

PCBancard

Monday Morning Meeting

October 19, 2026 · Rep Group · Full Meeting Notes

Section 1 — Housekeeping & Announcements

Jason Returns from Vacation

Jason was out last week. He and his family traveled to the Florida Panhandle — they arrived just as power was being restored after the hurricane and had a good week. He's catching up on emails and asked for patience over the next few days.

New Flyers & Prospecting Collateral

Emma has built new prospecting flyers and letters based on rep feedback. They are available in two places:

- Friday newsletter — view and download directly from there
- Partner Training Portal (under POS section)
- Want one customized? Email Emma directly.

Nuclear POS — Portal Updated

- Nuclear information has been updated in the Partner Training Portal.
- Nuclear is designed for merchants currently on Toast who want better pricing or more competitive hardware.
- PCBancard does NOT place a Nuclear system until the merchant completes a demo. Contact Kenny or Eric to schedule.
- Demos verify the system will meet the merchant's specific needs before any equipment is ordered.

Section 2 — October Bonus Program

Two bonus tiers are running through October. Both are designed to be achievable for every rep:

Bonus	Requirement	Min Volume
\$2,000	3 new dual pricing deals	\$100,000 combined
\$500	3 new traditional or surcharging deals	\$100,000 combined

Reach out to Jason or your mentor if you need help structuring deals to hit these targets.

Section 3 — Vetting Your Merchant: The 5-Point Fit Check

The main topic today was vetting merchants before the sale — making sure we have a real solution before spending time on an application that won't close or won't stick. Jason walked through the 5-Point Fit Check.

1. Find the Need — Can We Solve It?

Sales 101: find the problem, then find the solution. If we can't solve the problem, we have no value to this merchant. We are not here to help every merchant — some we genuinely cannot serve. Be honest with yourself and the merchant early.

- Ask what they like about their current processor.
- Ask what they would change.
- Ask what an ideal solution would look like for them.

- If their needs can't be met by anyone, don't waste your time.

2. Qualifying the Volume

Volume is one of the first questions Jason asks when a rep describes a merchant. It tells you whether the opportunity is worth your time.

- Jason does not write merchants processing under \$3,000/month.
- He is very hesitant on merchants under \$5,000/month.
- A merchant paying \$500–\$600/month in SaaS fees on \$10,000/month in volume is not getting value — you're not being a consultant, you're just being a salesperson.
- Pre-qualify the merchant: make them feel like they need to earn the solution, not the other way around. "I need to make sure you're doing enough volume to justify this system."

3. Verifying the Technology

The number one reason deals fall through is not communicating with IT (Kenny and Eric) early enough. Before you promise a merchant a solution, confirm IT can actually deliver it.

- Reach out to Kenny or Eric before promising any specific POS, gateway, or software integration.
- IT will tell you if a solution doesn't exist — they're not being lazy, they're saving you time.
- Too many reps place a full POS where a simple terminal would have worked, or a terminal where the iPos Go app was all they needed. Ask IT.
- No Nuclear system gets placed without a demo. No exceptions. Equipment is charged before it ships and there are no refunds.

4. Checking Underwriting Approval

A pended application goes to the bottom of the pile. It can take 2–3 additional days even after the missing document is provided. Kristen and Corey do an incredible job — but they can't make miracles from incomplete submissions.

Required documentation:

- Voided check (in the business name)
- Driver's license of the business owner
- Business license
- 3 months of processing statements (if no statements: 2-day funding instead of next-day)
- Business owner must sign — not an employee. Underwriting runs IRS database checks.

If the merchant can't find their statements, help them. Every processor has an online portal — offer to walk them through logging in and downloading their history.

5. Identifying Red Flags

The number one reason funds get held after approval: the merchant runs a transaction that's significantly higher than their stated average ticket.

- During your discovery appointment, ask: 'Are there any unusually large transactions we should know about?'
- Example: average ticket \$500, but they occasionally run \$25,000 for a big job. That will flag.
- If you know about it upfront, you can tell underwriting and risk in advance — funds won't be held.
- The processor has no prior relationship with this merchant. Out-of-scope transactions look fraudulent.
- Let the merchant know: keep a copy of the invoice and cardholder info for large transactions.

Section 4 — The 60-Second Vetting Close

Before you get to the application, set the merchant's expectations for next steps. This prevents walls coming up at the closing table and eliminates last-minute back-and-forths that cost you credibility.

The Script

"Mr./Mrs. Merchant, here's what's going to come next. I'm going to need a voided check, 3 months of processing statements, and a copy of your driver's license. Once I have those, we can get this moving quickly."

- Every time you go back to ask for missing information, you lose credibility in the merchant's eyes.
- Going back to the merchant for documents also reopens their decision — it gives them time to change their mind.
- Don't get so excited about closing that you skip the setup. The paperwork is part of the pitch.

Section 5 — Weekly Challenge: Ask 5 Questions First

Before getting any application signed this week, ask at least 5 questions from the discovery presentation questionnaire. The goal is to have zero surprises once the application is submitted.

- What do you like about your current processor?
- What would you change?
- What does your ideal solution look like?
- Are there any large or unusual transactions we should know about?
- Do you have 3 months of statements available, or do we need to help you locate them?

Jason's quote from today: "The only dumb thing you can do is not ask the question."

Section 6 — October: Make Your Move Now

This is one of the best times of year to be in merchant services. Merchants want to get their processing in order before the holiday season hits.

- 60–70% of most merchants' annual revenue comes in during December and January.
- They want changes made before December 1st — that's the deadline in their heads.
- If you're showing a merchant how to keep more of that revenue in their pocket, the conversation sells itself.
- If you're talking to merchants, the deals will come.

Section 7 — Who to Contact for What

Jason (PC Bancard) — General questions, deals, anything urgent

Emma — Marketing, flyers, collateral, customization requests

Kenny & Eric (IT) — Technology questions, POS demos, gateway, software compatibility

Kristen & Corey (Underwriting) — Application submission, pending deals, documentation questions

Your Mentor — Sales coaching, deal strategy, closing support

"Communication solves so many problems. There are no dumb questions — the only dumb thing you can do is not ask."

— Jason, PCBancard · Monday Morning Meeting, October 19, 2026