

PCBancard Training — Day 4 Notes

September 17, 2026 | Sales Process Part 1: Walking Out the Door | Hosted by Jason Reed

OVERVIEW

Day 4 kicks off a 4-part Sales Process series. Today's focus: prospecting strategy, how to walk into a business for the first time, what to say, and how to set an appointment. This is the foundation of building a pipeline. No training on Friday — use the time to get out and start prospecting.

OPENING Q&A — REAL SCENARIOS FROM THE FIELD

- **Roofing company:** Typically high-risk/high-volume — get the statement, run the numbers, present all three options.
- **Gas station with existing dual pricing:** Focus on the inside convenience store. Check compliance: terminal must display both prices before transaction; receipt should not show a separate surcharge line (that means it's running surcharge, not dual pricing). If non-compliant, that's your in.
- **Bar reopening after a fire:** Brand-new setup is a great opportunity — they haven't re-established a processor yet.
- **Brand-new restaurant:** Set them up right from day one. No existing bad habits to overcome.
- **Statements:** Only 1 month is needed. Critical for underwriting AND required for next-day funding auto-qualification. Send to proposals@pcbancard.com — not Jason's inbox — so the whole office can access.
- **Statement turnaround:** ~20 minutes once Jason receives. If you're still at the location, he'll drop everything to get it done.

NEXT-DAY FUNDING REMINDER

Batch by 9 PM Eastern and funds hit the merchant's account the next morning. This requires the merchant to submit a processing statement for auto-qualification. Industry fraud has increased significantly over the last 3 years — underwriters have tightened requirements as a result.

HOT SAUCE (NUCLEAR) POS — PRICING RECAP

- PCBancard cost: \$600 per station
- Traditional or surcharge: ~\$800–\$900 all-in per station
- Dual pricing: ~\$500 total for 2 stations
- SaaS fee: \$79/month per station — waived for DP merchants processing \$25K+/month
- Reps can sell for ~\$1,000 and pocket the margin, or offer free placement
- Once a POS is placed, merchants stay 15+ years — switching is a massive operational burden

THE RIGHT MINDSET — THIS IS A RELATIONSHIP BUSINESS

This is not a get-rich-quick scheme. No one makes \$10,000 in month one. You are building a business — it takes work and foundation. Reps who stick with it for 15+ years say they would never leave the industry even if they left PCBancard. The ones who succeed are not the smartest or most knowledgeable — they play the numbers game and build relationships.

We do not hard sell. If you can't solve a problem and haven't built trust, you won't get the deal. The reason businesses don't buy from you is: (1) they don't know you yet, and (2) you haven't found a problem to solve. Both of those are fixable over time.

THE 83% RULE — WHY THE NUMBERS GAME WORKS

83% of all B2B sales are closed on or after the 5th touchpoint. A touchpoint is not always a full presentation — it can be a quick hello, dropping off something, or a brief check-in. Five visits builds trust, rapport, and relationship.

91% of B2B salespeople stop after the 2nd touchpoint. That means they're giving themselves a 17% chance of closing. By staying in the game through 5 visits, you dramatically shift the odds in your favor.

"No" never means no in this industry — it means "not yet." They don't know you well enough yet, or you haven't found the problem to solve.

THE DAILY NUMBERS FORMULA

The simplest formula: **the number of new businesses you visit per day = the number of deals you close per month** (based on 20 working days/month). This is on top of follow-ups, applications, and installs.

- Target: 15–20 new businesses per day (takes ~1.5 to 2 hours)
- Of 20 new businesses: ~10 owners won't be there, ~5 are busy/bad day, ~5 result in a 3-minute conversation and an appointment
- Example: 3 deals/month at \$35K avg volume → ~\$10,080/month in residuals by end of year 1 → ~\$121K/year before walking out the door; ~\$242K/year by end of year 2
- Residuals formula used: 70% dual pricing / 30% traditional mix (conservative estimate)

HOW TO STRUCTURE YOUR DAY — THE CLOVERLEAF METHOD

The biggest mistake new reps make is driving aimlessly. The fix is simple: pick 2 anchor businesses each morning, drive to the first one, and work every business within walking distance (cloverleaf the area). Then drive to the second anchor and repeat. This gives you direction, eliminates decision fatigue, and naturally creates follow-up opportunities as your coverage areas start overlapping.

