



Prospering by Prospecting

Sales Training - 2025

pcbancard.com



Psychographic Data - The 7 Common Types



Belonger

The most common psychographic personality type in the US. They are more "mainstream" than people in the other categories, **always wanting to fit in with their families, friends, and community**. They don't want to stand out in a crowd, feel isolated, or experience change.

Belongers seek acceptance. Those with this personality type like to go with the crowd and don't like to stand out from the group.



Achiever

Achievers are characterized by their ambition. This group is often made up of always busy, need to constantly be productive, upwardly mobile individuals who sometimes make large, materialistic purchases to symbolize their success. **They are very ambitious, and dislike anything they feel is a waste of time.**



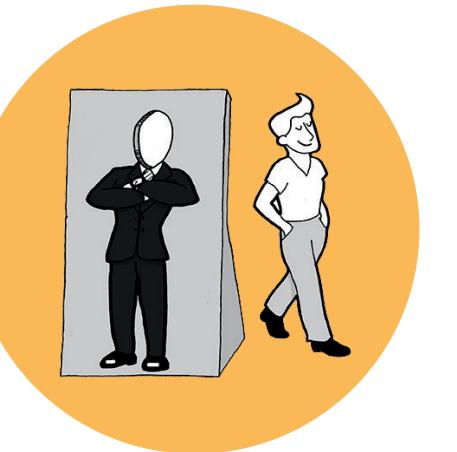
Emulator

Those classified as emulators often **wish to be or see themselves as achievers** but, in reality, they lack the critical skills they need to become a true achiever. The emulator often makes large purchases similar to the achiever, but it's only a facade, as they can't afford to keep up or buy knock-off / used products to appear successful.



Saviors

Conscientiousness decision makers. Saviors are similar to achievers in that they strive to be productive, but different in that the hard work they're known for is done in an **effort to improve the world around them rather than for their own gain**. Saviors are typically socially conscious individuals who give without asking for anything in return.



Doomsdayers

The exact opposite of Saviors, seeing nothing but doom and destruction for the human race. They try to be as self-sufficient as possible and tend to have a strong opinion about almost anything. This personality type is described as **marching to the beat of their own drum**. Doomsdayers don't like to rely on others. But, they'll be incredibly loyal to a brand or company who has earned their trust.



Integrators

Integrators are somewhat of a combination of Achievers and Saviors. A person in this group works like an achiever but gives like a savior. **They strive to earn as much money as possible but then spend it on philanthropic efforts rather than themselves**. This is the least common psychographic personality type, with only 1-2% of people fitting into this category.



Survivalists

Survivalists are just what the name suggests – they are merely surviving. A typical survivalist is living paycheck to paycheck and hasn't amassed many material items or assets to show for themselves. **They're often very strict with the money they spend out of fear they won't have enough**. They don't plan purchases or spend money haphazardly because they fear losing everything.

Fear—Greed—Guilt—Anger—Exclusivity—Salvation—Flattery

Emotional Drivers That Compel Prospects To Say Yes



Fear of Loss

Fear is a powerful motivator that can prompt merchants to take action to avoid negative outcomes. Effective prospecting messages leverage fear by **highlighting the potential risks or consequences of inaction**. For example: a merchant's noncompliance with PCI and/or Fee Regulations could result in fines, penalties, chargebacks, loss of revenue, or damage to their brand or reputation.



Greed

Greed taps into merchants' desire for wealth, success, or growth within their business. Prospecting messages that appeal to greed emphasize increased profitability / eliminating costs and the **benefits of taking advantage of an opportunity**. For instance: dual-pricing eliminating fees; the ability to accept newer forms of payment like ACH, electronic invoicing, Venmo, or PayPal; or access to capital through merchant advances or PassPort.



Guilt

Guilt can be a powerful motivator for action, as people seek to alleviate guilt or remorse. Prospecting messages that leverage guilt often **highlight the consequences of neglecting responsibilities or failing to live up to societal expectations**. For example: when selling dual-pricing you may appeal to the merchant's disproportionately to offset fees for cash, which affects lower income consumers who are unbanked, and cannot pay with a card.



Anger

Anger can be a powerful driver of action, as Merchant's seek to preserve their time by not dealing with service issues / eliminate financial losses. For example: **merchants become angry when faced with time-consuming interruptions to their operations and/or unexpected fees and chargebacks**. Prospecting messages that tap into anger call for action or change by highlighting unfair/unfair billing practices or rate increases which are perceived to be unjust and opportunistic.



Exclusivity

Exclusivity appeals to merchants' **desire to feel special or unique**. Prospecting messages that emphasize exclusivity **highlight our service's limited availability and unique features, creating a sense of urgency and rarity**. For example: a dedicated local agent, access to passport with faster funding, or our proprietary system that bundles everything together that can't be obtained anywhere else because it is all-inclusive under one relationship with PCBancard.



Salvation

Salvation appeals to merchant's desire for redemption or salvation from their problems or challenges. Prospecting messages that leverage salvation, offer **solutions to merchant problems and promise to deliver relief or improvement**. For example: dual-pricing, embedded omni-commerce payments that enable; text-to-pay, mobile tap-to-pay, QuickBooks integration, hosted-payments page, electronic invoicing, cloud payments, recurring billing, and granular reporting.



Flattery

Flattery appeals to merchants' desire for validation and recognition. Prospecting messages that use flattery often compliment and highlight positive attributes or achievements. By stroking people's egos, these messages **create a positive association with the brand or product**. For example: PCBancard's gift and loyalty program promotes confidence by highlighting the transformative effects of a merchant's products and rewarding their customers for repeat business.

Using Tonality / Verbal Pacing - Shaping how your prospect interprets and perceives the questions that you ask.



Curious Tone

The curious / skeptical tone causes the prospect to feel that you are **genuinely curious about the question**. If the prospect interprets genuine curiosity, it helps them open up more and let down their guard.

e.g. What was it that makes you want to look into this further?

Can you walk me through who you use now for _____, so I have more of a background / understanding / context?

Who are using now to eliminate your fees?

You've been with _____ for three years ... do you like the results ... you have been getting?



Confused Tone

A confused tone, used properly, will cause a prospect to better clarify what they just said.

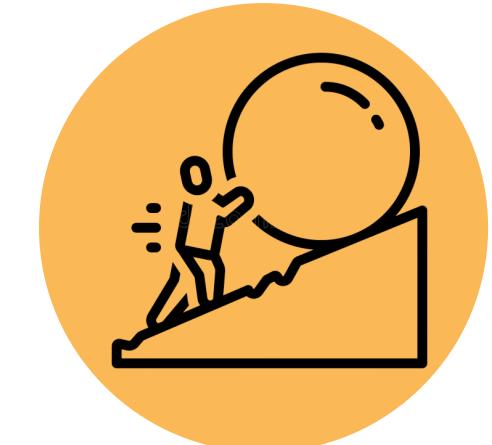
Act confused to **trigger curiosity** and **engagement** to come to your rescue and clarify for you.

e.g. I am not understanding how do you mean ... by that?

Helps the prospect **relive their pain** and clarify what they mean.

Wow, what a minute ... I am on page 3 and you're on page 37, can you **clarify** what you mean? Can you **unpack** that for me more?

The purpose of acting confused is to get the prospect to **let their guard down** and open up to you vs. triggering sales resistance.



Challenging Tone

This is a consequence question and should not be used until **after you have established trust**.

e.g. What happens if you don't do anything about this? What happens if you stay with _____, and you keep losing money?

What if you don't do anything about this and it prevents you from scaling your company? What would happen to you at that point?

What are the ramifications for you ... at that point?

Start with a **challenging** and skeptical tone and end with a **concerned** tone about the consequences - this develops **trust** and helps demonstrate that you can get them **better results**.



Concerned Tone

Show empathy in your voice.

Your fees keep increasing, what's caused you to feel that's something you can't do anything about?

What happens if you stay with _____, and you keep losing money? What if you don't do anything about this?

What's really holding you back from moving forward? **(put your hand on your chest - when you ask)**

Do you want to have to pay for all these fees if you didn't have to? What happens after they keeps increasing?

What happens when you need help and can't reach anyone or get stuck on hold for hours?



Playful Tone

Helps disarm and let guard down. A playful humorous tone with a little sarcasm.

The relaxed and playful tonality helps build rapport and encourages conversation. It's perfect for when you're just introducing yourself and making small talk. **Use a happy, friendly voice that sounds engaged and inviting.**

Example of a relaxed/playful tone:
"Hey there! Thanks for taking my call. I'm (name) from Peanut Butter Co. (company). How's your day going?"



Seeding Doubt

This tone is particularly effective in suggesting that the current service being used may not be optimal, without directly stating it. This tone **instills doubt rather than criticizing the prospect's existing solution**, it helps to trigger curiosity and engagement while avoiding defensiveness.

e.g. You already have a processing relationship, but **do you feel like that's going to be enough?**

What if you don't do anything about your fees and they keep on increasing and eating into your profits? Do you like the results you have been getting?

The Two Doors of Opportunity

Knowledge by itself is NOT power - it is only potential. You must - LISTEN, COMPREHEND, and APPLY! Applied knowledge - knowledge coupled with action is power. Without action, knowledge is wasted.

