

SIMPLE & SECURE PAYMENT PROCESSING SOLUTIONS





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



Why Choose PCBancard?



Full-service technology-driven Merchant Services Independent Sales Organization.

INC. 5000 company and a leader in the Merchant Services Industry.

One of the first-to-market companies offering a fully compliant Dual Pricing Program,

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

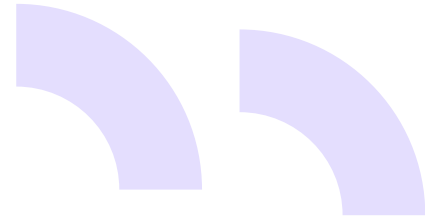
US-based company offering local representation, top-of-the-line technology, and stellar customer service to all of our business owners.

- 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



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.



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.

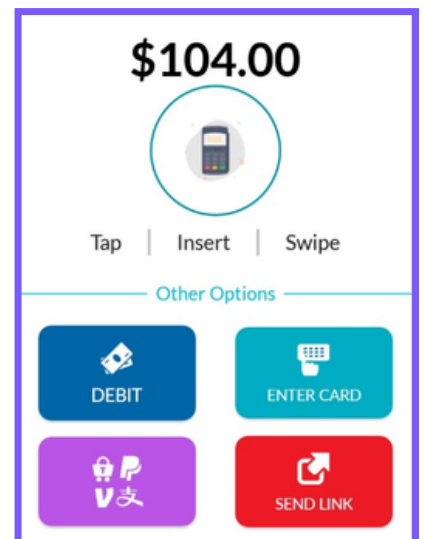
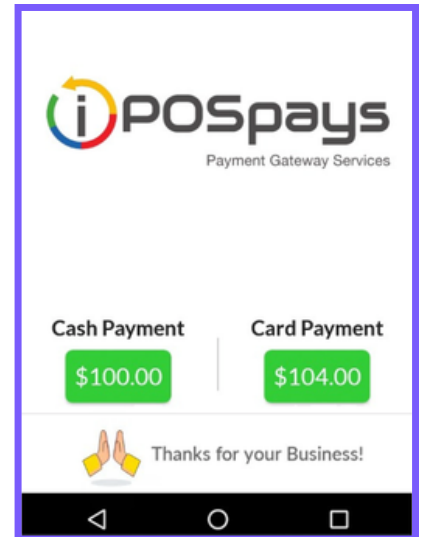
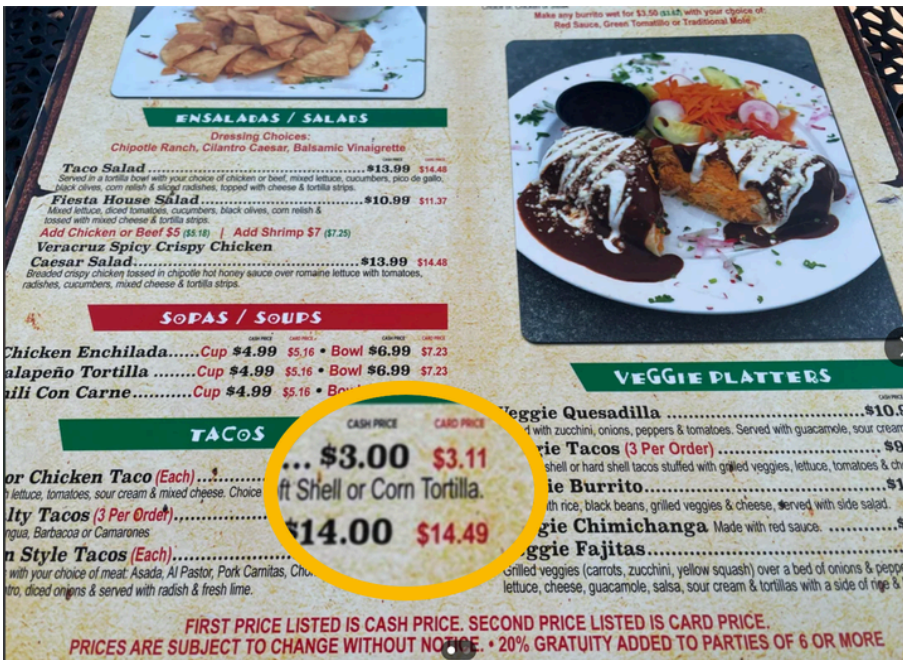
How much money will Dual Pricing put back in your pocket?