Example: Wake up, think of a pet groomer you want to visit → Google 2 pet groomer locations → drive to the first, talk to 10 surrounding businesses → drive to the second, repeat. Tomorrow, pick a different anchor industry.

BEST INDUSTRIES TO TARGET

Focus your early efforts on these low-hanging fruit categories:

- **Auto service (#1 pick):** Most abundant business type in any area. Simple terminals. Owners are usually present. They love dual pricing — car sits for days, customer has time to go get cash if they want the lower price. Oil change, tire, window tint, muffler, transmission, audio — all count.
- **Lawyers:** Easiest sale in the industry. They charge clients for everything — passing along card fees is second nature. Little competition because reps are intimidated. If concentrating on one niche early, consider lawyers.
- **Vets, chiropractors, pet groomers:** These are your Tier 2 frequent-visit targets — you're already a customer. Easy relationship foundation.
- **Bars, quick-service restaurants, pizza:** Expendable income = customers don't notice a small price difference. Love dual pricing. Bars are usually quick closes.
- **Rockeries/landscape supply:** Business owners present, \$75K–\$150K/month volume, love dual pricing, quick closes.
- **Salons:** Slightly harder to pull the owner away (they're doing hair/nails), but solid closes once you build the relationship.
- **Strip clubs:** PCBancard CAN write them (one of very few processors). Volume: \$150K–\$300K/month.
- **Auto sales:** High chargeback risk (customers dispute purchases). Most won't take cards over \$2K–\$5K. Difficult category — be aware.

- **Avoid: doctors and dentists.** Complex software integrations, most payments are insurance. Not worth your time early on.

WHO PCBANCARD CANNOT WORK WITH

Cannabis/dispensaries: The problem isn't the processing companies — it's the banks. Since cannabis is still federally illegal, banks won't hold the accounts. No banking relationship = no processing. A 'cashless debit' workaround exists (runs debit like an ATM) but it's complicated. Until federal legalization, move on. The opportunity is huge but not yet accessible.

YOUR POSITIONING — BE THEIR "CREDIT CARD PERSON"

About 85% of businesses have no local rep. Their previous rep signed them up and disappeared. Position yourself as the person who stays: every business has an accountant, a lawyer — they should also have a credit card person. When you show up consistently and solve problems, you become that person for life.

Key insight: 99.9% of business owners know drastically less about their credit card processing than you do — even after just a few days of training. Processors intentionally make statements confusing (23 pages, half a page of useful info). Merchants don't know what they're paying. That's your opening.

HOW TO WALK INTO A BUSINESS FOR THE FIRST TIME

The goal of the first visit is ONE thing: set an appointment. Not to explain what you do, not to present programs. Just get the appointment and leave. "Don't spill all your marbles in the lobby."

Key techniques:

- **Take it away from them first.** Say "I'm sorry, but I can't stay long" before they can say "I'm too busy." This creates curiosity (why is this person so busy?), positions you as successful, and gives you control of the conversation. Psychologically, when you take something away, people want it more.
- **Use your full name.** "My name is Jason Reed." People trust people who give their full name.
- **Name-drop 2 nearby businesses.** "I was just down the street helping Krista's Cookies and Jeremy's Auto." You're not saying they signed up — just that you're working in the area. It piques curiosity.
- **Ask how long they've owned the place** — even if you're not sure they're the owner. If they say 'I don't own it,' you've just been introduced to the real owner without asking for them directly.
- **Offer 2 specific times for the appointment** (not "when are you free?"). Giving options implies you have a full schedule. If neither works, ask when's best and make it sound like you're moving things around.
- **Use tie-downs.** Answer yes-or-no questions for them: "It looks like you're still taking credit cards, right?" Starting with a yes sets a positive tone for the whole sales cycle.
- **If they ask what you do:** "I'm simply a consultant that helps qualified businesses eliminate one of their biggest expenses. There's nothing for you to buy, nothing I'm trying to sell you. I just want to see if I can put money back in your pocket. If I can, great. If I can't, we shake hands and part friends."
- **Don't overstay.** If they show interest, still set the appointment for tomorrow — don't try to present at the counter. They're not in the right headspace; they were doing something before you walked in.

