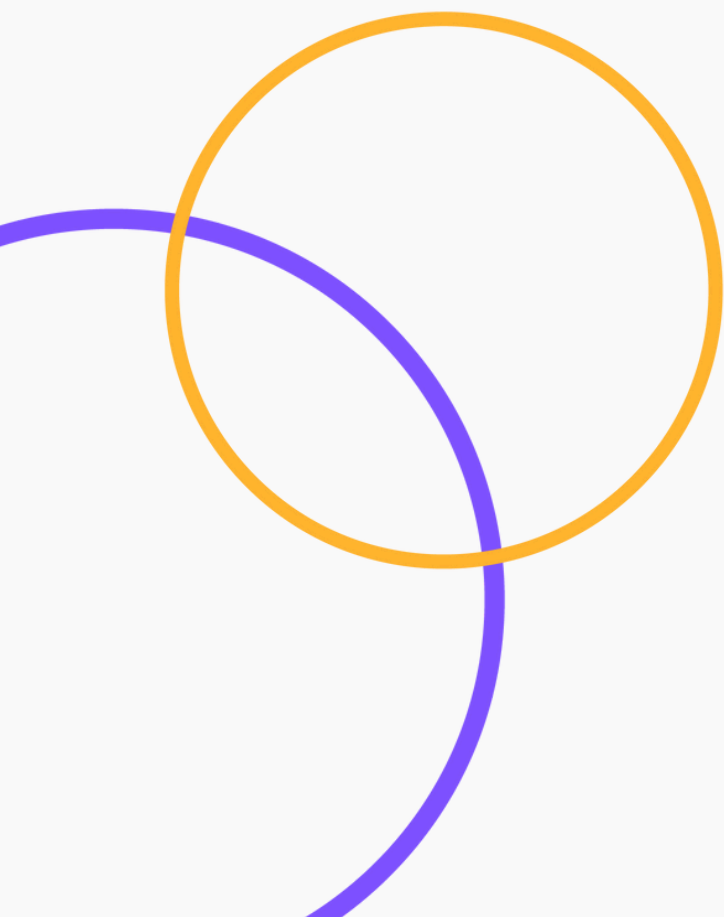


**MERCHANT
SERVICES
YOU CAN
COUNT ON**



PREPARED FOR
SWEET SHOP



PROPOSED BY

We realize the challenges that come with running a business in Retail. 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:

- Exactly how much money you can put back into your business with the Dual Pricing Program.
- Equipment recommendations and start-up costs.
- 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 3.5% 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 all 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 cash. 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 | Oil Leak Fixers

A CLOSER LOOK AT YOUR STATEMENTS

Here's what's going
back into your bottom
line every year on
Dual Pricing:
\$11,263.75

Prepared For:
River City Sweet Shop

8/19/2025 12:49

Current Processing Rates and Fees			
VS Interchange	Volume	Rate	Cost
Discount Rate	\$17,029.87	3.87%	\$659.06
TOTAL:			\$659.06
MC Interchange	Volume	Rate	Cost
Discount Rate	\$4,988.71	3.87%	\$193.06
TOTAL:			\$193.06
Discover	Volume	Rate	Cost
Discount Rate	\$471.76	3.87%	\$18.26
TOTAL:			\$18.26
Credit	Transaction Rate	Number of Transactions	Cost
VS Item Fee	\$0.00	359	\$0.00
MC Item Fee	\$0.00	102	\$0.00
TOTAL:			\$0.00
Other Cards	Transaction Rate	Number of Transactions	Cost
Discover	\$0.00	12	\$0.00
American Express	\$0.00	3	\$0.00
Debit Pin Based	\$0.000	19	\$0.00
Chargeback	\$0.00	0	\$0.00
TOTAL:			\$0.00

TOTAL PROCESSING FEES:	\$870.38
Statement Fee	\$0.00
Non PCI	\$9.99
Credit Pass-through	\$0.00
Other Fees	\$0.00

Proposed Processing Rates and Fees			
Visa Interchange	Volume	Rate	Cost
Discount Rate	\$17,029.87	0.00%	\$0.00
TOTAL:			\$0.00
MC Interchange	Volume	Rate	Cost
Discount Rate	\$4,988.71	0.00%	\$0.00
TOTAL:			\$0.00
Discover	Volume	Rate	Cost
Discount Rate	\$471.76	0.00%	\$0.00
TOTAL:			\$0.00
Credit	Transaction Rate	Number of Transactions	Cost
VS Item Fee	\$0.00	359	\$0.00
MC Item Fee	\$0.00	102	\$0.00
TOTAL:			\$0.00
Other Cards	Transaction Rate	Number of Transactions	Cost
Discover	\$0.00	12	\$0.00
American Express	\$0.00	3	\$0.00
Debit Pin Based	\$0.00	19	\$0.00
Chargeback	\$0.00	0	\$0.00
TOTAL:			\$0.00

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

Your Annual Savings

Estimated Monthly Processing Savings over IC	\$938.65
Estimated Percentage of Monthly Savings over IC	103.11%
Estimated Yearly Processing Savings over IC	\$11,263.75

DEJAVOO P1 & DUAL PRICING PROCESSING

P1 LINE ANDROID TERMINAL



P1 Counter Top Terminal

- \$312.50 billed upfront - billed 30 days after shipment
- Free terminal program available at \$14.95 warranty per month.

