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ORTUNITY

64

per year (\$3,547/month)

4.67%

Current Rate

1.54%

True Interchange

0.03%

With Dual Pricing

\$ Cost Breakdown

Monthly Volume	\$76,455	Transactions	237
True Interchange			\$1,077.97
Assessments			\$98.63
True Wholesale Cost			\$1,176.60

Current Total Fees	\$3,567.00
Processor Markup	\$2,390.40 (3.13%)

◎ PCBancard Options

RECOMMENDED

Dual Pricing Program

Customer pays 3.99% service fee for card transactions

Monthly Cost

\$20.00

Effective Rate	0.03%
Monthly Savings	\$3,547
Annual Savings	\$42,564

Interchange Plus

True interchange + 0.20% + \$0.10/txn

Total Monthly Cost	\$1,363.21
Effective Rate	1.78%
Monthly Savings	\$2,204
Annual Savings	\$26,445

Rate Comparison

Current Processor	4.67%
True Interchange Cost	1.54%
PCBancard Interchange Plus	1.78%
PCBancard Dual Pricing	0.03%

⚠ Issues Found (2)

Extremely high effective rate

\$1,656/mo

4.67% is well above industry average of 2.5%

Excessive processor markup

\$1,434/mo

Processor is adding 3.13% above wholesale cost

☐ Sales Talking Points

Opening

Questions

Dual Pricing

IC Plus

Objections

Closing



"I've analyzed your processing statement, and I found some significant savings opportunities.

Right now, you're paying an effective rate of 4.67% - that's \$3,567 per month in processing fees.

Based on your volume and card mix, your TRUE interchange cost is only 1.54%. That means you're paying 3.13% in markup to your current processor.

Key Facts:

- ✓ Your monthly volume: \$76,455
- ✓ Average ticket: \$322.59
- ✓ Current effective rate: 4.67%
- ✓ True interchange cost: 1.54%
- ✓ Processor markup: 3.13% (\$2,390.4/mo)
- ✓ You're overpaying by: \$2,390.4/month
- ✓ Annual savings available: \$42,564

☑ Value Propositions

Transparent Interchange-Plus Pricing

See exactly what interchange you pay - no hidden markups or bundled rates

No Junk Fees

No annual fees, no PCI non-compliance fees, no statement fees, no batch fees

Free PCI Compliance Assistance

We help you complete your PCI questionnaire at no additional cost

Free Terminal with Dual Pricing

Dejavoo P1 or P3 terminal included with our free equipment program

No Long-Term Contract

Month-to-month agreement with no early termination fees

US-Based Support

Real people answering the phone, not overseas call centers

Next-Day Funding Available

Get your money faster with next-day deposit options

Dual Pricing Program

Pass processing costs to card users, keep your cash price competitive

❖ AI-Enhanced Insights

Statement Summary

Bob's Auto is currently processing \$76,455 monthly with Worldpay/Vantiv at an extremely high 4.67% effective rate, paying \$3,567 in total fees. With an average ticket of \$322.59 and only 237 transactions per month, this automotive business is massively overpaying - their processor is charging 3.13% markup above the true interchange cost of just 1.54%.

Custom Talking Points

- ❖ Bob, I work with several auto shops your size, and none of them pay more than 2.5%. At your current rate, you're paying luxury pricing for basic service.
- ❖ Your \$322 average ticket tells me customers trust you with major repairs. They won't balk at a small card service fee when they're already investing hundreds in their vehicle.
- ❖ With only 8 transactions per day, implementing dual pricing is seamless. Compare that to a restaurant doing 200+ daily transactions - you've got the ideal setup.
- ❖ Every month you delay costs you \$3,547. That's enough to hire a part-time mechanic or invest in new equipment for your shop.
- ❖ I bet you negotiate hard with parts suppliers to save a few percentage points. Why not apply that same business sense to processing fees where you can save over 60%?

Personalized Closing

Bob, let's put this in perspective - you're currently paying Worldpay \$3,567 every single month. That's \$42,804 per year just in processing fees. With PCBancard's dual pricing program, you'd pay just \$20 per month - saving you \$3,547 monthly or \$42,564 annually. That's like getting a free employee's salary back in your pocket. Your customers spending \$300+ on car repairs won't mind a small card convenience fee, and you keep virtually every penny of your hard-earned revenue. I can have you set up and saving money within 48 hours. What questions can I answer to get you started?

◎ Competitor Intelligence

Known Issues

- ⚠ Complex pricing structures
- ⚠ Multiple fee categories can be confusing
- ⚠ Large company, can be slow to resolve issues

Competitive Talking Points

- ✓ "Big processors like Worldpay have a lot of overhead - that gets passed to you"