ROLE PLAY WALKTHROUGH (Jason + Larry)

Jason demonstrated a first-visit conversation with Larry (bar owner). Key moments:

- "Hey Larry, I apologize, I can't stay long — I was just down the street talking with Emma and Jeremy. I've never been in here before, how long have you owned this place?"
- "I've got a lot of appointments today, but it looks like you're still taking credit cards, right? I'd like to come back and get about 15–20 minutes of your time — I'm not trying to sell you anything, don't worry about that. I've got Wednesday at 9 AM or Wednesday at 2 PM — which works best?"

- When Larry said neither time worked: "What's usually the best time? Let me see what I've got open..." Then: "I'm gonna try to move some things around, but I'll give you a buzz to confirm — sound good?"
- Jason never told Larry what he does or what he sells. The only goal: start a relationship and book the appointment.

DOOR-OPENER GIFTS — WAYS TO GET IN THE DOOR

- **Terminal paper:** Buy a case from Costco/Sam's (~\$10 for 50 rolls). Walk in, say you're in the area helping nearby businesses, offer a couple rolls. They now owe you a small social debt. Next visit, they won't dread seeing you.
- **DiscoverSignage.com:** Free Visa/Mastercard stickers, check presenter books, signage. Order boxes of these. Great reason to stop in: "Your sticker is looking a little worn — brought you a new one." Or: "I've been dropping these check presenters off for some of the bars and restaurants I work with — can you use a couple?"
- **Emails and flyers as follow-up reasons:** Emma will share email templates for a drip campaign. Use them: "Hey, just wanted to make sure you got that email I sent — any questions?" You always have a reason to walk back in.

REFERRAL PROGRAM — DETAILS

Anyone — a friend, family member, another merchant, a neighbor — can refer a business to you. PCBancard pays the referrer directly from PCBancard's pocket (not the rep's commissions).

- \$2,500–\$10,000/month volume → \$100 to referrer
- \$10,000–\$25,000/month volume → \$150 to referrer
- \$25,000+/month volume → \$250 to referrer
- Referral form must be submitted with the deal — not after the fact
- Up to 4 businesses can be referred on a single form

SENDING STATEMENTS — IMPORTANT

Send all merchant statements to **proposals@pcbancard.com** — not directly to Jason. This ensures the office team (Corey and Kristen) can access them when processing the application. If you're still at the merchant's location and need a quick turnaround, text or email the statement — Jason will drop what he's doing and get proposals back within ~20 minutes.

When anyone tells you what they're paying, always respond: "Why so much?" A stated rate means nothing until you see the statement — merchants almost never know their true effective rate. PCBancard's \$1,000 guarantee covers apples-to-apples traditional comparisons.

MENU & SIGNAGE REIMBURSEMENT FOR DUAL PRICING

For dual pricing merchants who need to update menus or signage to show both cash and card prices, PCBancard reimburses up to \$2,000. The merchant gets their menus/signage reprinted, submits the invoice to PCBancard, and gets reimbursed. This removes a major objection and ensures compliance from day one.

REP BANKING INFO — GETTING SET UP FOR DIRECT DEPOSIT

When submitting your banking info for direct deposit, you need either a voided check or a bank-issued direct deposit letter. The name on the bank account must match your driver's license. Chime and similar online banks should work — the office will flag any issues. Getting this wrong causes significant headaches if a deposit goes to the wrong account.

CLOSING NOTES & ACTION ITEMS

- No training Friday — get out and prospect. Drop flyers, use your merchant survey, start talking to business owners.

- Make sure you're receiving the daily recap emails. If not, reach out to Emma.
- Check your inbox for your paperwork link (onboarding) if you haven't completed it.
- New Zoom link for next week's training coming out today — watch for it.
- Submit your banking info (voided check or direct deposit letter, name must match your DL) if you haven't yet.
- Jason will send his presentation slides for today — use them to practice your prospecting approach.
- Emma will share email templates for a merchant drip campaign next week.