

Tuesday Mentor Call — September 29, 2026

Host: Josh Yagow | Attendees: Justavious Heard, Larry Eaton, Krista Townsend, Tony Balasandiran, Robert Petrin Jr, Jeremy Irvin

FIELD CHECK-INS — REP UPDATES

Justavious Heard

- Auto body shop (~\$50K/month) — strong rapport, meeting owner's dad next visit. Mechanic doesn't track fees — likely an easy close once statements are reviewed.
- Two body/tire shops and a hotel prospect in pipeline.
- Hotel note: Check if they use Expedia/Hotels.com — may affect ability to surcharge.

Larry Eaton

- Harley-Davidson dealership on Shift4 — owner looking for the \$2K compliance fee. Statements at champagne store, follow-up visit set this week.
- Needs 5 terminals total: 2 in-store, 3 in the field. Use P3 (SIM card, prints receipt) for field use.
- Vape shops: 10 visited, owners never in. Try hitting the newest location they've opened — that's where owners spend most time.

Krista Townsend

- Construction company — gung-ho until wife said no. Josh's advice: reframe as an education session. Ask to sit down with both of them, no pressure, just explain how processing works. Build trust first.
- Food truck prospect still in play — don't push. Keep follow-up light.
- Towing company on bank processing — tough get, but tow trucks are perfect for SIM card terminals in the field.

Tony Balasandiran

- Starting prospecting this week. Has mechanics and body shops mapped out locally.
- Friend's shop in Indiana (3.5 hrs away) — Josh's advice: still go in person when you're in town. Phone calls are too easy to blow off, even from friends.
- Mall question: Independent stores and kiosks are all viable. Avoid anything corporate/franchise. Great for practice reps.

Robert Petrin Jr

- Bagel store: half-compliant — doing cash discount but not displaying both prices. Fix it.
- Dry cleaner: fully non-compliant — strong opportunity.
- Shifting focus to auto industry. Josh's tip: Read the shop's DMS software first before pitching integration.
- Alignable (recommended by Robin): LinkedIn-style local business network. Worth trying if low cost.

Jeremy Irvin

- BBQ restaurant on Toast — owner claims he pays \$25/month. That's not real. Jeremy's response: great — let me audit your statement to confirm. Perfect approach.
- Follow-up ghosted after one text + call. Josh's advice: don't blow them up. Wait a few days, then stop by in person. You can also say 'I was in the area' — no agenda.

AUTO INDUSTRY — STRATEGY DEEP DIVE

Dual Pricing for Mechanics — The Objection Killer:

- Add the 4% fee into the estimate from the start. Quote one total price (e.g., \$440 instead of \$424 + fee).
- When the customer arrives and sees a cash/check discount on the screen, they're pleasantly surprised — not angry.
- Works for mechanics, body shops, electricians, plumbers, HVAC, landscapers — any trade-based service industry.
- Josh has used this with every auto account he's signed. Zero objections.

Dealership Two-Account Setup:

- Service/Parts: Surcharge or Dual Pricing — customers in service expect fees, easy win.
- Sales Department (F&I; / cashier): Traditional processing — no friction on car purchases, keep the deal moving.
- Example: \$100K/month dealership, 80% service + 20% sales. Saved \$30,000/year switching from Heartland.

Competitor Intel:

- Heartland (now Global Payments): Charges ~\$600 twice a year (June/July tech fee + December annual fee). Average effective rate: 4–5%. Lots of merchants have no rep — huge opportunity.
- Shift4: Big with Harley-Davidson dealers. Cannot compete on rates with PCBancard. Any Shift4 merchant = strong target.

Terminal Options for Field/Mobile Use:

- P3 — SIM card enabled, prints receipts. Great for service vans, tow trucks, field reps.
- P5 — SIM card, no printer, cell phone sized. Best for quick mobile payments, can text/email receipts.
- P17 — Forward-facing pin pad on a stand, computer-driven. Ideal for service advisor desks.

DMS / Software Integration (Auto Shops):

- Most mechanics use DMS software (Mitchell 1, Techmetric, ShopKey, AutoSoft, ShopMonkey, etc.) — NOT a traditional POS.
- ShopConnect Pro currently bridges with Mitchell 1 and Techmetric only. Use caution — integration accounts have had issues.
- Best approach: Run a P1 alongside their existing software. They close repair orders as 'cash/other' in their system and run the card through PCBancard. Simple. Saves a ton of money.
- Only bring up integration if the merchant insists. Lead with savings and local rep, not software.

SIGNAGE REQUIREMENTS

SURCHARGING	DUAL CARD / CASH DISCOUNT
Required by law. Sign at front door + next to terminal. Must state % charged on credit cards only.	No legal requirement as of Jan 1, 2025. Ethically recommended — sign available on Agent Portal. Make it the merchant's idea.

PROSPECTING FORMULA — JOSH'S METHOD

Night Before	Pick 5 target businesses within 20 miles of each other. Map your route on Google Maps.
At Each Target	After your main stop, hit 4–5 surrounding businesses while you're already there.
Daily Goal	20 businesses/day → 100/week → 1–2% close rate = 1–2 new accounts per week.
Track Everything	Keep a notebook. Who you talked to, what they said, when to follow up. You'll forget otherwise.
Follow-Ups	Work them into your route. Ask at the first visit: 'Is it okay if I stop back in a couple days, or is next week better?'
Mental Recharge	After a string of no's, stop by a current client or friendly prospect just to say hi. You need a win to stay charged.

ADDITIONAL NOTES

\$25/Proposal Incentive (First 30–60 Days):

Get a statement, run a full presentation, merchant says no — contact Jason or Aaron to verify. Jason pays \$25/confirmed proposal. Use this to stay motivated while building your pipeline.

ZoomInfo / Lead Lists:

- Emma is pulling small intent lists at no cost — just send her your working zip code.
- ZoomInfo = research tool (contacts, revenue estimates, history). Not a magic closer list.
- DON'T say 'I heard you were looking for a new POS' — it's off-putting. Just drop in like normal and say your colleague sent an email.

Circle of Influence:

Friends and family who own businesses may say no early — they're not sure you'll stick with it. After 6–12 months they come back to you as the expert. No's are just 'not right now's.'

Chamber of Commerce:

Be selective. Ask what they actually do for members before paying to join. Some chambers charge \$300/year and only send an email blast. Look for ones that meet regularly and bring businesses together.

Next Tuesday — Same Time | Bring wins, losses & real field situations | Call/text Josh anytime

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.