



# 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, owned by Robert Smith, operates in the automotive muffler service industry in Durham, NC, specializing in radiator and muffler repair, custom exhausts, and diagnostic services. As a muffler shop, Cowtown Corner relies heavily on efficient payment processing to maintain profitability while serving its customers. Currently using a Clover Mini system, Robert is seeking to replace it with a dual pricing system to better manage card acceptance costs. Although specific monthly card volume, processing fees, and effective rates are not provided, the automotive repair industry typically faces card acceptance costs ranging from 3 to 4%. This proposal addresses the challenge of controlling these fees by introducing a dual pricing solution that automates cash and card pricing, potentially reducing overhead costs. Leveraging PCBancard's expertise, Cowtown Corner can optimize payment processing expenses, improve pricing transparency, and increase bottom-line profitability while maintaining superior customer service.

In the automotive muffler repair industry, card processing fees often silently erode profit margins. Cowtown Corner, currently using a Clover Mini, likely faces typical card acceptance costs of 3 to 4%, although exact monthly volume and fee data are not provided. These fees accumulate with every card transaction, reducing the net revenue from each service or repair. Without visibility into precise fee structures, Robert may be unknowingly overpaying on processing costs, which can be significant for a service-based business where margins are tight. Moreover, the lack of a dual pricing system means that all customers pay the same price regardless of payment method, limiting opportunities to offset card fees. For a muffler shop offering custom and diagnostic services, controlling these costs is critical to maintaining competitive pricing and maximizing profitability.

We recommend that Cowtown Corner implement a dual pricing system for three primary reasons. First, dual pricing enables Robert to directly offset the 3 to 4% typical card acceptance fees by charging a slightly higher price for card transactions, protecting profit margins without deterring customers. Second, the system is fully automated, meaning minimal operational disruption and a seamless experience for both staff and customers. Third, dual pricing enhances pricing transparency, aligning payment costs with pricing strategy—an important advantage in the automotive repair industry where service pricing must remain competitive. Although specific monthly volume and fee data are not provided, assuming average card volume for this industry, Robert could realize substantial annual savings by reducing hidden processing fees. This change empowers Cowtown Corner to better control costs and improve overall financial performance.

## Current Processing Snapshot

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

## Options Comparison

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

## Our Recommendation

For an automotive muffler shop like Cowtown Corner, dual pricing presents a strategic opportunity to manage payment processing costs effectively. With dual pricing, you offer two prices—one for cash, one for cards. It's fully automated. This system allows Robert to reflect the true cost of card acceptance directly in the pricing structure, encouraging customers to pay by cash or check while still accepting cards seamlessly. By differentiating prices, Cowtown Corner can reduce the impact of the typical 3 to 4% card acceptance fees that automotive repair services face. This approach increases transparency and helps protect profit margins without compromising customer experience. Since muffler shops often handle various service charges, dual pricing provides flexibility to maintain competitive rates across payment methods.

### 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	Conduct a detailed consultation with Robert to rev	Day 1
2	Customize the dual	Customize the dual pricing system setup to reflect	Day 2
3	Install and config	Install and configure the new dual pricing termina	Day 3
4	Train Cowtown Corn	Train Cowtown Corner staff on the dual pricing sys	Day 4
5	Monitor transactio	Monitor transaction data post-implementation to op	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, now is the perfect time to take control of your payment processing costs at Cowtown Corner. By switching to PCBancard's dual pricing system, you can protect your profit margins and streamline operations. Don't let hidden card fees silently drain your business—contact William Wise, your dedicated Account Executive, at 317-331-8472 or via email at**

Contact: PCBancard Representative

[Account Executive | PCBancard](#)

## Compliance & Disclosures

Dual pricing is legal and compliant when implemented transparently and without discrimination. PCBancard ensures your dual pricing system meets all regulatory requirements and provides full support throughout the setup and operational phases to keep your business compliant and efficient.