Standard Account	Dual Pricing Program
volume \$77,335	volume \$77,335
processing fees \$2,281/mo \$27,372/yr	processing fees \$0/mo \$0/yr
monthly savings \$2,232 yearly savings \$26,784	

Processing Volume	Monthly Savings	Annual Savings
\$25,000	\$800	\$9,600
\$35,000	\$1,120	\$13,440
\$45,000	\$1,440	\$17,280
\$55,000	\$1,760	\$21,120
\$65,000	\$2,080	\$24,960
\$75,000	\$2,400	\$28,800
\$85,000	\$2,720	\$32,640
\$95,000	\$3,040	\$36,480
\$105,000	\$3,360	\$40,320
\$115,000	\$3,680	\$44,160
\$125,000	\$4,000	\$48,000
\$135,000	\$4,320	\$51,840
\$145,000	\$4,640	\$55,680
\$155,000	\$4,960	\$59,520

Dual Pricing is Becoming Increasingly Common Everywhere

The greatest advantage of our Dual Pricing program is that the software automatically adjusts at the point of purchase, meaning NO CHANGES are required to your current operating methods.



AB Gasoline		
CREDIT/DEBIT	GASOLINE	CASH
3.99 ⁹ / ₁₀	Regular	3.89 ⁹ / ₁₀
4.13 ⁹ / ₁₀	Plus	4.03 ⁹ / ₁₀
4.29 ⁹ / ₁₀	Premium	4.19 ⁹ / ₁₀

Retail, Restaurant, Automotive, Medical, B2B, Service Industries, Education, Childcare, Municipality and many others are all using our Dual Pricing program.

Eliminate Discount Rates

Eliminate Transaction Fees

Interchange fees vary widely, starting from as low as 0.05% and \$0.22 for certain debit cards, and can exceed 3.15% and \$0.20, with many rates falling in between.

Processors may increase these fees by as much as an additional 2-3% and \$0.35 for each transaction.

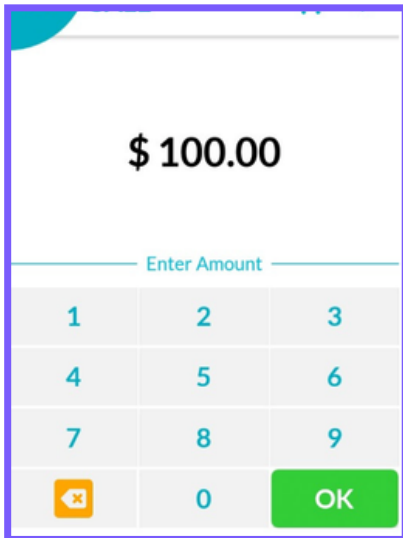
Moreover, card brands impose several extra “junk” fees, which can be concealed within the discount rate or transaction fee such as:

- FILE TRANSMISSION FEE
- DIGITAL COMMERCE SERVICE
- ACQ ISA FEE
- INTERNTL ACQUIRER FEE
- ACOR PROCESSOR FEES
- VS OFLN DB
- OTHER ITEM FEES
- DISC 1
- AUTHS & AVS
- BIN ICA FEE
- INTERCHANGE
- ACOR PROCESSOR FEES
- DATAWIRE
- DB DUES AND ASSESS
- AVS POS
- TRAN INTEGRITY FEE
- BATCH HEADER
- REGULATORY PRODUCT
- PCI NON COMP FEE
- DATA BREACH

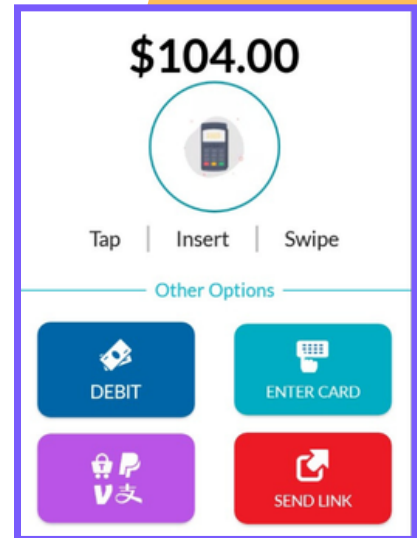


Dual Pricing in Action

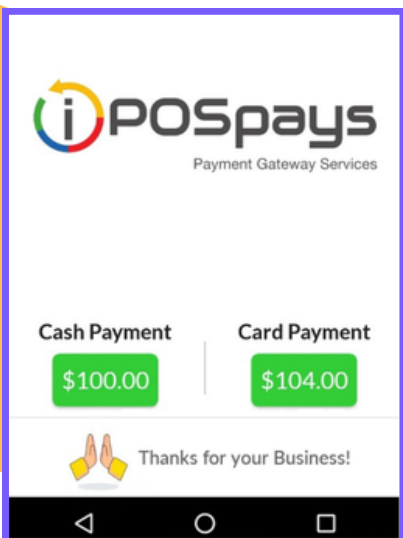
Dual Pricing means you have NO LINE ITEM and NO PERCENTAGE DISCOUNT. It is simply the listing of two prices. A Cash price and a Card price, or in the case of Card Not Present, a Card Price and an ACH Price.



