994.17	72	9000141077108/23/2024	
38	0.00	0	1,422.72	38	9000144447708/26/2024	
48	0.00	0	1,382.85	48	9000143942808/26/2024	
88	-303.23	1	3,098.17	89	9000142512908/26/2024	
38	0.00	0	1,282.44	38	9000145249908/27/2024	
47	0.00	0	1,914.28	47	9000146650508/28/2024	
41	0.00	0	1,323.09	41	9000147879108/29/2024	

Customized Services Proposal

MERCHANT SERVICES YOU CAN COUNT ON




PREPARED FOR
AUTO MECHANIC BUSINESS

PROPOSED BY
NICA LARUCCI

A CLOSER LOOK AT YOUR STATEMENTS

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

Your Annual Savings



DEJAVOO P1 & DUAL PRICING PROCESSING

P LINE ANDROID TERMINAL

Example of \$100 Transaction with DUAL PRICING:



Customer Receipt

Monthly Fees with Dual Pricing + P1 Terminal and IPSPAYS Gateway

- Dual Pricing Program Fee = \$64.95
- IPSPAYS Gateway = \$10.00
- Total Fees = **\$74.95**

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 IPSPAYS Gateway

Scan to learn more about the P1 online



We Stand Firmly Behind Our Solutions and Our Commitments

No Matter Which Program You Choose - Traditional or Dual Pricing, We Offer the Exact Same Guarantees.

60-DAY, NO MISTAKES, NO REGRETS POLICY

If you're not happy, we're not either! When you receive your processing statement, call your Dedicated Service Professional for a review. Give us an opportunity to resolve any issues to your full satisfaction and expectations; if you are still not happy with our service, we will pay up to \$150 to program you back to your former company and close your merchant account with no Account closure fee. You have nothing to lose!

\$500 MERCHANT ASSURANCE POLICY



MERCHANT ASSURANCE POLICY

What We Promise To Do:

As our customer we are committed to providing you with honest merchant processing at very competitive rates. If you are approached by someone offering you a deal that sounds too good to be true, call us and we will analyze that offer based upon the actual history of your processing experience, not by guessing. We are confident in our ability to be competitive, and we will show you the results in a side-by-side comparison. If you receive a legitimate offer that would result in you paying less per month for your credit card processing, we will meet or beat that offer or pay you \$500 merchant assurance fee*.

What You Promise To Do:

If you are approached by someone trying to convince you to switch processors, please **call your local representative or call our corporate office.**

Corporate Office at (888) 537-7332

We will provide you with a quick cost comparison on what you are currently paying and how it stacks up to the competitor's offer.

*Nothing herein modifies the terms of the Merchant Services Agreement including without limitation, amounts that may be due upon termination.

You have nothing to lose!

 **PCBancard**
Eliminating Processing Fees One Merchant at a Time

We're Prepared to Be Your Processing Partner.

Grow, Build, and Continue to Prosper

- ✓ Personalized, Local Support Dedicated to Meeting Your Unique Needs.
- ✓ Take Back Control of Your Profits and Increase Efficiency
- ✓ Prioritize New Customers and Enhance Customer Retention
- ✓ Enjoy New Revenue Streams and Additional Forms of Payment

Mitigate Risk, Limit Liability, and Ensure Compliance

- ✓ Support for Meeting PCI Compliance Requirements
- ✓ Minimize the Risk of Chargebacks and Fraudulent Transactions
- ✓ Ensure Compliance with Fee Regulations Card Brand Rules
- ✓ Securely Encrypt and Tokenize Cardholder Data

Eliminate Fees and Simplify the Payment Process

- ✓ Keep Profit Margins Steady Without Raising Prices
- ✓ Eliminate Frequent Card Fee Increases and Uncertainty
- ✓ Win-Win: Provides Discounts to Customers Who Pay With Cash
- ✓ The Ability to Adapt Prices in Response to Market Fluctuations.

Comprehensive Omni-Commerce Capabilities

- ✓ Detailed Reconciliation and Reporting at a Granular Level
- ✓ Seamless Integration with QuickBooks Accounting Software
- ✓ Cloud Virtual Terminal, Payments via Text & Email
- ✓ Establish a PCI Compliant Vault for Recurring Payments.

Enhanced Cash Flow and Increased Profitability

- ✓ Access to Processing Sales Within 5-Minutes of Batch
- ✓ Linked to External Bank Accounts for Effortless Deposit Transfers
- ✓ Priority Capital Revenue Advances Within Minutes
- ✓ Pay Vendors Using a Debit Card, ACH, Check, and Virtual Cards.

Referral Partner and Charity Initiatives

- ✓ Referral of up to \$250 Payable to Your Business or a Local Charity
- ✓ Support the Local Charity of Your Choosing With a Portion the Fees.



BUSINESS INFORMATION

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

OWNER INFORMATION

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



Equipment Purchase Agreement

Merchant DBA

Address

Phone

Terminal Type

Quantity Price (each)

Total (excluding sales tax)

All accounts will be charged \$ monthly fee per terminal

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



QUESTIONS? CONTACT US

PCBANCARD

 www.pcbancard.com

 888-537-7332

 hello@pcbancard.com

SCAN TO GET STARTED TODAY!



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