- Open the two doors of opportunity:

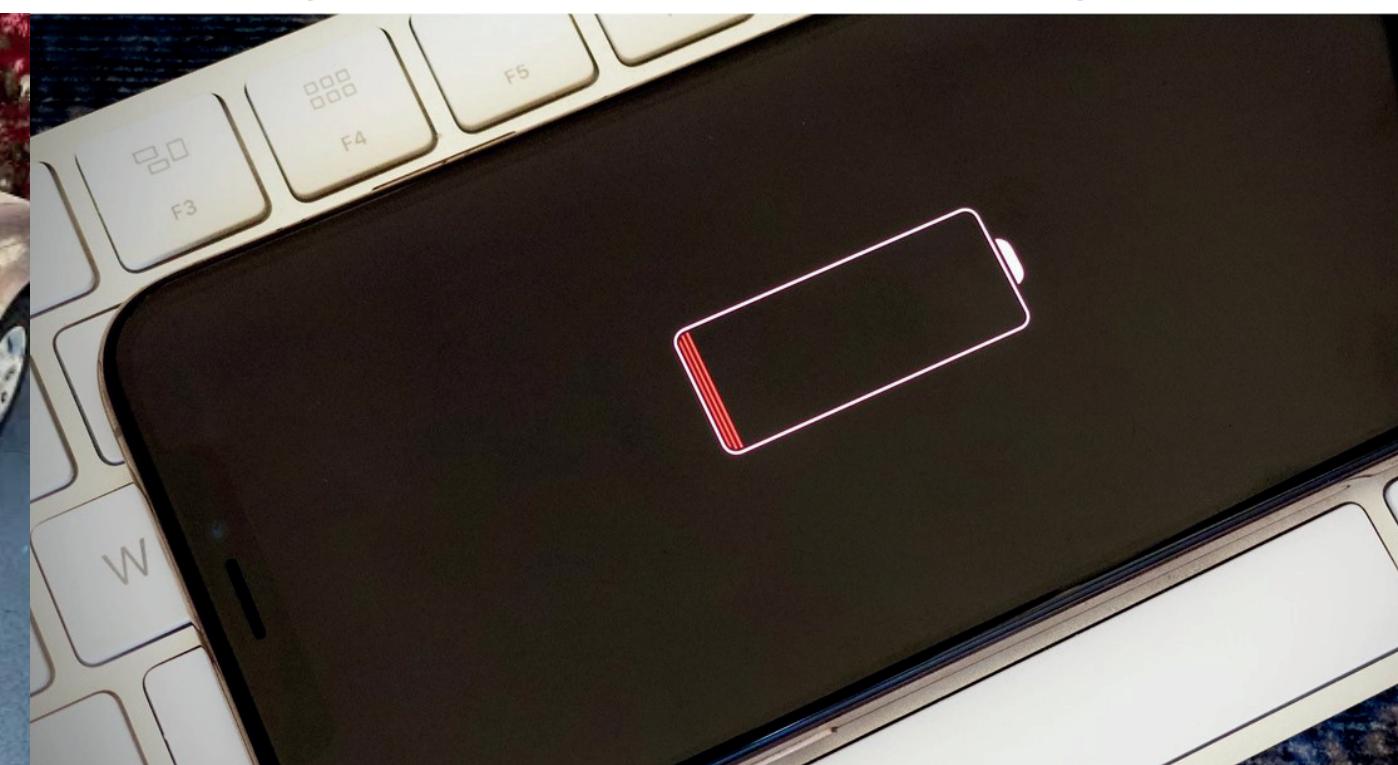
1. Your front door
2. Your car door

Your most powerful tools to develop rapport are - Touch and Sight

Remember what we discussed here today - Break out of Your Personal Comfort Zone.

"You won't accomplish anything by always playing it safe. There is no measurable reward without risk."

Beware the trap of paralysis by analysis. You will gain insights as you progress. The merchant services industry is constantly evolving, making it impossible to know everything. A career in merchant processing can span decades, leading to retirement, with many professionals dedicating their lives to this field as a career. Give yourself the gift of success by putting in the work up-front to be successful.



Attitude and Self-Confidence

Your attitude is by far the largest contributor to the success or failure of everything you do now or will ever do in sales.

Do you believe in yourself?

Do you believe what you have to offer is of benefit to the businesses you are selling?

Attitude and Self-Confidence have little to do with product knowledge and EVERYTHING to do with how you view yourself conceptually.

A professional salesperson with the right attitude, conviction and commitment will always find the knowledge and resources needed to make the sale.

No Emotional Involvement

Only the prospect can become emotionally involved in the sales call. NEVER allow negative prospects to get in the way of your prospecting success.

Every unsuccessful prospecting call earns compound interest.

Your tonality and body language can be your best ally or worst enemy, remember to be conscious of what you are projecting.

**NEVER allow yourself to be affected by the comments of a total stranger.
(You're a castle on an island and no one can get in unless YOU let them.)**

Be careful not to use negative self-talk. Replace negativity with positive self-talk. You have the skills to solve any problem you face. You have had success in the past. You have good work habits. You are persistent. You are committed to your reaching your goals. You will close the sale.



PERSISTENCE

"I will persist until I succeed."

I was not delivered unto this world in defeat, nor does failure course in my veins. I am not a sheep waiting to be prodded by my shepherd. I am a lion and I refuse to talk, to walk, to sleep with the sheep. I will hear not those who weep and complain, for their disease is contagious. Let them join the sheep. The slaughterhouse of failure is not my destiny.

I will persist until I succeed.

The prizes of life are at the end of each journey, not near the beginning; and it is not given to me to know how many steps are necessary in order to reach my goal. Failure I may still encounter at the thousandth step, yet success hides behind the next bend in the road. Never will I know how close it lies unless I turn the corner.

Always will I take another step. If that is of no avail I will take another, and yet another. In truth, one step at a time is not too difficult.

I will persist until I succeed.

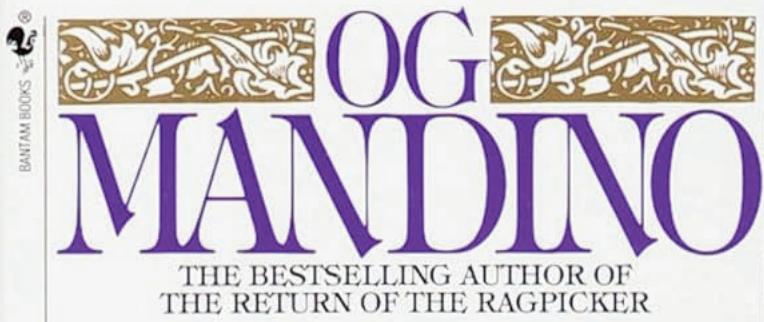
Henceforth, I will consider each day's effort as but one blow of my blade against a mighty oak. The first blow may cause not a tremor in the wood, nor the second, nor the third. Each blow, of itself, may be trifling, and seem of no consequence. Yet from childish swipes the oak will eventually tumble. So it will be with my efforts of today.

I will be liken to the rain drop which washes away the mountain; the ant who devours a tiger; the star which brightens the earth; the slave who builds a pyramid. I will build my castle one brick at a time for I know that small attempts, repeated, will complete any undertaking.

I will persist until I succeed.

I will never consider defeat and I will remove from my vocabulary such words and phrases as quit, cannot, unable, impossible, out of the question, improbable, failure, unworkable, hopeless, and retreat; for they are words of fools. I will avoid despair but if this disease of the mind should infect me then I will work on in despair. I will toil and I will endure. I will ignore the obstacles at my feet and keep mine eyes on the goals above my head, for I know that where dry desert ends, green grass grows.

I will persist until I succeed."



The Greatest Salesman in the World

YOU CAN CHANGE YOUR
LIFE WITH THE PRICELESS
WISDOM OF TEN ANCIENT
SCROLLS HANDED DOWN FOR
THOUSANDS OF YEARS.

Call Reluctance

What is call reluctance? It is the mental state wherein you have little or no enthusiasm for making a cold call. How can you overcome this?

- Practice your 30-Second Commercial.** (Memorize it and own it.)
- Get out and force yourself to prospect.** (Dollarize each contact.)
- Call your Sales Manager every time you get an objection you cannot overcome and ask what to do differently next time.**
- If the competition is doing it, STOP DOING IT RIGHT NOW!**
Do something completely different!
- Memorize your prospecting script and practice, tonality, pace, pitch, and delivery.** (No winging it!)
- Make a list of common objections, practice and commit your pre-rehearsed rebuttals to memory.**
- Know your Pain Points! Some of our customers used to have problems with _____, and were frustrated by _____, and had concerns over _____.**
(Remember to always make it 3rd party.)

\$20,000,000 in the bank!

When you're on a sales call, focus on building rapport rather than money. Maintain a relaxed demeanor and engage with your prospect as if you had \$20 million in your account.

There's nothing more off-putting than a salesperson who seems overly eager for a commission. Prospects can sense this instantly, making them less likely to open up or trust you.

Always adopt this mindset:

"I am financially secure, and I don't need this business."

Don't lower your status by "begging" for the business or appointment.

Never beg for an appointment! Cold calling should be about qualifying or disqualifying prospects for future meetings, not closing sales. Aim to be INVITED to come back for a presentation.

e.g. "I'm not sure if I can help you. However, it may be useful for us to get together to explore some of the possible solutions that we might offer. Why don't you invite me for an hour appointment to see if we can address your problems? Would you like my help?"

Your I (Identity) verses Your (Roles)

- Identity (Self-Image): Who we are: Values, Beliefs, Principles, Desires, Emotions. Our core identity. The inner self.**
- Role: Labels. What we do. I.e. Salesperson, Homeowner, Mother / Father, Wife, College Graduate, the many roles we play in our lives.**

Who you R has nothing to do with the value of who you I.

Don't allow yourself to be confused with your past success or failure in roles having anything to do with your identity.

You can only perform in your roles in a manner that is consistent with how you see yourself conceptually.

Maintain a healthy self-esteem.

Get mentally and emotionally tough.

You can't accomplish anything big by playing it safe.

You are a Perfect 10!

Without considering your roles as a spouse, salesperson, parent, etc., how would you rate your self-worth on a scale from 1 to 10?

- **Winners: 8-10**
- **At-Leasters: 4-7**
- **Non-Winners: 0-3**

If you have faith in yourself, you possess a high "I," which increases your chances of achieving your goals on the "R" side.

If you do not believe you are worthy of such accomplishment, your "I" will be low, making it unlikely that you'll put forth more than a half-hearted attempt, if you even try at all.

You were born a perfect 10; you will never be more than a 10 and you will never be less than at 10. It's up to you to recognize this and begin to embody the 10 you've always been. Negativity and doubt are nothing but excuses and "head trash."

Break Out of Your Personal Comfort Zone

"Burn the bridge" to your current comfort zone by committing yourself in writing to reaching the highest levels of your potential.

The closer you come to being an I-10, the stronger your role performance will be. Eventually, instead of an ongoing self-defeating cycle, you'll be climbing a spiral of unstoppable success.

Take action! Do whatever you fear the most repeatedly; if it happens to be prospecting, get out and do it immediately. If you're afraid to speak up during the sales process, if you feel it, say it. Force yourself to do whatever you fear, and you will fear it no more. It will become second nature to you, and you will own control over your fears.

OLD HABITS HOLD YOU BACK; RECOGNIZE THEM AND BREAK THEM.