Keyed in amount



Amount with fee added



Card Price vs Cash Price



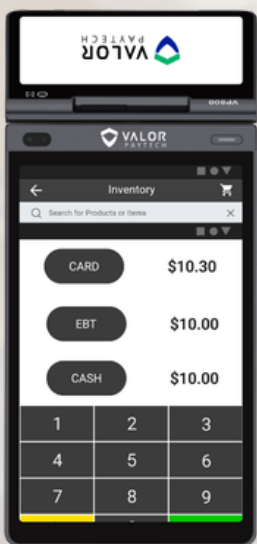
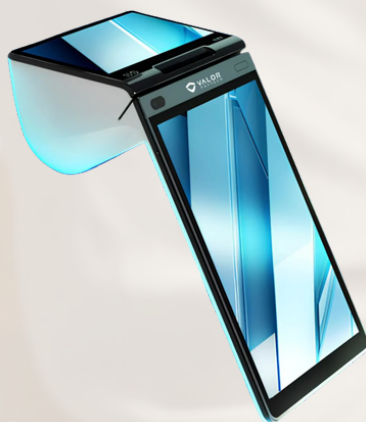
Customer Receipt

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



Free Equipment: Terminals Point-of-Sale, & Cloud POS Solutions

The Valor VP 800
retail/quick serve
restaurants.



Scan to
learn more
about the
Valor VP800



Accepts Chip, Swipe,
Contactless & Tap-To-Pay
Payments



8" Merchant Display
5" Customer Display



Hi-Speed Printer



PCI PTS Compliant



WiFi, & 4G Connectivity



Digital Signature Capture w/
SMS & Email Receipt Options

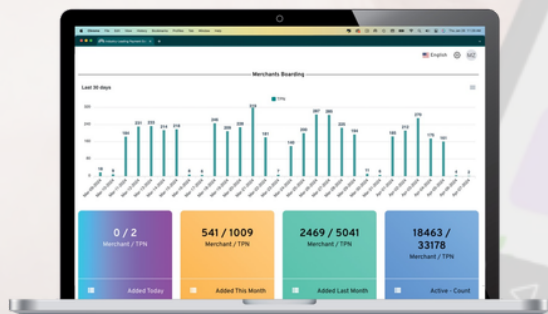


Works with Dual Pricing or
Surcharge Program



MX POS for restaurant,
retail, liquor, grocery, and
convenience stores.

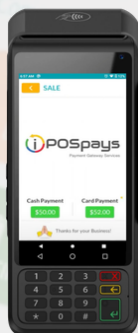
Cloud POS - a user-friendly
virtual terminal.



Dejavoo P1
iPOSPays Terminal



Scan to learn
more about
the P1 online



Omni-Commerce - Ready to Revolutionize Your Payments



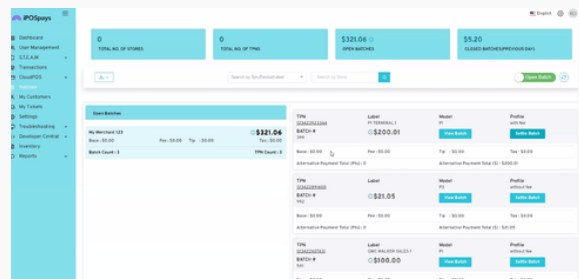
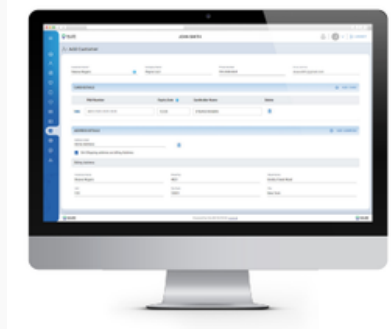
Features of the Cloud-Based Portal

- Engage my customer
- Real-time Transactions
- Quickbooks® integrations
- Batch Settlement
- Customize Device Parameters
- Reports
- Download & Email Receipts
- Valor Shield Risk Management Tool
- Option to add-on omni-commerce gateway platform that simplifies payment processing
 - PayNow Link
 - E-invoice text to Pay & Email to Pay
 - E-Commerce Integrations
 - Recurring Payments

