

PCBancard New Agent Training

Day 6 — September 22, 2026 | Full Session Notes

1 — HOUSEKEEPING & UPCOMING SCHEDULE

Agent Paperwork Reminders

- Justavious and Tony B — agent paperwork still outstanding. Must be completed to unlock: business cards, presentation books, and agent portal access.
- Jeremy is out today (family emergency).

Upcoming Mentors

- **Tomorrow — Mentor Mac:** Will cover the proposal presentation and the closing table.
- **Thursday — Mentor Josh:** 1.5-year PCBancard veteran; works about an hour from the nearest business. Just returned from Amsterdam. Emma will lead the merchant application and paperwork walkthrough that day.

This Week's Agenda

- Tomorrow: Proposal presentation + closing table (with Mac)
- Thursday: Application/paperwork walkthrough (Emma leads) + Josh joins

2 — PARTNER TRAINING PORTAL & CONTINUING EDUCATION

Bookmark the Portal

Everything lives in the Partner Training Portal. Reps should have this bookmarked and check it regularly.

Dual Pricing Continuing Education — 4 Courses

Navigate to: Merchant Service tab → Dual Pricing Continuing Education

- **"How to Sell Dual Pricing"** — should already be completed
- **"Opening Pitch That Really Works"** — PRIORITY: complete this week
- **"Getting Past the Gatekeeper"** — PRIORITY: complete this week
- **"Phone Sales Success"** — SKIP. Jason does NOT want new reps cold-calling.

Agent Portal

Located in the top right corner of the training portal. Use it after you write a deal — it houses automated follow-up email templates, deal tracking, and merchant reporting tools.

3 — FOLLOW-UP TOOLS & PHILOSOPHY

Always Have a REASON to Follow Up

Never say "I'm just following up." You need a tangible reason to walk back in the door. That's what the 3-part email series and printed flyers are for — they give you a reason to return.

The 5th Touchpoint Rule

83% of sales close at or after the 5th touchpoint. Most salespeople quit after 1–2 attempts. The reps who follow up consistently win the deals everyone else walks away from.

Automated Emails in the Agent Portal

- Templates available: General, Auto Shops, Payroll
- Test the emails FIRST by entering your own email address before sending to a merchant
- These emails + flyers = your follow-up system. Use them every time.

4 — THE DISCOVERY APPOINTMENT

The Golden Rule: Do NOT Fire-Hose

99% of salespeople dump everything they know on a prospect. This is wrong. The job of the first appointment is to find a problem and solve it — not to recite a product list. Your pitch book is a tangible prop, NOT a script to read from cover to cover.

The Mindset Shift

- Business owners are like parents about their business — they WANT to talk about it. Ask and they'll tell you everything you need to close them.
- 90% of your talking should be asking questions.
- Sales 101: Find a problem → Solve it → Close the deal.

Opening Statement (always use this)

"I don't want to waste your time or mine. If I can help you I'll say so; if I can't, we shake hands and part ways. Sound fair?"

This disarms the prospect, positions you as honest, and sets a collaborative tone immediately.

Full Discovery Question Sequence (Role Play — Jason as rep, Larry as bar owner)

Q1	<i>"What type of business do you have? How long have you owned it? Why did you get into this?"</i>	<i>Gets them talking — relationship building, not selling.</i>
Q2	<i>"How are you accepting payments right now? Terminal or POS system?"</i>	<i>Understand their current setup before pitching anything.</i>
Q3	<i>"What do you like about your current terminal? What don't you like?"</i>	<i>Find the pain point — this is gold.</i>
Q4	<i>"Would you be interested in updated free equipment?"</i>	<i>Plant the seed early; revisit after you've built rapport.</i>
Q5	<i>"Who do you process with?"</i>	<i>If they say a bank — RED FLAG. Banks resell processing as a middleman and charge more.</i>
Q6	<i>"What do you like about your current processor? What don't you like?"</i>	<i>More pain points. Let them vent.</i>

Q7	<i>"How long does it take to get your funds deposited?"</i>	<i>2–3 days = problem. PCBancard = next-day funding = solution.</i>
Q8	<i>"Big picture — what would you change about the way you accept cards?"</i>	<i>Open-ended. Often surfaces the real objection or desire.</i>
Q9	<i>"Would you prefer to lower your processing fees, or eliminate them entirely?"</i>	<i>Sets up the Good/Better/Best presentation naturally.</i>
Q10	<i>"If you needed \$20,000–\$50,000 in 3–4 days, would access to that capital be useful?"</i>	<i>Cash advance conversation opener. Most say yes immediately.</i>
Q11	<i>"Any local charities or causes you care about?"</i>	<i>PCBancard charity program hook — powerful differentiator.</i>
Q12	<i>"Are you the sole decision maker, or is someone else involved?"</i>	<i>Must know before you close. Surfaces the 'I need to talk to my partner' objection early.</i>

Pre-Commitment / Tie-Down Technique

Weave in 3 "yes" questions throughout the discovery. People psychologically don't want to feel like liars — if they've said yes three times, they're far less likely to back out at the close.

- Example: *"If I could get your money deposited a day faster, that would be helpful, right?"*
- Example: *"Eliminating your fees entirely would change your bottom line, wouldn't it?"*
- Example: *"Having access to quick capital for something like holiday inventory — that's something you could use, right?"*

3 yeses = dramatically higher close rate. This is basic sales psychology — use it every appointment.

5 — GOOD / BETTER / BEST MINI-PRESENTATION

After discovery, transition naturally into the three options. Let the merchant's answers from discovery guide which option you emphasize.