Self-Limiting Beliefs

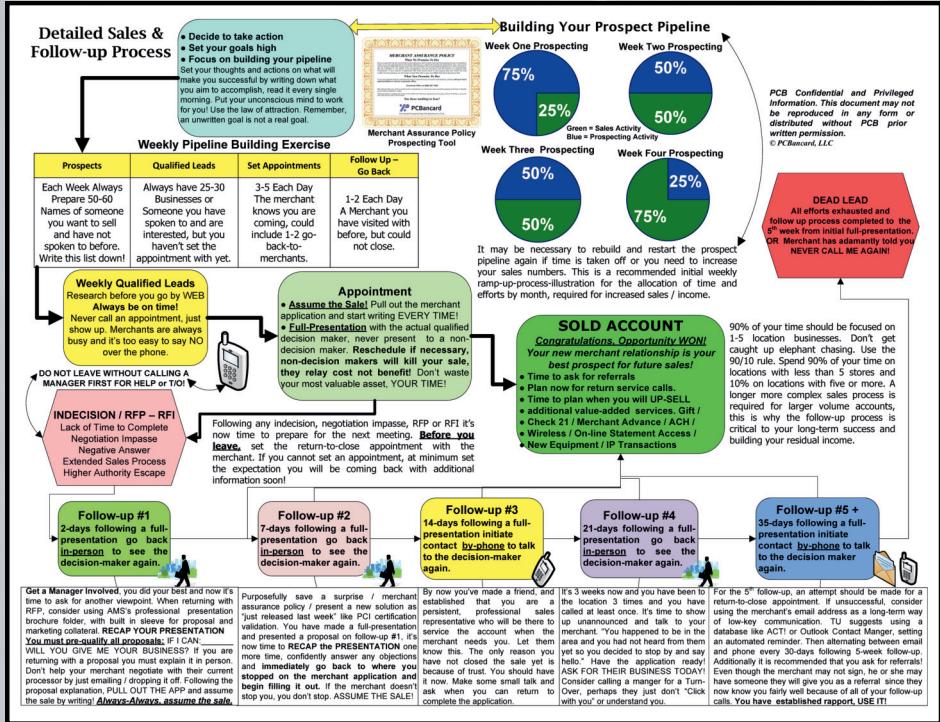
Shorten your personal "Buying-Cycle" and you will shorten your prospects'. Don't assume it's OK for your prospects to "think it over" and take their time, just because you may think that way.

Don't be intimidated by the size of the account. i.e. "That merchants not on my level." All merchants process cards the exact same way! They all, "put on pants on one leg at at time."

Who's training who? Don't allow your merchant to make you attend "Merchant University." You are there to lead/educate the merchant, not be lead by the merchant.

Self-Fulfilling Prophecy: When you believe something is true about you, you will act in ways to make it true. For Example, if you think you can't you'll prove you can't. Alternatively, when you approach a situation full of possibilities, you will act to turn those possibilities into realities.

Creating a Prospecting Plan



If you expect to get there you'd better have a clear idea of where you're going. Make the commitment up front!

An unwritten plan is nothing more than a wish.

Talk to your Sales Manager, have them help you set achievable daily, weekly, monthly and annual sales and income goals.

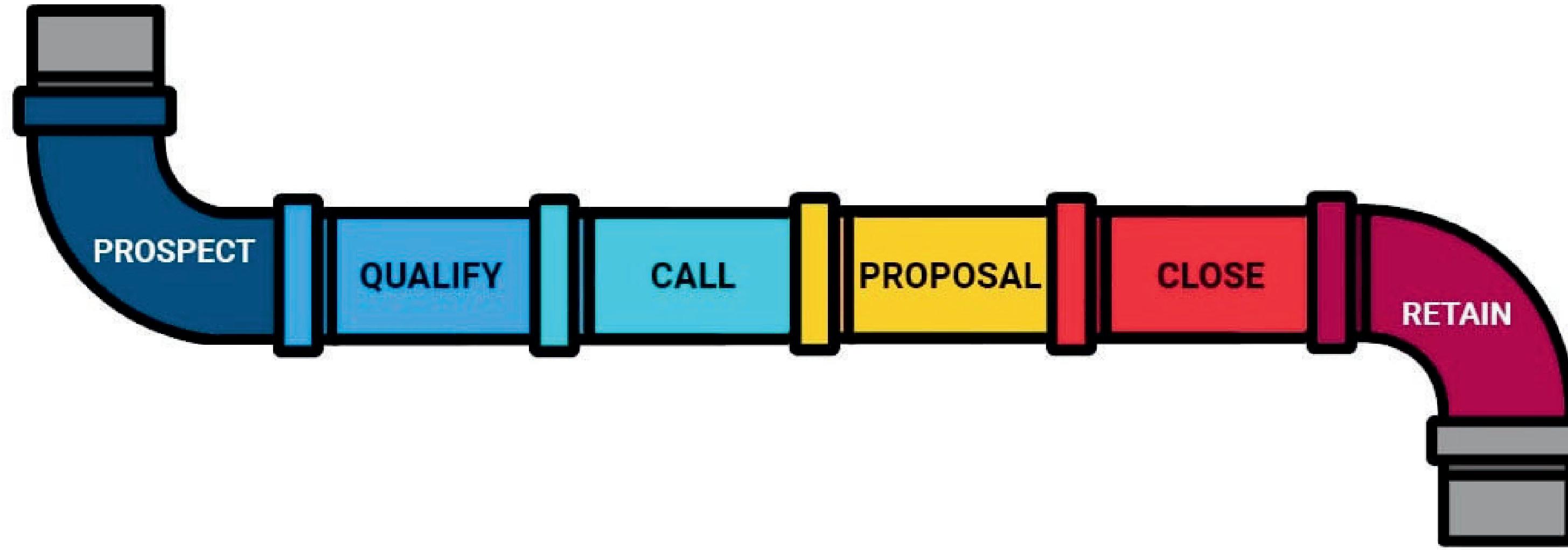
Dual Pricing Projected Revenue Growth							
Rep Name: General		Current Portfolio					
# Of Deals	Avg Processing Volume	Avg Margin Held	Total Processing	Agent Residual Income			
1 \$ 50,000.00		0.30%	\$ 25,000.00	\$ 75.00			
If this portfolio was Dual Pricing							
1 \$ 50,000.00		1%	\$ 25,000.00	\$ 500.00			
Cash Discount Projections							
Month	# Of Deals submitted	Avg Processing Volume	Residual Growth	Monthly Residuals	Up Front Commission	Total Monthly Payout	
1	2	\$ 50,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,200.00	\$ 2,200.00	
2	2	\$ 50,000.00	\$ 1,000.00	\$ 2,000.00	\$ 1,200.00	\$ 3,200.00	
3	2	\$ 50,000.00	\$ 1,000.00	\$ 3,000.00	\$ 1,200.00	\$ 4,200.00	
4	2	\$ 50,000.00	\$ 1,000.00	\$ 4,000.00	\$ 1,200.00	\$ 5,200.00	
5	2	\$ 50,000.00	\$ 1,000.00	\$ 5,000.00	\$ 1,200.00	\$ 6,200.00	
6	2	\$ 50,000.00	\$ 1,000.00	\$ 6,000.00	\$ 1,200.00	\$ 7,200.00	
7	2	\$ 50,000.00	\$ 1,000.00	\$ 7,000.00	\$ 1,200.00	\$ 8,200.00	
8	2	\$ 50,000.00	\$ 1,000.00	\$ 8,000.00	\$ 1,200.00	\$ 9,200.00	
9	2	\$ 50,000.00	\$ 1,000.00	\$ 9,000.00	\$ 1,200.00	\$ 10,200.00	
10	2	\$ 50,000.00	\$ 1,000.00	\$ 10,000.00	\$ 1,200.00	\$ 11,200.00	
11	2	\$ 50,000.00	\$ 1,000.00	\$ 11,000.00	\$ 1,200.00	\$ 12,200.00	
12	2	\$ 50,000.00	\$ 1,000.00	\$ 12,000.00	\$ 1,200.00	\$ 13,200.00	
Total for the YEAR			\$ 78,000.00	\$ 14,400.00	\$ 92,400.00		
					Total 1st Year Income	\$ 92,400.00	
					Total 2nd Year Income	\$ 144,000.00	

Agent Name - Start Date: xx/xx/2024											
A	B	C	D	E	F	G	H	I	J	K	L
04/12/2024	Business Name	Address	City, State, Zip Code	Contact Name	Phone Number	Date Agent was Set	Actual Agent Date	Time of App	Prop. Reg. Date	Prop. Sent Out	Follow Up 1
04/12/2024											Follow Up 2
04/12/2024											Follow Up 3
04/12/2024											Follow Up 4
04/12/2024											Follow Up 5
04/12/2024											Notes/Comments

Schedule dates and times in advance for prospecting related sales activity: In-person Merchant Referral Follow-ups, Cold Calls, Appointments, Networking, Strategic Alliances, Seminars, Responding to Leads from mailings, handouts, internet and referrals.



Building Your Pipeline



Prospecting, Qualifying, Setting appointments, Presentation,
Follow-ups, Handling sales objections, Negotiation, and Closing.

PCBancard Sales Process

Follow-up Process

Weekly Pipeline Building Exercise

Prospects	Qualified Leads	Set Appointments	Follow Up – Go Back
Each Week Always Prepare 50-60 Names of someone you want to sell and have not spoken to before. Write this list down!	Always have 25-30 Businesses or Someone you have spoken to and are interested, but you haven't set the appointment with yet.	3-5 Each Day The merchant knows you are coming, could include 1-2 go-back-to-merchants.	1-2 Each Day A Merchant you have visited with before, but could not close.

Weekly Qualified Leads
Research before you go by WEB
Always be on time!
Never call an appointment, just show up. Merchants are always busy and it's too easy to say NO over the phone.

DO NOT LEAVE WITHOUT CALLING A MANAGER FIRST FOR HELP or T/O!
INDECISION / RFP – RFI
Lack of Time to Complete Negotiation Impasse Negative Answer Extended Sales Process Higher Authority Escape

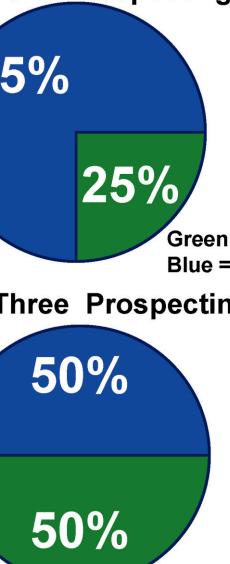
Follow-up #1
2-days following a full-presentation go back in-person to see the decision-maker again.