Features of the iPOSays Portal:

- Centralized reporting through a 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
- Option to add on Omnichannel Gateway & Virtual Terminal

Scan to learn more about Valor Software Solutions



Scan to learn more about Dejavoo's omni-commerce Gateway online:





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 ██████████ 6 Billing Account Number ██████████ Product ID 3

Summary for Aug 01, 2024 - Aug 31, 2024

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

Type	Amount(\$)
Transaction Fees	2,299.62
Card Network Fees	0.00
Other Processing Fees	0.00
Third Party Fees	0.00

Subtotal in USD: \$2,299.62
Tax (0%): \$0.00
Amount Total: \$2,299.62
Fees Collected: \$64.95

Amount Due: \$64.95

No Junk, Hidden, or Bogus Fees

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

Simplified Dual Pricing Statement

	Count	Volume(\$)	Amount(\$)
	0	--	00.0
	1,603	59,932.22	2,299.62
			2,299.62

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

	Count	Volume(\$)	Amount(\$)
	1	--	0.00
			--
			--
			--

	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



Current Processing Rates and Fees				Proposed Processing Rates and Fees			
Credit Volume	Rate	Cost		Credit Volume	Rate	Cost	
Discount Rate	\$3.87/1.07	\$116.33		Discount Rate	\$3.87/1.07	\$116.33	
Total		\$116.33		Total		\$116.33	
Transactions	Transaction Rate	Number of Transactions	Cost	Transactions	Transaction Rate	Number of Transactions	Cost
Credit	\$0.00	27	\$0.00	Credit	\$0.00	27	\$0.00
Debit	\$0.00	4	\$0.00	Debit	\$0.00	4	\$0.00
Total			\$0.00	Total			\$0.00
Other Cards	Transaction Rate	Number of Transactions	Cost	Other Cards	Transaction Rate	Number of Transactions	Cost
Total			\$0.00	Total			\$0.00
TOTAL PROCESSING FEES \$116.33				TOTAL PROCESSING FEES \$116.33			
Merchant Fee	\$0.00			Real Pricing Model	\$0.00		
Non-PFD	\$0.00			PCI	\$0.00		
Card Risk-Share	\$0.00			Card Risk-Share	\$0.00		
Other Fees	\$0.00			Surcharge Model	\$0.00		
Bank Transfer	\$0.00			Settlement/Match Fees	\$0.00		
Total			\$0.00	Total			\$0.00

This Proposal Prepared For:
Mac McMillan
PCBancard Account Executive

Estimated Monthly Processing Savings (incl. CI) \$94.02
Estimated Monthly Processing Savings (incl. CI) \$94.02
Estimated Monthly Processing Savings (incl. CI) \$94.02

Exclusive Offer for Muhlentkamp Sales and Service

Presentation of savings:

- Options for reducing your processing fees
- Equipment recommendations and cost
- Value-adds of processing with PCBancard

Breakdown of Savings:

- Dual Pricing Program: \$655.44 in annual savings (see top recommendation)
- Surcharge Program: \$1238.67 in annual savings

Equipment Recommendations:

- Deposit: \$1 Terminal Pay \$25 upfront or opt for our free terminal program with a warranty
- Cloud POS Gateway: \$15/month for backend processing, including easy payment links and over-the-phone card entry

Features of processing with PCBancard:

- Next-day or instant funding options
- Full PCI compliance handled for you
- Donate to a local charity via your processing
- Free marketing audit
- Quick access to capital advances when needed
- Free Payroll for your business

Mac McMillan
Local Payments Expert and Trusted Business Advisor
(765) 709-0833
mac.mcmillan@pcbancard.com

Compare/Contrast Traditional Pricing vs. Dual Pricing



Disadvantages of Traditional Pricing

- ⊗ **EQUIPMENT COSTS**
- ⊗ **INTERCHANGE FEES**
- ⊗ **DAILY BATCH FEES**
- ⊗ **TRANSACTION FEES**
- ⊗ **STATEMENT FEES**
- ⊗ **PCI FEES**
- ⊗ **NON-COMPLIANCE FEES**
- ⊗ **MONTHLY MINIMUMS**
- ⊗ **CHARGEBACK FEES**
- ⊗ **ACH REJECT FEES**
- ⊗ **TIN MISMATCH FEES**
- ⊗ **SEMI-ANNUAL RATE INCREASES**
- ⊗ **UNPREDICTABLE COSTS**

Advantages of Dual Pricing



- ✓ **FREE PROCESSING SYSTEM**
- ✓ **ELIMINATE ALL PROCESSING FEES**
- ✓ **SIMPLIFIES THE PAYMENT PROCESS**
- ✓ **TRANSPARENCY FOR CUSTOMERS**
- ✓ **CUSTOMER SATISFICATION**

SERVICE ACCEPTANCE AND FEE SCHEDULE

Choose the Payment Methods You Will Accept



DUAL PRICING WITH FREE TERMINAL PROGRAM

Merchant Will Participate in Dual Pricing Program & Eliminate Fees

Please select no-charge terminal below - Service includes free shipping and free next business day overnight replacement.

