



# Custom Payment Processing Proposal

Prepared exclusively for Cowtown Corner

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Prepared For:

**Cowtown Corner**

Date:

1/30/2026

Prepared By:

**PCBancard Representative**

Account Executive

PCBancard

# Executive Summary

Cowtown Corner, led by Robert Smith, operates in the automotive repair industry specializing in radiator and muffler services, custom exhausts, and diagnostic repairs in Durham, NC. As a business that frequently handles diverse payment methods, transitioning to a more cost-effective card processing solution is crucial. Currently, Cowtown Corner processes card payments through Square, but specific volume and fee data are not provided, making it difficult to quantify exact costs. Nevertheless, typical card acceptance costs in this industry range from 3 to 4%, which can silently erode profit margins on every transaction. By implementing a strategic dual pricing model, Cowtown Corner can distinctly separate cash and card prices, potentially offsetting these fees. Although detailed monthly cost and savings data are not available, the move towards dual pricing promises to address hidden fees and improve overall profitability. Our proposal focuses on leveraging this approach to not only reduce processing expenses but also to enhance pricing transparency for customers, aligning perfectly with the business's goals and industry demands.

In the automotive repair industry, every dollar counts, and card processing fees can quietly chip away at Cowtown Corner's profits. Although specific monthly card volume and processing fees for Cowtown Corner are not provided, businesses in this sector typically incur card acceptance costs ranging from 3 to 4%, which accumulate significantly over time. These fees are often embedded in prices, reducing the margin on labor-intensive services like radiator and muffler repairs or custom exhaust installations. Without clear visibility into these costs, Cowtown Corner risks overpaying for card transactions processed through their current provider, Square. This silent drain can limit reinvestment opportunities and reduce competitive pricing flexibility. Understanding and addressing these hidden costs is essential to maintaining profitability and staying competitive in the Durham automotive repair market.

**We recommend that Cowtown Corner implement the Dual Pricing model as the optimal solution to reduce card processing costs and increase profitability. First, dual pricing allows the business to transparently differentiate prices for cash and card payments, which is crucial in the automotive repair industry where service costs can be substantial. Second, despite the absence of specific monthly volume and fee data, typical card acceptance costs in this sector range from 3 to 4%, which dual pricing can effectively offset, resulting in meaningful savings. Third, dual pricing is fully automated, minimizing operational disruption and ensuring smooth customer interactions. Although exact monthly savings are not provided, projecting an annual savings based on average industry fees suggests that even modest volume could yield significant financial benefits. This approach empowers Cowtown Corner to maintain competitive pricing while protecting margins on labor and parts-intensive services such as radiator and muffler repairs and custom exhaust work.**

## Current Processing Snapshot

Metric	Value
Monthly Processing Volume	\$0
Monthly Transactions	0
Average Ticket Size	\$0.00
Current Monthly Fees	\$0
Effective Rate  PCBancard	0.00%
Annual Processing Cost	\$0

## Options Comparison

Option	Monthly Cost	Monthly Savings	Annual Savings
Current Processor	\$0	-	-

## Our Recommendation

Dual pricing is an innovative solution perfectly suited for automotive repair businesses like Cowtown Corner. With dual pricing, you offer two prices—one for cash, one for cards. It's fully automated, allowing Cowtown Corner to transparently differentiate pricing for customers paying by cash versus card. This approach helps offset the typical 3 to 4% fees associated with card acceptance, which are otherwise absorbed by the business. For a service-based operation specializing in custom exhaust and diagnostic services, dual pricing enables clearer communication with customers about payment options while protecting profit margins. Although specific monthly cost and savings figures are not provided, implementing dual pricing can significantly reduce hidden card processing expenses and improve profitability over time.

### Why This Solution:

1. Maximum Savings: Dual Pricing can reduce your monthly processing costs by up to \$0, representing a NaN% reduction in fees.
2. Customer Choice: Customers appreciate transparency and the option to pay less with cash, leading to increased customer satisfaction and loyalty.
3. Competitive Advantage: Join thousands of businesses that have already adopted this proven pricing model to boost their bottom line.

# Equipment Recommendation

## Dejavoo P1

Based on your monthly volume of \$N/A, Dejavoo P1 is recommended for its High-volume retail, Full-service restaurants, Multi-lane checkout.

### Key Features:

- 8-inch touchscreen
- Built-in thermal printer
- Android OS
- EMV + NFC + MSR
- WiFi + Ethernet

## Implementation Plan

Step	Phase	Description	Timeline
1	Conduct a detailed assessment of Cowtown Corner's current POS system and dual pricing needs.	Conduct a detailed assessment of Cowtown Corner's current POS system and dual pricing needs.	Day 1
2	Customize the dual pricing structure to align with Cowtown Corner's specific menu items and promotional offers.	Customize the dual pricing structure to align with Cowtown Corner's specific menu items and promotional offers.	Day 2
3	Integrate dual pricing technology with existing payment processing systems.	Integrate dual pricing technology with existing payment processing systems.	Day 3
4	Train Cowtown Corner staff on the new pricing mode and operational changes.	Train Cowtown Corner staff on the new pricing mode and operational changes.	Day 4
5	Launch dual pricing solution with ongoing monitoring and support.	Launch dual pricing solution with ongoing monitoring and support.	Day 5

## Risk Reversal & Support

### 90-Day Risk-Free Guarantee

We stand behind our service with a 90-Day Risk-Free Guarantee. If you're not completely satisfied with your processing solution within the first 90 days, we'll work with you to make it right or help you transition back to your previous processor at no cost. Our dedicated support team is available 24/7 to assist with any questions or concerns. You'll have a dedicated account manager who knows your business and is just a phone call away.

## Next Steps

Robert, take the next step to protect your profits and enhance pricing transparency at Cowtown Corner today. Contact William Wise, your dedicated PCBancard Account Executive, directly at 317-331-8472 or via email at [wwiseiv@icloud.com](mailto:wwiseiv@icloud.com). Let's schedule a consultation to explore how dual pricing can work specifically for your automotive repair services and start driving savings.

Contact: PCBancard Representative

[Account Executive | PCBancard](#)

## Compliance & Disclosures

Dual pricing is legal and compliant when properly disclosed to customers, and PCBancard ensures your implementation meets all regulatory requirements. Our team provides full support to help Cowtown Corner navigate compliance while maximizing the benefits of dual pricing.