Get a Manager Involved, you did your best and now it's time to ask for another viewpoint. When returning with RFP, consider using AMS's professional presentation brochure folder, with built in sleeve for proposal and marketing collateral. **RECAP YOUR PRESENTATION**
You must pre-qualify all proposals: IF I CAN: _____ WILL YOU GIVE ME YOUR BUSINESS? If you are returning with a proposal you must explain it in person. Don't help your merchant negotiate with their current processor by just emailing / dropping it off. Following the proposal explanation, PULL OUT THE APP and assume the sale by writing! **Always-Always, assume the sale.**

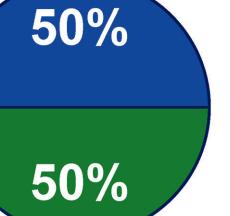
- Set your goals high
 - Focus on building your pipeline
- Set your thoughts and actions on what will make you successful by writing down what you aim to accomplish, read it every single morning. Put your unconscious mind to work for you! Use the law of attraction. Remember, an unwritten goal is not a real goal.



Week One Prospecting



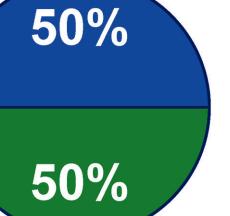
Week Three Prospecting



Week Two Prospecting



Week Four Prospecting



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DEAD LEAD
All efforts exhausted and follow up process completed to the 5th week from initial presentation. OR Merchant has adamantly told you NEVER CALL ME AGAIN!

It may be necessary to rebuild and restart the prospect pipeline again if time is taken off or you need to increase your sales numbers. This is a recommended initial weekly ramp-up-process-illustration for the allocation of time and efforts by month, required for increased sales / income.

SOLD ACCOUNT
Congratulations, Opportunity WON!
Your new merchant relationship is your best prospect for future sales!

- Time to ask for referrals
- Plan now for return service calls.
- Time to plan when you will UP-SELL
- additional value-added services. Gift /
- Check 21 / Merchant Advance / ACH /
- Wireless / On-line Statement Access /
- New Equipment / IP Transactions

90% of your time should be focused on 1-5 location businesses. Don't get caught up elephant chasing. Use the 90/10 rule. Spend 90% of your time on locations with less than 5 stores and 10% on locations with five or more. A longer more complex sales process is required for larger volume accounts, this is why the follow-up process is critical to your long-term success and building your residual income.

Appointment

- **Assume the Sale!** Pull out the merchant application and start writing EVERY TIME!
- **Full-Presentation** with the actual qualified decision maker, never present to a non-decision maker. Reschedule if necessary, non-decision makers will kill your sale, they relay cost not benefit! Don't waste your most valuable asset, YOUR TIME!

Following any indecision, negotiation impasse, RFP or RFI it's now time to prepare for the next meeting. **Before you leave**, set the return-to-close appointment with the merchant. If you cannot set an appointment, at minimum set the expectation you will be coming back with additional information soon!

Follow-up #2
7-days following a full-presentation go back in-person to see the decision-maker again.

Purposely save a surprise / merchant assurance policy / present a new solution as "just released last week" like PCI certification validation. You have made a full-presentation and presented a proposal on follow-up #1, it's now time to RECAP the PRESENTATION one more time, confidently answer any objections and immediately go back to where you stopped on the merchant application and begin filling it out. If the merchant doesn't stop you, you don't stop. ASSUME THE SALE!

Follow-up #3
14-days following a full-presentation initiate contact by-phone to talk to the decision-maker again.

By now you've made a friend, and established that you are a persistent, professional sales representative who will be there to service the account when the merchant needs you. Let them know this. The only reason you have not closed the sale yet is because of trust. You should have it now. Make some small talk and ask when you can return to complete the application.

Follow-up #4
21-days following a full-presentation go back in-person to see the decision-maker again.

It's 3 weeks now and you have been to the location 3 times and you have called at least once. It's time to show up unannounced and talk to your merchant. "You happened to be in the area and you had not heard from them yet so you decided to stop by and say hello." Have the application ready! ASK FOR THEIR BUSINESS TODAY! Consider calling a manager for a Turn-Over, perhaps they just don't "Click with you" or understand you.

Follow-up #5 +
35-days following a full-presentation initiate contact by-phone to talk to the decision maker again.

For the 5th follow-up, an attempt should be made for a return-to-close appointment. If unsuccessful, consider using the merchant's email address as a long-term way of low-key communication. TU suggests using a database like ACT! or Outlook Contact Manager, setting an automated reminder. Then alternating between email and phone every 30-days following 5-week follow-up. Additionally it is recommended that you ask for referrals! Even though the merchant may not sign, he or she may have someone they will give you as a referral since they now know you fairly well because of all of your follow-up calls. **You have established rapport, USE IT!**



Dollarizing Prospecting Efforts

Agent Net	Up-Front Commission	Annual Value of Sales
141.46	\$ 1,000.00	\$ 2,697.57
315.81	\$ 1,000.00	\$ 4,789.66
448.27	\$ 1,000.00	\$ 6,379.18
111.84	\$ 1,000.00	\$ 2,342.08
653.49	\$ 1,000.00	\$ 8,841.88
693.41	\$ 1,000.00	\$ 9,320.93
254.38	\$ 1,000.00	\$ 4,052.56
499.64	\$ 1,000.00	\$ 6,995.62
224.72	\$ 1,000.00	\$ 3,696.64
656.42	\$ 1,000.00	\$ 8,877.04
720.39	\$ 1,000.00	\$ 9,644.62
\$ 4,719.82	\$ 11,000.00	\$ 67,637.78

Residuals and Commissions

Here are eleven random examples of different businesses who are processing on Dual Pricing and Standard Pricing.

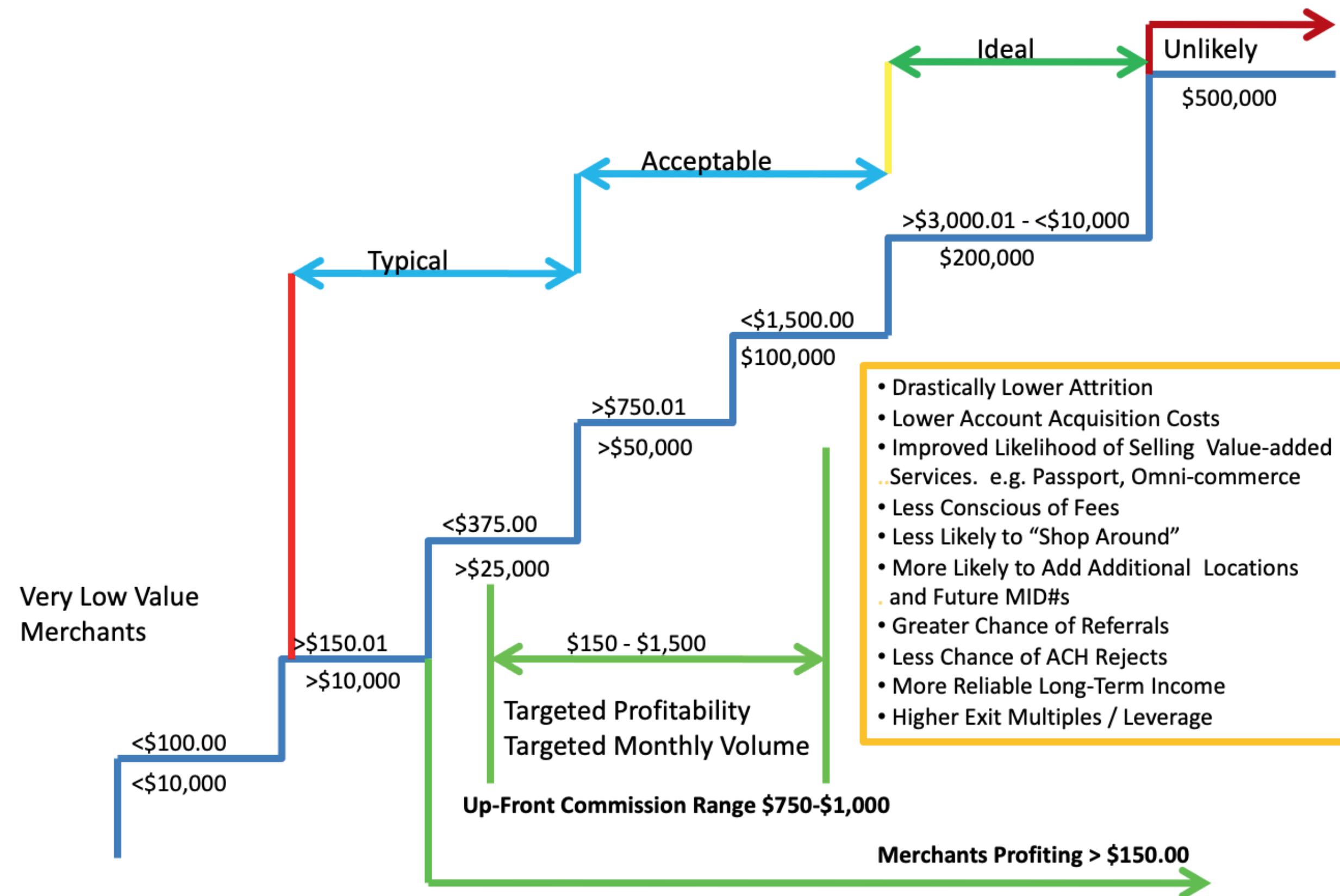
This demonstrates the power of targeted prospecting across different vertical markets.

Each one of these sales was made exclusively by prospecting using these prospering training techniques.

Merchant	Transactions	Sales Amount	Income	Expenses	Net	BPS	Agent Net
PRODUCE Store	416	24284.27	780.74	427.08	353.66	1.46	141.46
TRUCK & EQUIPMENT REPAIR	22	31815.27	1252.73	621.12	631.61	1.99	315.81
Restaruatnt	865	38285.92	1456.70	560.17	896.53	2.34	448.27
Outdoors Retail	487	102417.70	2165.71	1942.03	223.68	0.22	111.84
ORAL & MAXILLOFACIAL SURGERY	122	84228.34	2883.65	1576.67	1306.98	1.55	653.49
Men's Clothing Store & Shoes	485	84562.32	3247.19	1860.37	1386.82	1.64	693.41
AUTO SERVICE	95	64822.34	1934.74	1425.98	508.76	0.78	254.38
County Store C-store	1540	45566.51	1846.21	846.94	999.27	2.19	499.64
DINER	786	20436.48	891.61	442.17	449.44	2.20	224.72
WINE & SPIRITS	1610	64842.48	2611.68	1298.84	1312.84	2.02	656.42
CAR WASH & DETAIL CENTER	3349	84436.32	3167.30	1726.53	1440.77	1.71	720.39
Total							\$ 4,719.82



Strategy: Prospecting with Purpose



Daily 50-Point Tracker

Set your goal each day to obtain 50 points before you go home and don't stop until you do.

