PCBancard

LOCAL PAYMENTS EXPERT

3 WAYS TO HANDLE CARD FEES

What every merchant should know before signing

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.**

Transparent Pricing

2

SURCHARGING

TRY TO PASS FEES 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.**

Partial Fix

3

DUAL PRICING

SHOW TWO PRICES. KEEP YOUR MARGIN.

Customer picks cash or card price.
Fully covers **debit and credit cost.**
Cards or cash, **keep all you earn.**

✓ **Stops all the leak.**

BEST Mostly Hidden

NOT ALL PROCESSORS WANT YOU TO KNOW ABOUT THESE THREE.

YOUR LOCAL PCBANCARD REP

NAME	PHONE	EMAIL

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