

PCBancard New Agent Training

Day 5 — September 21, 2026 | Equipment Overview & Guest Rep: Steve Myhnier

Session Overview

Day 5 combined a guest rep segment with a full live equipment demonstration. Steve Myhnier — a 10-year PCBancard veteran and top earner — shared his daily prospecting formula, mindset, and field strategies. IT Director **Kenny** then walked through every Dejavoo and Valor terminal in the lineup, demonstrated the iPaws backend portal, and answered questions from the group. Tomorrow's focus: the discovery appointment.

Guest Rep — Steve Myhnier

Background

Steve spent years managing apartments before joining PCBancard — an introverted, non-sales background. By the end of his first year he was earning 2.5× his previous salary. He attributes 95% of his success to **relationship-building**, not scripts or tactics.

The 59225 Formula

Steve's simple daily system that drives consistent income:

- **5** days per week
- **9 to 5** — treat it like a job, be in the field all day
- **2** scheduled appointments per day
- **25** walk-up prospecting stops per day

Following this formula consistently produces 2–4 appointments per day. The walk-ups are where appointments originate; the 2 scheduled appointments give the day structure.

Why This Business Is Recession-Proof

Residual income builds on itself — merchants keep processing whether the economy is up or down. People still buy food, services, and goods in a recession. Every account you place adds to your monthly base. Steve emphasized that this is not a job where a bad quarter wipes you out; your base only grows as long as you keep placing accounts.

Steve's Field Systems & Strategies

- **Paper-based tracking:** Uses a 31-day tickler file and merchant worksheets. Every client gets a follow-up contact every 60 days — no CRM required.
- **Challenge coin door-opener:** Steve's niche is veterans. Carrying a challenge coin creates instant rapport and has led to referral chains 8 levels deep.
- **30-day trial close:** Offer a 30-day trial to hesitant merchants. Keep their old equipment under the counter during the transition period to remove all perceived risk.
- **Referral cards every 6 months:** Send referral info and your business card to every active client twice a year. Keeps you top of mind and drives referrals passively.
- **Dual pricing retention:** Steve has had zero clients leave dual pricing. PCBancard's overall attrition on DP accounts is less than 0.25% — consumers simply do not push back.

Equipment Overview — Kenny (IT Director)

Dejavoo terminals represent approximately 98% of all PCBancard deployments. Every terminal in the lineup runs the **same software** — there is no learning curve when switching from one device to another. All units support dual pricing, surcharge, and traditional processing. All terminals come **fully pre-programmed** before shipping; reps and merchants only need to plug in the charger and connect to the internet.

Quick setup tip: After receiving a terminal, check that the time and date are correct. This is the #1 thing that can be off after shipping. Everything else is pre-configured.

Terminal Lineup at a Glance

Terminal	Type	Connectivity	Receipt Printer	Best For
P1	Countertop	Wi-Fi / Ethernet	Yes	~70–95% of all placements; retail, service
P3	Mobile	Wi-Fi / SIM	Yes	Food trucks, table-side, HVAC, on-the-road
P5	Mobile (slim)	Wi-Fi / SIM	No	Service techs who don't want to use their phone
P12	Palm-sized	Wi-Fi / SIM	No	Delivery drivers, farmers markets, swap meets
P18	Large countertop	Wi-Fi / Ethernet	Optional	Retail, restaurants needing a flip screen / mini POS
Valor 800	Premium countertop	Ethernet / Wi-Fi / SIM	Optional	Merchants upgrading from Clover; full inventory menu
IPOS Go (app)	Phone app	Phone data / Wi-Fi	Text/email only	On-the-go, food trucks, service; \$10/month, no terminal needed

P1 — Standard Countertop Terminal (Dejavoo)

- Touchscreen + physical keypad; receipt printer at top
- Tap-to-pay (NFC), chip at bottom, swipe on right side, manual card entry
- USB-C charging; Wi-Fi or Ethernet — meant to stay plugged in (short battery life)
- Dual pricing compliance screen shows cash vs. card price before payment is taken
- Customizable tip screen (percentage or flat dollar)
- **Built-in demo/how-to videos** — tap the person icon at the bottom right → Demo Videos; covers sales, tips, voids/refunds, batch out, and more. Reduces merchant support calls significantly.

P3 — Mobile Terminal with Printer (Dejavoo)

- Same look as P1 but thinner; no Ethernet port; USB-C charger on side
- Wi-Fi or SIM card (AT&T; or T-Mobile) — SIM data plan typically \$7.50/month, up to ~\$30/month
- Battery: 6–8 hours of continuous heavy use; auto sleep extends life
- Tap (back of terminal), chip at bottom, swipe on right side; same software as P1

P5 — Slim Mobile Terminal, No Printer (Dejavoo)

- Pocket-sized; Wi-Fi or SIM; tap on back or top of screen; chip and swipe at top
- Same software as P1 and P3; dual pricing screen included
- Good choice when service techs shouldn't be handing customers their personal phone

P12 — Palm-Sized Terminal (Dejavoo)