(This means you go out face-to-face! The phone doesn't have equal value.)

Phone Contacts / Cold Calls = $\frac{1}{4}$ Point

In-person Contacts / Cold Calls = 1 Point

Cold Referrals = 2 Points (Merchant only gives you the info.)

Warm Referrals = 3 Points (Merchant makes the call for you.)

Firm Appointments with a Presentation = 5 Points

Statements with Up Front Contract = 5 Points

Installs / Reprogramms = 3 Points

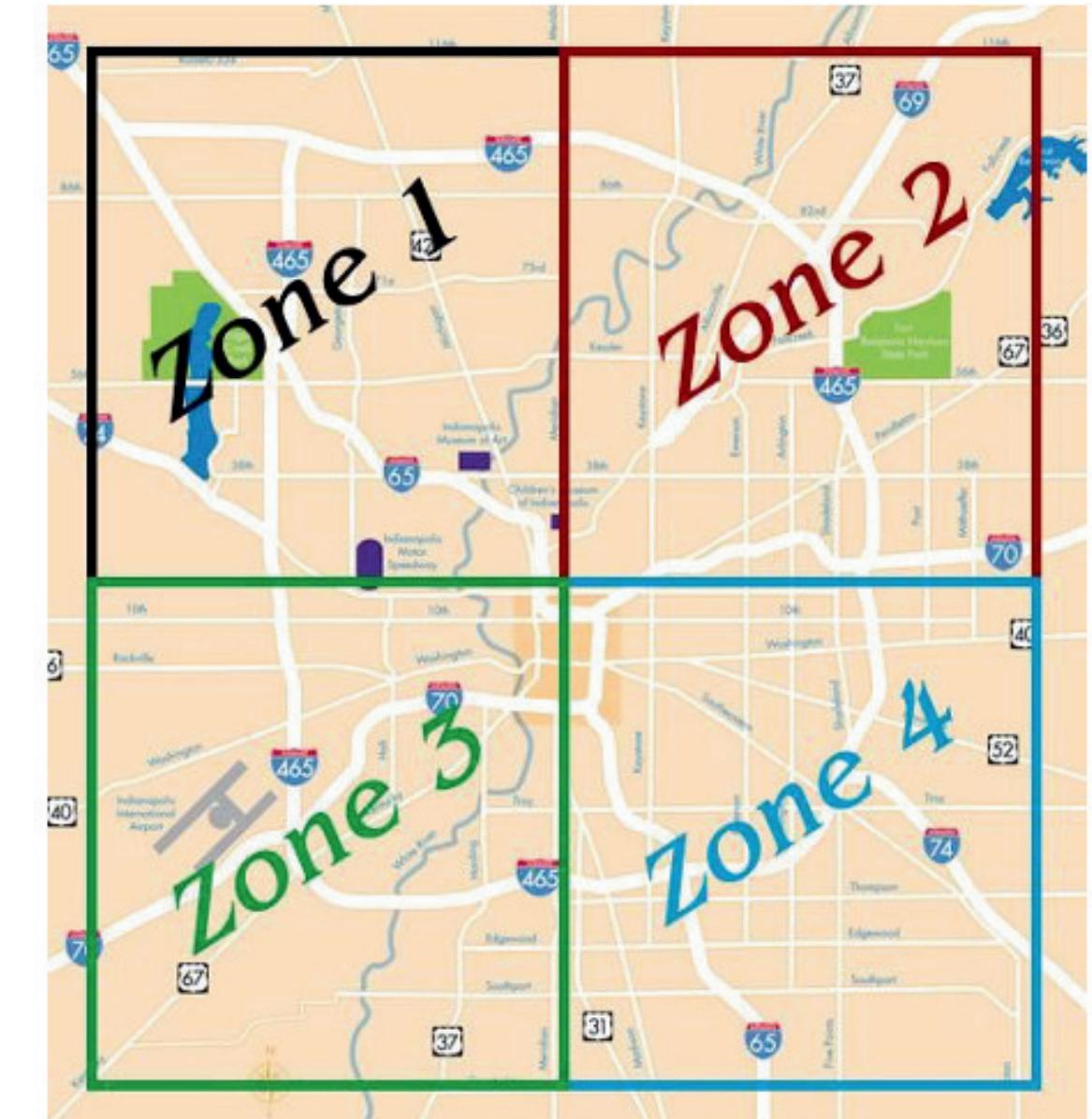
Closed Sales = 5 Points

50-Point Tracker and Prospecting Zones

50-Point Daily Tracker

Monday Total Points ()	Total Statements ()	Total Sales ()	Revenue \$ _____
Contacts (1 Point Each) 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 23 24 25 26 27 2829 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50			
Referrals (2 Points Each)2 4 6 8 10 12 14 16 18 20 22 24 26 28 30 32 34 36 38 40			
Appointments (5 Points Each)5 10 15 20 25 30 35 40 45 50			
Statements (5 Points Each)5 10 15 20 25 30 35 40 45 50			
Installs (3 Points Each)3 6 9 12 15 18 21 24 27 30 33 36 39 42			
Sales (5 Points Each)5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100			
<hr/>			
Tuesday Total Points ()	Total Statements ()	Total Sales ()	Revenue \$ _____
Contacts (1 Point Each) 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 23 24 25 26 27 2829 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50			
Referrals (2 Points Each)2 4 6 8 10 12 14 16 18 20 22 24 26 28 30 32 34 36 38 40			
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Installs (3 Points Each)3 6 9 12 15 18 21 24 27 30 33 36 39 42			
Sales (5 Points Each)5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100			
<hr/>			
Wednesday Total Points ()	Total Statements ()	Total Sales ()	Revenue \$ _____
Contacts (1 Point Each) 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 23 24 25 26 27 2829 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50			
Referrals (2 Points Each)2 4 6 8 10 12 14 16 18 20 22 24 26 28 30 32 34 36 38 40			
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Statements (5 Points Each)5 10 15 20 25 30 35 40 45 50			
Installs (3 Points Each)3 6 9 12 15 18 21 24 27 30 33 36 39 42			
Sales (5 Points Each)5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100			
<hr/>			

Thursday Total Points ()	Total Statements ()	Total Sales ()	Revenue \$ _____
Contacts (1 Point Each) 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 23 24 25 26 27 2829 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50			
Referrals (2 Points Each)2 4 6 8 10 12 14 16 18 20 22 24 26 28 30 32 34 36 38 40			
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Statements (5 Points Each)5 10 15 20 25 30 35 40 45 50			
Installs (3 Points Each)3 6 9 12 15 18 21 24 27 30 33 36 39 42			
Sales (5 Points Each)5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100			
<hr/>			
Friday Total Points ()	Total Statements ()	Total Sales ()	Revenue \$ _____
Contacts (1 Point Each) 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 23 24 25 26 27 2829 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50			
Referrals (2 Points Each)2 4 6 8 10 12 14 16 18 20 22 24 26 28 30 32 34 36 38 40			
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Statements (5 Points Each)5 10 15 20 25 30 35 40 45 50			
Installs (3 Points Each)3 6 9 12 15 18 21 24 27 30 33 36 39 42			
Sales (5 Points Each)5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100			
<hr/>			
Total Weekly Points (Should Not Be Less than 250) _____			
Total Weekly Statements (Goal is 10) _____			
Total Weekly Appointments (Goal is 10) _____			
Total Weekly Sales (Goal is 4) _____			
Total Weekly Revenue (Goal is \$500 gross residual increase) _____			
Appointments Next Week			
1. _____ -Time _____	3. _____ -Time _____		
2. _____ -Time _____	4. _____ -Time _____		
5. _____ -Time _____	6. _____ -Time _____		
7. _____ -Time _____	8. _____ -Time _____		



Working together to close sales - reporting.

Immediately start prospecting and pick up 50-75 new contacts before you end your first day. These should be businesses you would like to call on, places you have been to, and be sure to write them down.

Study, read, study some more, practice out loud reading your presentation this is the key to building value and having more knowledge than your merchants. If you know your presentation, you will make sales, if you shortcut you will only be selling on PRICE and that is weak and lazy. Be DIFFERENT.

Call your manager and go over your plan for the day.

- Call your 50-75 referrals and set an appointment.
 - Keep it Simple.
 - Use the 30 second Commercial
 - Tell them you are starting a new career and you need their help (Naturally, people want to help.)

Set 6 appointments per day. Three of them will cancel. Two of them will reschedule. On each appointment, go through the presentation.



PCBancard

Sphere of Influence (SOI) Prospecting

Your SOI includes people you know and who know you, such as **friends, family, colleagues, and past clients**. You can organize your SOI into tiers, with first-tier connections being people you know personally, second-tier being colleagues, and third-tier being neighbors or acquaintances.

Think SOIs like a set of concentric circles in which influence is stronger near the center and weaker as the distance increases.

THINK OF HOW YOU CAN USE YOUR INFLUENCE TO HELP OTHERS

First-tier – past coworkers, people from your church, people you play sports with, your friends and family.

Second-tier – where you shop, where you eat, the companies you use to service your home / car, vendors, suppliers, professional associations, and your colleagues.

Third-tier – community, neighbors, BNI groups, Chamber of Commerce, trade associations, entrepreneurs' organizations, local business incubator programs, and trade shows.



PCBancard

Retail

PAY \$0 TO PROCESS
Stop losing money every time your customer swipes their card.

Excellent for Liquor Stores

BENEFITS OF THE DUAL PRICING PROGRAM

- PCBancard's Dual Pricing Program allows merchants to offer a "card price" and a "cash price".
- Both prices are clearly displayed on the terminal or the ticket, giving your customer the choice of how they'd like to pay.
- Eliminates the processing costs associated with credit card acceptance.
- No need to increase the costs of goods and services to make up for lost profit due to inflation or rising processing fees.
- MERCHANTS ARE ON A MONTH-TO-MONTH CONTRACT WITH NO CANCELLATION FEES.
- Ability to give back to a local charity through your business' processing.

PAY SO TO PROCESS CREDIT CARDS
With processing fees going up like never before, business owners like you are forced to pay outrageous fees to accept credit cards. With PCBancard's Dual Pricing Program, you'll pay \$0 to process credit cards—and put that money back into your bottom line, instead.