DISCOUNT & TRANSACTION / PER-ITEM FEES

QUALIFICATION	DISC. FEE (%)	PER ITEM (\$)	QUALIFICATION	DISC. FEE (%)	PER ITEM (\$)	QUALIFICATION	DISC. FEE (%)	PER ITEM (\$)
MasterCard			Visa			Discover		
Credit Qual	1.69%	\$0.20	Credit Qual	1.69%	\$0.20	Credit Qual	1.69%	\$0.20
Credit Mid Qual	2.45%	\$0.20	Credit Mid Qual	2.45%	\$0.20	Credit Mid Qual	2.45%	\$0.20
Credit Non Qual	3.50%	\$0.25	Credit Non Qual	3.50%	\$0.25	Credit Non Qual	3.50%	\$0.25
CheckCard Mid	2.25%	\$0.25	CheckCard Mid	2.25%	\$0.25	CheckCard Mid	2.25%	\$0.25
CheckCard Non	3.50%	\$0.25	CheckCard Non	3.50%	\$0.25	CheckCard Non	3.50%	\$0.25
Credit Non Qual	3.50%	\$0.25	Credit Non Qual	3.50%	\$0.25	Credit Non Qual	3.50%	\$0.25
Credit IC+	0.95%	\$0.10	Credit IC+	0.95%	\$0.10	Credit IC+	0.95%	\$0.10
CheckCard IC+	0.75%	\$0.25	CheckCard IC+	0.75%	\$0.25	CheckCard IC+	0.75%	\$0.25

AMERICAN EXPRESS

QUALIFICATION	DISC. FEE (%)	PER ITEM (\$)
OptBlue Full-Acquiring Direct Settlement		
Credit Qual	1.79%	\$0.25
Credit Mid Qual	2.49%	\$0.25
Credit Non Qual	3.50%	\$0.25
Credit IC+	1.15%	\$0.25

MONTHLY FEES

Monthly Minimum	\$35.00	Industry Compliance	\$9.95
Wireless Fee	\$29.95	Monthly Service Fee	\$64.95
PIN Debit Fee	\$10.00	Monthly MISC Fee	\$6.95
PCI Non-Compliance Fee	\$39.95		

NO-CHARGE EQUIPMENT OPTIONS (PAY FOR WARRANTY ONLY)

Dejavoo iPOSPays P1 Countertop Terminal - \$24.95/month



Dejavoo iPOSPays P3/P8 Wireless Terminal - \$29.95/month



Dejavoo iPOSPays P12 Pocket-Terminal - \$19.95/month



Dejavoo iPOSGo! iPhone/Android Terminal - \$10/month



Valor VP800 all-in-one POS Solution \$34.99/month



MX™ POS Station, Pin Pad, Receipt Printer, Cash Drawer
Free Hardware Program - Monthly SaaS Fee \$129/month





Your In-Person Service Advocate

LOCAL PERSONALIZED SERVICE UPDATES TO NEW TECHNOLOGY
FREE TRAINING AND INSTALLATION RECONCILIATION ASSISTANCE
ONGOING PAYMENTS CONSULTING CONSISTENT FOLLOW-UP



Your Payment Consultant

- Expert Account Manager for payments advice and mentorship
- Payment Integration Specialists for increased customer retention strategies
- Risk guidance to reduce chargebacks and provide better handling of disputes
- Dedicated Tech Support and troubleshooting



BBB Rating & Accreditation



Accredited Since: 4/26/2011

Years in Business: 15

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, you can go 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

Additional Services Offered within the Dual Pricing Solution

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.



QUESTIONS? CONTACT US

PCBANCARD

SCAN TO GET STARTED TODAY!



Joey Natour



(865) 806-4750



joey.natour@pcbancard.com



www.pcbancard.com



PCBancard LLC is a registered ISO of Pinnacle Bank, a Tennessee bank, dba Synovus Bank, Columbus, GA, Fifth Third Bank, N.A., Cincinnati, OH, Wells Fargo Bank, N.A., Concord, CA, and Citizens Bank, N.A.

