

PCBancard

1



WHOLESALE-TRADITIONAL PAY TRUE COST. NOTHING MORE.

Pay the true cost + small fixed fee.
Capture savings when rates drop.

✓ Simple. Works as it should.

2

SURCHARGING

TRY TO PASS FEE TO CREDIT CARDS

Sounds simple, but payments are only part of the **problem**.



**Surcharging can't cover debit –that's
30-40% of transactions.**



Federal law bars debit surcharges.
Added fees only plug part of the leak.

3

DUAL PRICING

SHOW TWO PRICES. KEEP YOUR MARGIN.

Customer picks cash or card option.
Fully covers debit and credit cost.

Cards or cash, **keep all you earn.**

✓ Stops all the leak.

Mostly
Hidden
Solution.

CASH: \$10.00

CARD: \$10.40

CASH:
\$10.00

CARD:
\$10.40

**NOT ALL PROCESSORS WANT YOU TO KNOW
ABOUT THESE THREE.**