NEW TECHNOLOGY AVAILABLE!
PCBancard offers the latest equipment pre-programmed with the Dual Pricing Program. Here's a few examples:

Ready to fight back against processing fees?
Scan the code and see how one business owner put \$2,000 back into his business every month.

Traditional Processing Statement

Total Fees	\$131.77
Interchange Fees	\$131.77
Card Processing Fees	\$99.50
Card Brand Assessment	\$35.74
Other	\$3.25
Total Fees Charged to Merchant	\$179.45

Dual Pricing Processing Statement

Total Fees	\$64.95
Interchange Fees	\$64.95
Card Processing Fees	\$0.00
Card Brand Assessment	\$0.00
Other Fees	\$0.00
Total Fees Charged to Merchant	\$64.95

Ready to fight back against processing fees?
Scan the code and see how one business owner put \$2,000 back into his business every month.

Name:
Phone:
Email:

PAY \$0 TO PROCESS
Stop losing money every time your customer swipes their card.

Excellent for Garden Centers

BENEFITS OF THE DUAL PRICING PROGRAM

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Total Fees Charged to Merchant	\$64.95

Ready to fight back against processing fees?
Scan the code and see how one business owner put \$2,000 back into his business every month.

Name:
Phone:
Email:

- ✓ Local In-Person Service & Representation
- ✓ Assistance in PCI Certification & Validation

- ✓ Merchant Assurance Policy & Rate Promise
 - ✓ Fast IP-Based Transactions (3-5 Seconds)
 - ✓ Grow Repeat Business (Loyalty Programs)
 - ✓ Interest Free Float (Gift Cards, Stored Value)
 - ✓ Convenience & More Choices (All Cards)
 - ✓ All-In-One System (Fraud Protection Tools)
 - ✓ Advanced On-line Reporting & Statements
 - ✓ Onsite Cash Dispensing ATM Machines
 - ✓ Early Termination Fee Buy-down Assistance
- *No-Charge (Value of \$495) Level-1 Website Design & Domain Name Registration. Including Business's logo, informational page, and contact center. Cost of development at No-Charge, monthly hosting fee will apply. Merchant may select additional advanced hosting options, call PCB Marketing for details.



PCBancard

Restaurants / Bars



- ✓ Local In-Person Service & Representation
 - ✓ Fast IP Based Transactions (3-5 Seconds)
 - ✓ Interest Free Float (Gift Cards, Stored Value)
 - ✓ Grow Repeat Business (Loyalty Programs)
 - ✓ Convenience & More Choices (All Cards)
 - ✓ Pay at the table (Dejavoo P3/P5 PCI Secure WIFI)
 - ✓ Quick Pay Service w/ Contactless Reader
 - ✓ Small Ticket Pricing Available
 - ✓ POS Integration on Five Major Networks
 - ✓ Advanced Tip & Terminal Reporting
 - ✓ ATM Machines (Bars & Nightclubs)
- **.Because of CC's full-disclosure proprietary - presentation, I will share with you during our meeting, I may be the **single most important vendor** who has ever walked into your business, I will prove this during our upcoming appointment. I can't stay right now, I have 3 other meetings today. Is _____ on _____ a good time?



Medical / Dental

- ✓ Decrease Patient Collection Costs by 75%
- ✓ *Data Security—Especially Important (PCI)
- ✓ Recurring Billing (Orthodontists / Braces)
- ✓ Remote Deposit Capture (Mailed Checks)
- ✓ On-line and Remote Bill Payment (API)
- ✓ Check 21+ (Face-to Face & Bill Payment)
- ✓ VPOS (Secure Customer Payment Database)
- ✓ Special Medical Association Pricing
- Pin-Secure Debit Processing (Lower Cost)



PCBancard

B2C & B2B Services

- ✓ Wirelessly Accept Checks w/ Guarantee
- ✓ Level II and Level III Interchange Optimization
- ✓ Wirelessly Accept Credit Cards
- ✓ Remote Signature Capture (Lower Losses)
- ✓ Check 21+ with Remote Deposit Capture
- ✓ Integrated Recurring Payments
- ✓ ARU Touch-Tone Capture (Any Phone)
- ✓ VPOS (Operate entire business on laptop)
- ✓ Level II & III Data Capture (Lower Costs)
- Wright Express & Voyager (Auto Repair)

Take control of your business with Level 2 & Level 3 Processing

Who needs Level 2 & Level 3 Processing?

Businesses accepting commercial corporate cards and purchasing cards will pay the highest fees to process those cards. Why? Because there are rewards attached to them. The more rewards, the more you will pay to process them. In fact, you will pay up to 4% to process these cards!

How does Level 2 & Level 3 Processing work?

PCBancard can help lower fees on these cards, simply because our software captures more information when the card is processed. You don't have to worry about it either! We provide a specific software that supplies Level 2 & 3 processing which lowers the risk to accept that card and it will still low fees for the interchange. A 4% fee can be instantly lowered to 1.8% in a matter of seconds.

“I will tell you, if has been such a change for us. I am so happy about us growing our business and helping us streamline our business. It's been great for us. I think some company trying to make a dime off each transaction we run. I really think that.” — S. STHLS

Scan the code to see how you can get lower fees on business and corporate cards!

**PCBancard Name: _____
Phone: _____
Email: _____**

VISA MasterCard American Express

Example of \$10.00 Transaction with DUAL PRICING and IPOSGo!

**IPOSGO!
MOBILE PAYMENT SOLUTION**

iPOSGo Features:

- \$9.95/month + .5 cents per transaction for 1 device
- accept fast, secure and convenient payments on your phone
- no terminal, no paper
- open the app, enter the sale amount and the customer taps to pay
- receipt sent via SMS
- Dual Pricing Program available on iPOSGo app
- includes access to powerful back end portal so you can run your business from anywhere

Monthly Fees with Dual Pricing + iPOSGo & iPOSpay Portal

- Dual Pricing
Program Fee = \$64.95/month
- iPOSGo = \$9.95 + .05 cents per transaction / per device
- iPOSpay Portal = \$0.00

Total Monthly Fees \$84.85
(not including the .05 cents per transaction)

CASH ADVANCE

Get \$15,000 to \$100,000 in your bank account within 4-5 days, and use it to grow your business

How does it work?

- Determine how much capital you need
- Receive a quote from our Cash Advance Partner
- Chooses which offer is best for you and get funding within 4-5 business days
- A percentage of each daily batch (based on agreed offer) will be "split funded" (redirected) to the cash advance company and the difference will be deposited into your bank account, until the due amount is paid back.
- Criteria: 3 months processing statements 3 months bank statements MCA Drivers License Minimum of 1 year in business. Minimum FICO score of 500

FLUID PAY GATEWAY & CASH ADVANCE

FLUID PAY GATEWAY
Cloud-based Payment Gateway

Features of Fluid Pay:

- E-invoicing: invoice customers via email and SMS with an embedded link
- Customer Vault: save your customers payment method for future billing
- Account Updater: automatically update expired cards

Cost:

- \$25.00 set-up fee
- \$15.00 per month + .10 cents per transaction

Scan to learn more about Fluid Pay online



PCBancard

Veterinary Medicine

PAY \$0 TO PROCESS
Stop losing money every time your customer swipes their card.

BENEFITS OF THE DUAL PRICING PROGRAM

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- Eliminates the processing costs associated with credit card acceptance.
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- Merchants are on a month-to-month contract with NO cancellation fees.
- Ability to give back to a local charity through your business' processing.

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NEW TECHNOLOGY AVAILABLE!
PCBancard offers the latest equipment pre-programmed with the Dual Pricing Program. Here's a few examples:

Traditional Processing Statement

Total Fees	\$1759.45
Interchange Fees	\$131.27
Card Processing Fees	\$192.51
Card Brand Assessment	\$105.74
Other Fees	\$322.45

Total Fees charged to Merchant \$1759.45

Dual Pricing Processing Statement

Total Program Fees	\$64.95
Interchange Fees	\$0.00
Card Processing Fees	\$0.00
Card Brand Assessment	\$0.00
Other Fees	\$0.00

Total Fees Charged to Merchant \$64.95

Ready to fight back against processing fees?

Scan the code and see how one business owner put \$2,000 back into their business every month.

Scan this code to learn more about the difference between records on your customer's card and the fees you end up paying.

Name:
Phone:
Email:

- ✓ **Check 21+ (Face-to Face & Bill Payment)**
- ✓ **Guaranteed Checks and Funds Availability**
- ✓ **VPOS (Secure Customer Payment Database)**
- ✓ **Loyalty Program for Pet Supplies & Meds**
- ✓ **Detailed Online Statements**
- ✓ **No-Charge Website (Grow the business)**
- Special Veterinary Med. AssociationPricing**



Salon Services

✓ Multi-Merchant (10 in single terminal)

A P series can only do multi MID (2) only in the case if one account is dual pricing and the other is traditional. If you are looking for Multi MID/Merchant in this case like a salon, then a QD terminal using Denovo/Aura (Z Terminal software) can do what you're looking for, but it only can do 10 MIDs.

- ✓ Brand Recognition (Website)
- ✓ On-Line Gateway & Shopping Carts
- ✓ Check 21+ Remote DepositCapture
- ✓ VPOS (Secure Customer Database)
- ✓ Interest Free Float (Gift Cards)
- ✓ Grow Repeat Business (Loyalty Programs)



Government

- ✓ **Access Fee Option (Process Cards for Free)**
 - ✓ **Virtual Point of Sale Terminal (VPOS)**
 - ✓ **Level III Data Processing (Large Ticket)**
 - ✓ **Check 21 Remote DepositCapture**
 - ✓ **Web-Based Payment System (Free API)**
 - ✓ **Specialized Reporting and Billing by Need**
 - ✓ **Automatic Settlement of Transactions**
- Secure & Compliant Processing Systems**



Utility / Bill Payment

- ✓✓ **Access Fee Option (Process Cards for Free)**
- ✓ **No-Charge Online API for Web-Payments**
- ✓ **Recurring Billing (Budgeted Eclectic Bills)**
- ✓ **Remote Deposit Capture (Mailed Checks)**
 - ✓ ACH Payments by Phone, Web, Fax
- ✓ **VPOS (Face-to-Face Access Fee Processing)**
- ✓ **Interchange Management (Lower Costs)**
- Wireless Terminals (e.g. Fuel Oil Delivery)**



Non-Profit / charity

The screenshot shows a webpage for the PCBancard's Gives Back Charity Program. The header reads "PCBancard's Gives Back Charity Program". Below the header, there is a section titled "Merchants have the opportunity to help a local charity of their choosing or help the PCBancard Preferred Charity: The Darren Waller Foundation ([darronwallerfdn.com](#)).". A yellow circle icon is present on the left side. At the bottom, there is a circular photo of a group of people and the text "The PCBancard Team at the Darren Waller Foundation Wall Ball Nov 2023".