- Smallest terminal; sits on USB-C charging dock; detachable for portability
- Chip and tap only (no swipe); Wi-Fi or SIM
- **EBT capable** — traditional processing only on EBT; 6 cents per transaction, no interchange or other fees; dual pricing does NOT apply to EBT
- Popular use case: delivery drivers carry one out, return it to dock at end of day

P18 — Large Flip-Screen Countertop Terminal (Dejavoo)

- Large standalone terminal; Wi-Fi or Ethernet; can connect to cash drawer and receipt printer
- Flip screen: merchant-facing side to enter amount, then customer-facing side for tap/chip/swipe
- Can detach from charging base and operate as a mobile tablet
- Built-in mini menu/cart feature: add items by price (not a full POS inventory system — no modifiers or stock tracking)

Valor 800 — Premium Dual-Screen Terminal (Valor)

- Large touchscreen front + separate customer-facing screen at back; shows both cash and card price
- Ethernet, Wi-Fi, or SIM card; cash drawer port; USB ports for receipt printer/scanner
- Clerk ID feature to track which staff member ran which transaction
- More robust inventory menu (pictures, categories, add to cart) — still not a full POS modifier system
- Backend SaaS fee: **\$5/month** (vs. \$10 for Dejavoo first device)
- Popular with merchants upgrading from Clover or similar premium terminals

IPOS Go — Mobile Phone App

- App name: **IPOS Go** (I-P-O-S-G-O) — available on Apple and Android
- Same software/interface as physical terminals; includes dual pricing screen and tip screen
- Tap-to-pay via phone NFC, send payment links via email or phone number
- Text or email receipts (no paper receipt)
- Supports traditional, surcharge, and dual pricing
- **\$10/month** if using app only — no terminal purchase required
- Built-in demo videos (same as physical terminals — support icon at bottom right)

Language Support

Terminals currently support English and Spanish only. Spanish is not a simple toggle — it requires Dejavoo to push the Spanish software version onto the terminal. **If a merchant needs Spanish, note it on the sign-up so the terminal ships pre-programmed in that language.**

Terminal Shipping & Setup

- Application submitted → approved same day (or next day) → shipped same day
- Standard delivery: terminals arrive Wednesday–Thursday for Monday submissions
- Overnight available — merchant pays the difference from standard 2-day shipping
- Terminals arrive fully pre-programmed; a test receipt will be in the box showing merchant info
- Reps do NOT need to be tech experts — IT is available to join installation calls

When scheduling an installation, call IT ahead of time so they can join and help walk through the setup.

IT Support

Reps are not expected to troubleshoot terminals on their own. Call IT for any hardware or software questions — even basic ones like how to run a refund. IT can also join installation calls to walk through the first setup with you. Your job is acquiring accounts, not becoming an IT expert.

iPaws — Backend Portal for Dejavoo Terminals

Every Dejavoo terminal comes with access to iPaws, a web-based merchant portal. The Valor 800 has its own separate backend. Key features of iPaws:

- **Real-time transaction view** — transactions appear instantly after each sale
- **Remote batch out** — settle the terminal from home if the merchant forgets or the terminal goes down mid-day
- **Refunds and voids** — process remotely without touching the terminal
- **Tip adjustments** — add a tip to an existing transaction (if enabled)
- **Batch reports** — pull closed batch summaries for reconciliation
- **Virtual terminal (backup)** — manually enter a card and process a sale if the physical terminal is down; \$10/month for first virtual terminal, \$5 each additional
- **Recurring payments and saved customer cards**
- **Multiple location management** — one login to monitor all stores
- **All data stored in the cloud** (PCI compliant) — no data lost if terminal breaks

SaaS Fee Structure

All modern terminals have a monthly back-end SaaS fee. PCBancard's pricing is well below market:

- **Dejavoo (iPaws):** \$10/month for first device, \$5/month each additional device
- **Valor 800:** \$5/month for the backend
- **Competitors** typically charge \$39–\$70/month for a similar backend
- **Total monthly cost (dual pricing + Dejavoo):** \$64.95 + \$10 = \$74.95 for first terminal; each additional Dejavoo terminal adds only \$5/month

Note: Merchants using IPOS Go only pay \$10/month total — no equipment or SaaS fee beyond the app subscription.

Clarification: Third-Party Delivery Apps (DoorDash, Grubhub, Uber Eats)

PCBancard terminals cannot replace payment processing for orders placed through DoorDash, Grubhub, Uber Eats, or similar third-party services — those payments run through the app's own processor. However, PCBancard is relevant for **any payment taken directly by the merchant** (orders via their own website, phone, or

in-person). Also worth noting: these services typically take 20–30% of the sale price — often causing merchants to lose money on those orders. This topic will be covered in more depth in a future training.

Wrap-Up & Next Steps

- **Tomorrow's training topic:** The Discovery Appointment — what to do when you get that first sit-down
- **Monday morning meetings at 10 AM ET** — required starting next Monday
- **Stay up on your homework** — review the bold items from the training list
- **Online application training** coming this week (Emma will lead)
- Questions on equipment? Contact IT — they're available for any support call