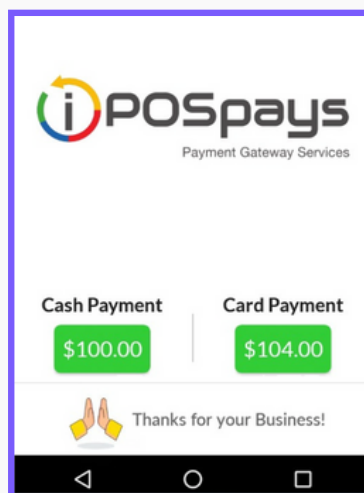
Desktop Terminal

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

- Dual Pricing Program Fee = \$64.95
- IPOSPAYS Portal = \$10.00



Scan to learn
more about the
IPOSpays Portal



A merchant will only pay \$64.95 on the Dual Pricing Program. Here's what a typical statement looks like:

Dual Pricing Statement

PCBancard

420 BOULEVARD
MOUNTAIN LAKES, NJ, 07046
United States

Statement

Bill to

Wine & Spirits
Rd
Overland Park, KS,
United States

Details

Statement Number

Issue date

Payment terms

Billing ID

Billing Account

Number

Product ID

Pending

Auto-Draft

3

Summary for Aug 01, 2024 - Aug 31, 2024

Total Sales

\$59,932.22

Transaction Count

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.

1,422.72

38

0.00

1,382.85

48

0.00

3,401.40

88

-303.23

1,282.44

38

0.00

1,914.28

47

0.00

1,323.09

41

0.00

Count

Volume(\$)

Amount(\$)

34

--

10.50

1,603

59,932.22

2,299.62

2310.12

Count

Volume(\$)

Amount(\$)

0.00

Count

Volume(\$)

Amount(\$)

1

--

64.95

--

--

Count

Volume(\$)

Amount(\$)

0.00

Refund

Net

Net

Batch

Date

Count

Amount(\$)

Count

Number

0

1,712.78

43

9000119142708/01/2024

0

4,061.78

90

9000120978708/02/2024

0

3,103.47

88

9000121811808/05/2024

0

1,760.57

54

9000122816008/05/2024

0

1,095.50

33

9000123193408/05/2024

0

1,511.33

47

9000124651508/06/2024

0

2,094.75

59

9000125705508/07/2024

0

1,665.38

45

9000126810708/08/2024

0

2,652.49

71

9000127767008/09/2024

0

3,848.72

92

9000128436508/12/2024

0

2,182.72

53

9000129355608/12/2024

0

731.16

30

9000130005708/12/2024

0

919.91

22

9000131378908/13/2024

0

2,589.96

46

9000132360908/14/2024

0

1,894.51

49

9000133434808/15/2024

0

2,650.03

77

9000134984408/16/2024

0

1,972.18

66

9000135733008/19/2024

0

1,148.08

34

9000137670808/19/2024

0

1,754.78

52

9000136987008/19/2024

0

1,234.29

37

9000138700208/20/2024

0

1,523.97

45

9000139779708/21/2024

0

2,620.53

45

9000140202108/22/2024

0

2,994.17

72

9000141077108/23/2024

0

1,422.72

38

9000144447708/26/2024

0

1,382.85

48

9000143942808/26/2024

1

3,098.17

89

9000142512908/26/2024

0

1,282.44

38

9000145249908/27/2024

0

1,914.28

47

9000146650508/28/2024

0

1,323.09

41

9000147879108/29/2024

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 U.S. based 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.

Contact me with any questions!

Name: Kevin Swint

Phone: (620) 412-3241

Email: kevin.swint@pcbancard.com

- Access to the latest technology and support through PCBancard and Dejavoo Systems.
- Access to capital when you need it—like \$50,000 or more in your bank account.
- Next Day Funding or even Instant Funding Available
- Access to top marketing solutions for your business including website design, social media management, brand strategy and PPC advertising.
- Ability to donate to a local charity through your processing at no cost to you.
- PCI DSS Compliance: We do it for you.

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.