DONATIONS ON THE SPOT

Mobile app and hardware enable on-site payments and donations. Virtual Terminal handles donations by mail or phone.

ONLINE FUNDRAISING

Easily create a secure Hosted Payment Page for donations, fundraising, collecting membership fees, or selling event tickets.

RECURRING GIVING

Securely store donor's payment info and setup recurring plans for automatic scheduled donations.

REDUCED RATES

Credit card and e-check. Keeping your processing costs as low as possible with interchange optimization tools and proper merchant classification.

GIVEBACK OPPORTUNITIES

Talk to one of our experts about possible giveback opportunities. Through a referral partnership, we contribute a profit share directly back to your cause.



PCBancard

Mail Order / e-Commerce

- ✓ Level II & III Data Capture
- ✓ Checks By Phone, Fax, Internet
- ✓ Free API Payment Interface
- ✓ Shopping Cart Integrations
- ✓ Custom Web Design with Shopping Cart
- ✓ VPOS (PC Internet Based Payments)
- Online or Key-Entered Loyalty program**



PCBancard

Petroleum

- ✓ Targeted at Unbranded Pay-at-the-pump
- ✓ Wright Express & Voyager Acceptance (Fuel)
- ✓ Acceptance of MasterCard® Fleet Cards
- ✓ Accept Pre-Authorized Guaranteed Checks
- ✓ First Data™ BuyPass Petroleum Application
- ✓ Interchange Fuel Management (Lower Costs)
- ATM Machine with Revenue Sharing



PAY \$0 TO PROCESS
Stop losing money every time your customer swipes their card.

BENEFITS OF THE DUAL PRICING PROGRAM

- PCBancard's Dual Pricing Program allows merchants to offer a "card price" and a "cash price".
- Rates are clearly displayed on the terminal or the ticket, giving your customer the choice of how they'd like to pay.
- Eliminates the processing costs associated with credit card acceptance.
- No more hidden fees or loss of goods and services to make up for lost profit due to inflation or rising processing fees.
- Merchant can give back to a local charity contract with NO cancellation fees.
- Ability to give back to a local charity through your business processing.

Traditional Processing Statement

Total Fees	\$130.77
Interchange Fees	\$100.00
Card Processing Fees	\$199.50
Card Brand Assessment	\$105.74
Other Fees	\$322.45
Total Fees charged to Merchant	\$739.45

Dual Pricing Processing Statement

Total Program Fees	\$64.95
Interchange Fees	\$10.00
Card Processing Fees	\$0.00
Card Brand Assessment	\$0.00
iPOSpay Cloud POS Fee	\$0.00
Total Fees Charged to Merchant	\$74.95



PAY \$0 TO PROCESS CREDIT CARDS
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NEW TECHNOLOGY AVAILABLE!
PCBancard offers the latest equipment pre-programmed with Dual Pricing. Here's how Dual Pricing works on our P-Series Terminal by Dejavoo:

Example of \$100 Transaction with DUAL PRICING

Customer Receipt	Dejavoo Terminal
POSpay5	Dejavoo
Customer Receipt	Dejavoo Terminal

PI Counter Top Terminal
• Easy Setup • Built 30 days after shipment
• Desktop Terminal
• Quad Core 1.6GHz CPU
• Ethernet, WiFi, USB
• Large 9" touch screen
• Includes receipt printer
• Includes access to iPOSpay Gateway

iPOSpay Gateway
Dual Pricing Program Fee
Monthly Fees with Dual Pricing + PI Terminal
• \$74.95



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iPOSpay Gateway
Dual Pricing Program Fee
Monthly Fees with Dual Pricing + PI Terminal
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Total Fees Charged to Merchant	\$64.95



PAY \$0 TO PROCESS CREDIT CARDS
With processing fees going to the merchant, business owners like you are forced to pay outrageous fees to accept credit cards. With PCBancard's Dual Pricing Program, you'll pay \$0 to process credit cards—and put that money back into your bottom line, instead.

NEW TECHNOLOGY AVAILABLE!
PCBancard offers the latest equipment pre-programmed with the Dual Pricing Program. Here's a few examples:

Ready to fight back against processing fees?

Scan the code and see how one business owner reduced their monthly fees by 90% when you end up paying.

Scan the code to learn how one business owner reduced their monthly fees by 90% when you end up paying.

Name: _____
Email: _____



Associations

- ✓ Contractual Percentage Paid to Association
 - ✓ Pre-Negotiated Member Discounts
 - ✓ Co-Branded Marketing Materials
 - ✓ Automated Renewal of Member Dues
- ✓ Drive New Member Enrollment (Value-add)
- ✓ New Revenue with Gift Cards (Intra-settle)
Wireless Terminal Loaner for Offsite Events



Lodging / Hospitality

- ✓ **Front Desk and Folio Management (VAR)**
- ✓ **Compatible with Front-Desk Solutions**
 - ✓ **Hospitality Interchange Pricing**
- ✓ **Cash Guest Checks with Confidence**
- ✓ **Recurring Billing (Corporate Accounts)**
- ✓ **Hypercom TSYS Lodging Application**
- ATM Machine with Revenue Sharing**



PCBancard

Franchise Management

- ✓ Contractual Percentage Paid to Franchise
- ✓ Control & Track Franchisee's Transactions
- ✓ Online Chain Reporting for all Locations
- ✓ One Application Covers all Locations
- ✓ Simple to use Terminals and VPOS
 - ✓ 24/7/365 Customer Service
- Intra Settlement Nationwide Gift Card



PCI Compliance

- ✓ All merchants must Comply Immediately
- ✓ Data Breach Fines Cost Tens-of-Thousands
- ✓ \$50,000 worth of Security Indemnification
- ✓ Brick & Mortar targeted 74% of the time
- ✓ Network Vulnerability Scanning
(Trustwave®)
- ✓ PCI-DSS, PA-DSS & PED, & CISP Compliant
- ✓ Step-by-Step Validation & SAQ Assistance
- MUST Validate by 7/1/10 or be Shut Down!**



Dual Pricing

- ✓ **24-7-365 Free US-Based Technical Support**
- ✓ **Accept All Major Card Brands (Sales Ratios)**
- ✓ **Increase Average Ticket (Good-Better-Best)**
 - ✓ **Flexibility Leads more Customer Sales**
 - ✓ **Safer & Faster Transactions V. Cash Sales**
 - ✓ **Reduce Losses and Liability (Fraud Tools)**
 - ✓ **Promote Impulse Sales (Paper V. Plastic)**
- Take Advantage of Millions Spent in Ads**



Credit Cards

- ✓ **24-7-365 Free US-Based Technical Support**
- ✓ **Accept All Major Card Brands (Sales Ratios)**
- ✓ **Increase Average Ticket (Good-Better-Best)**
 - ✓ **Flexibility Leads more Customer Sales**
 - ✓ **Safer & Faster Transactions V. Cash Sales**
 - ✓ **Reduce Losses and Liability (Fraud Tools)**
 - ✓ **Promote Impulse Sales (Paper V. Plastic)**
- Take Advantage of Millions Spent in Ads**



Pin Debit / EBT

- ✓ Consumer's Preferred Payment Method
- ✓ Reduce Liability to its Least Possible Point
- ✓ New Payment Option with Unbranded ATM
- ✓ Lower Cost than Credit Trans Fee + Network
- ✓ Faster Than Credit, No Signature Required
 - ✓ Cash Back Option with Purchase
- ✓ Much Lower Cost V. Traditional Paper Check
EBT, Electronic Benefits Transfer



Check / ACH

- ✓ **Accept Checks with No-Risk (Guaranteed)**
- ✓ **Convenience for Consumers & Businesses**
- ✓ **Save Time (No more trips to the bank.)**
 - ✓ Lower Cost than Credit/Debit
 - ✓ Recurring ACH via Online Portal
 - ✓ Process Checks via IP Connection
- ✓ **Guaranteed Payroll Check Cashing (Opt.)**
Checks by Phone, Fax, Mail, Internet



Gift & Loyalty Cards

- ✓ **Guarantee Customers Return**
 - ✓ **No Cash Refunds (Interest Free Float)**
 - ✓ **Returning Customers Spend More**
 - ✓ **Easy to Track (Online Reports)**
 - ✓ **Loyalty Program (Repeat Business)**
 - ✓ **Paper or Plastic (More Spent with Cards)**
 - ✓ **Single & Multi Location Programs**
- Out-of-the-Box Starter Sets or Custom**



PCBancard

Merchant Advance



HOW TO GET \$50K OR MORE IN YOUR BANK ACCOUNT IN A MATTER OF DAYS.

Running a business is hard, but getting funding for your business shouldn't be.

That's why we've teamed up with RapidFinance to offer business owners access to financing that's quick and seamless. Now you can pay debt, buy new inventory and equipment, hire staff, and more.

Does your business accept credit cards? Our Business Cash Advance is conveniently paid through a percentage of your future credit card sales.

KEY FEATURES OF A MERCHANT CASH ADVANCE:

- Funding from \$5K - \$1 million.
- Approval based on overall business performance, not just credit score.
- No fixed payments - only pay through your daily credit card sales.
- More available cash flow for your business needs.
- Business advisors to guide you every step of the way.

Get the Financing You Need for Your Business – In 3 Easy Steps.

STEP 1 Call us to get started. STEP 2 Get approved in just a few hours. STEP 3 Access funds in 1 - 3 days.

PCBancard pcbancard.com INC 500

DONATIONS ON THE SPOT

Mobile app and hardware enable on-site payments and donations. Virtual Terminal handles donations by mail or phone.

ONLINE FUNDRAISING

Easily create a secure Hosted Payment Page for donations, fundraising, collecting membership fees, or selling event tickets.

RECURRING GIVING

Securely store donor's payment info and setup recurring plans for automatic scheduled donations.

REDUCED RATES

Credit card and e-check. Keeping your processing costs as low as possible with interchange optimization tools and proper merchant classification.

GIVEBACK OPPORTUNITIES

Talk to one of our experts about possible giveback opportunities. Through a referral partnership, we contribute a profit share directly back to your cause.