GOOD	Traditional Processing	Lower rates than what they're likely paying now. A good starting conversation point for rate-sensitive merchants.
BETTER	Surcharge Program	3% added to credit card transactions only. Cuts the merchant's fees by 50%+. Debit cards are unaffected.
BEST	Dual Pricing	\$64.95/month flat rate (~\$80 with terminal). Eliminates processing fees almost entirely. Merchant saves ~\$6,000/year on average. This is the flagship offer.

6 — OBJECTION HANDLING

The ONE Main Objection: "My customers won't like paying more."

This is a fear of change — not a logical objection. Address it with history and facts:

- When electronic card terminals replaced knuckle busters, there was massive merchant pushback. Zero change in consumer behavior.
- Consumer advocacy groups ENDORSE dual pricing as a transparent, fair practice.
- Train merchants on the language: *"The cost of processing fees has risen. I don't want to raise my prices, so I'm simply encouraging cash payment."*

The Risk Elimination Close

"If any customer complains, call me. I'll reprogram your terminal back to traditional processing that same day — no questions asked, no contract penalty. There's no risk. Just try it and see."

This removes every reason not to say yes. Very effective for hesitant merchants.

"I Need to Talk to My Partner" Objection

Don't push — this kills deals. Use the buffer statement, then flip it:

- **Buffer:** *"I don't want you making any decision you're not comfortable with — that's completely understandable."*
- **Flip:** *"What do you think your partner will want to know more about?"*

This reveals what THEY don't fully understand yet. Keep the sales cycle moving forward — don't stall, don't push.

7 — GETTING THE PROCESSING STATEMENT

You need the statement to build a proper proposal. Here's how to handle common friction:

If They Don't Have Statements Handy

- *"Tell them your accountant needs them for tax purposes."* — Simple, non-threatening framing that almost always works.

If They Can't Log Into Their Portal Either

- *"Your landlord takes money out of your account every month and doesn't tell you what he's charging you."* — Creates urgency and frames the processor as the problem.

If Needed: Call the Processor Together

- The rep can call the processor on behalf of the merchant (with the merchant present) to request the statement. The rep speaks as if they are the merchant's authorized representative.

8 — REAL-WORLD SCENARIOS (Gio's Q&A;)

Mexican Restaurant — 20-Year Processor Relationship

Situation: Owner has used the same local processor for 20 years. His brother is a hidden decision-maker.

- Understand what "delicate situation" really means before trying to close.
- The key question: *"Why is he still paying so much after 20 years of loyalty?"*
- Use that answer to reframe — loyalty without savings isn't a partnership.

Friend or Family Member Is the Processor

Situation: Merchant feels obligated to stay because the processor is someone they know.

- "Why is your friend charging you so much? If they were really looking out for you, wouldn't they offer you a better rate?"
- "If your business had to close one day, where would your buddy be?"
- Don't attack the relationship — question what the relationship is actually worth monetarily.

Framing Shop Near Military Base — Non-Compliant Dual Pricing

Situation: Merchant is doing dual pricing on their own — charging 3.5% on receipts, but no pre-transaction disclosure and no signage. Their bank is reselling dual pricing but isn't approved to do so.

- This merchant could be fined by the card brands for non-compliant dual pricing.
- "Your current setup has real compliance risk — let me show you the right way to do this."
- Get the statement. This is a strong close opportunity.

9 — CASH ADVANCES (Full Deep Dive)

Why Cash Advances Change Everything

This is one of PCBancard's top 3 services. It shifts your conversation from "I can save you money" to "I can give you capital" — a completely different value proposition that opens doors processing alone cannot.

- 90% of businesses operate with little cash on hand. Stop assuming business owners are rich.
- Restaurants and bars especially: banks WON'T loan them money (too high-risk). A cash advance is often their ONLY real option.
- Timing: holiday season is coming — 60–70% of annual revenue for many merchants lands in the next 3–4 months.

How It Works

- An advance on future credit card receivables — not a traditional loan.
- Merchant qualifies for up to 1 month's processing volume.
- Repayment: automatic daily percentage of each batch (e.g., 15%) before funds are deposited.
- Cash advance company emails 3 options → merchant picks → funded within 24–48 hours of selection.
- Total timeline: 4–5 days from application to money in hand.

Minimums

- 1+ year in business
- \$5,000+/month in processing volume (technically \$3,500 minimum, but Jason doesn't pursue under \$5K)
- Payback period: 6–10 months depending on credit and financials
- Second type available: traditional ACH loan — less common, used for larger amounts

Rep Commission

- 4–6 points = \$800 commission on a \$20,000 advance
- 75% of merchants re-up approximately every 6 months = recurring mailbox money

The "Interest-Free Cash Advance" Pitch (Math Example)

Use this when a merchant is on dual pricing AND interested in capital:

Merchant processes	\$50,000/month
Current monthly fees	~\$1,500/month
Switch to Dual Pricing → savings	\$1,500/month
Take \$50K cash advance, pay back \$60K over 10 months	\$1,000/month "interest" (worst case)
Net result	\$1,500 savings – \$1,000 interest = +\$500/month PLUS \$50K in pocket

"We're playing with the house's money — it's effectively an interest-free loan."

The cash advance flyer is included in your marketing materials. Lead with it.

10 — HOMEWORK

Before Thursday's Training:

- **Practice filling out a 2026 e-signature merchant application.** Come to Thursday's session with questions about how the application works — Emma will walk everyone through it.
- **Complete the agent paperwork** if you haven't yet (Justavious & Tony B — this is required to move forward).
- **Go through the CE courses** in the Partner Training Portal: "Opening Pitch That Really Works" and "Getting Past the Gatekeeper" — both are in the Merchant Service → Dual Pricing Continuing Education section.
- **Check your inbox for daily recap emails.** If you're NOT receiving them, reach out to Emma directly.