Accounting Reporting

- ✓ **Detailed On-Line Reporting (Chain-Group)**
 - ✓ Daily or Monthly Discount Available
 - ✓ Chargeback/Retrieval Management Tools
 - ✓ Detail by: Sale, Batch, Day, Week & Month
 - ✓ On-Line Statement Option ("It's Green")
 - ✓ CC Free Overnight Terminal Replacement
 - ✓ CC Free Paper & Supplies Package
- Reconcile Instantly w/ VPOS & QuickBooks®**



PCBancard

Passport Account / Debit Card

- ✓ Detailed On-Line Reporting (Chain-Group)
 - ✓ Daily or Monthly Discount Available
- ✓ Chargeback/Retrieval Management Tools
- ✓ Detail by: Sale, Batch, Day, Week & Month
- ✓ On-Line Statement Option ("It's Green")
- ✓ CC Free Overnight Terminal Replacement
 - ✓ CC Free Paper & Supplies Package
- Reconcile Instantly w/ VPOS & QuickBooks®

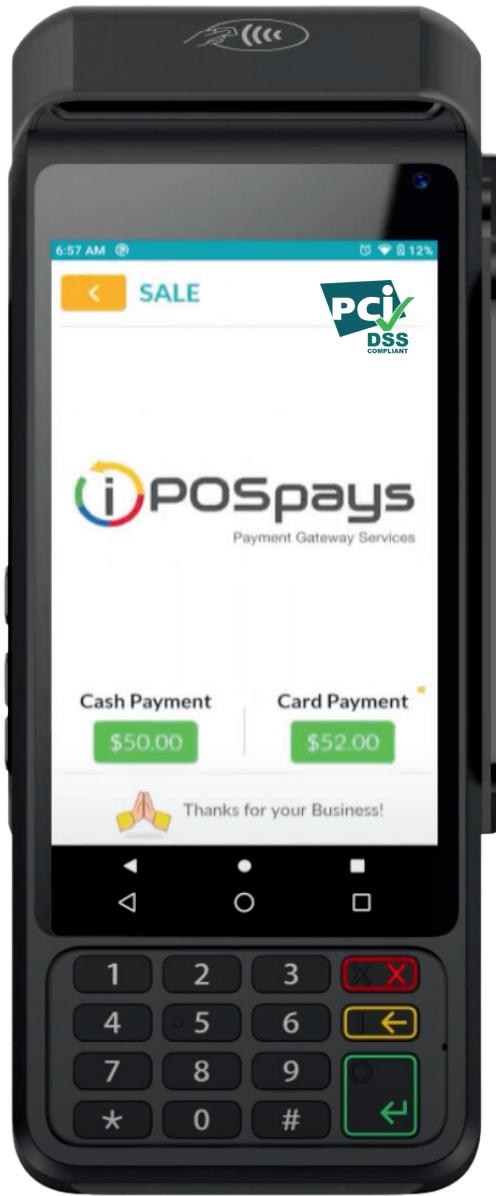


POS Equipment

- ✓ Faster IP Based Transactions
- ✓ Compliant with Changing Regulations
- ✓ Wireless Solutions for Credit-Check-Debit
- ✓ Contactless Payments (Vivo Tech 4500M)
- ✓ PCI Compliant Secure Pin Pad (Triple DES)
- ✓ Check Readers, Imagers, and Scanners
- ✓ PC/Mac Based Solutions with Peripherals
No-Charge Terminals

Free Equipment: Terminals Point-of-Sale, & Cloud POS Solutions

Dejavoo P1
iPOS Pays Terminal



Accepts Chip, Swipe,
Contactless & Tap-To-Pay
Payments



5" HD IPS Display



Fast-Speed Printer



PCI PTS Compliant



Ethernet, WiFi, USB
Connectivity



Lithium Polymer Battery
7.4V/2600mAh



P3 Wireless Model also
available in 4G LTE, WiFi, and
Bluetooth Connectivity

MX POS for restaurant,
retail, liquor, grocery, and
convenience stores.

D1 BUNDLE + P5 BUNDLE
retail/quick serve
restaurants.



MX POS

Features of MX POS:

- Capable of holding 30,000 SKU's
- Cloud back office available from anywhere.
- Loyalty Programs and Promo Codes
- Scan the code to learn more:



MX POS for restaurant,
retail, liquor, grocery, and
convenience stores.



Start-up Cost for MX:

- MX POS station - Free Hardware
- \$99 per month - Exceptions for DP \$30K+ Monthly
- Wireless Barcode Scanner \$275
- PAX A35 side terminal
- Monthly software fee
- Set-up fee/menu build included

Mobile Processing

- ✓ Faster IP Based Transactions
- ✓ Compliant with Changing Regulations
- ✓ Wireless Solutions for Credit-Check-Debit
- ✓ Contactless Payments (Vivo Tech 4500M)
- ✓ PCI Compliant Secure Pin Pad (Triple DES)
- ✓ Check Readers, Imagers, and Scanners
- ✓ PC/Mac Based Solutions with Peripherals
No-Charge Terminals



Virtual / Cloud POS

- ✓ Process Cards Anywhere with a PC & Wi-Fi
 - ✓ Free Integration with QuickBooks®
 - ✓ Secure Customer Database
- ✓ Export Transactional Data to Third Party
- ✓ Process Gift Cards on PC Charge (ADVO Gift)
- ✓ VPOS is Internet Based so MAC or PC work
 - ✓ Free Standard Fraud Monitoring
 - ACH Processing for TEL, PPD and WEB

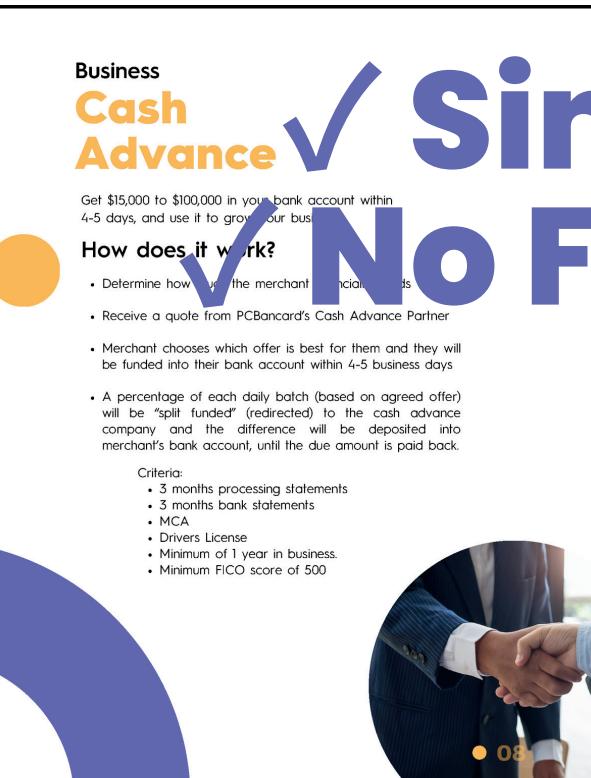


ATM Machines

- ✓ Rebate Percentage Paid to Merchant
- ✓ Ability to Reprogram Most ATMs
- ✓ Leasing Program for ATMs Self-liquidating
- ✓ 18% of the Average Withdraw Spent Onsite
- ✓ Convenience for Customers
- ✓ Drive Traffic Inside the Store with Signs
- ✓ Lower Credit Cards Fees with Cash Sales
- Returning Customers – Repeat Business



Merchant Cash Advance



- ✓ Over 80% Approval Rate
- ✓ Simple Application Process (Faxable)
- ✓ No Fixed Monthly Payments (% of Batch)
- ✓ Fast Funding within 10-days
- ✓ No Personal Guarantees
- ✓ No Liens or Collateral
- ✓ No Points or Application Fees
- Up to 50% more than Competitive Programs**



Anatomy of a Cold Call - 7 Steps to Winning



Rapport

Most Powerful – Touch and Sight



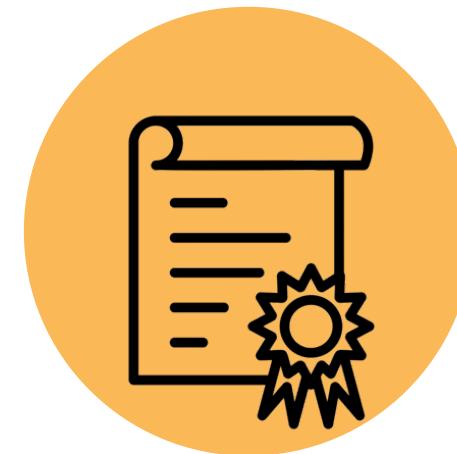
Differentiate

I can't stay



Establish

Are you speaking to the signer?



Declare

Value Proposition Declaration



Overcome

Have rebuttals prepared



Commitment

Set the appointment and get out!



Return

Be on time, and make a full-presentation!



Unpaid Consultants

- Who are they?
- Are you acting or selling like one?
- How can you prevent from becoming one?
- Changing your prospecting strategies.
- Do your prospects like or respect you?

NO
WORKING
FOR FREE

YOU HAVE
VALUE

Personal Best Checklist

- Call your manager daily in the morning and in the evening to debrief the day.
- Call your manager for help continually.
- Call corporate for support and guidance.
- Study your presentation until you know it front-to-back AND back-to-front.
- Practice everything, read and re-read, remember this is ALL NEW to you so take the time and become an expert. Like any professional, you must practice your craft to stay sharp.
- This business is FUN, you are here because one of our managers saw the potential in you, your first 90 days are critical to your future. The more you put in, the more you will get out.
- Fill out your 50 pointtracker and followup with people.
- Be the person who merchants can count on.
- Did I follow the presentation today? § Did I follow the 5 parts of the presentation?
- After each segment of the presentation, did I REVIEW, TRIAL CLOSE, AND use a TRANSITION phrase?
- Did I visualize belief of the sale before I walked thru the door?
- How many cold calls did I make today? (Guideline 15-30 a day)
- How many presentations did I make today? (Guideline 4-6 a day)
- Did I review my presentation today or did I listen to my tape?
- Did I work from 8 to 5? Did I work 8 hours today? Was I focused on the task at hand? Did I properly manage my time?
- Have I reviewed the actions that I took today and considered what I could have done better? Will I commit to making those changes in my actions tomorrow?
- Did I spend a few minutes today in my continuing education of our industry?
- It takes 40-50 selling appointments to get 10 sales.
- The sooner you pick up 40-50 statements, the sooner you get 10 sales.



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Anatomy of a Cold Call - 7 Steps to Winning

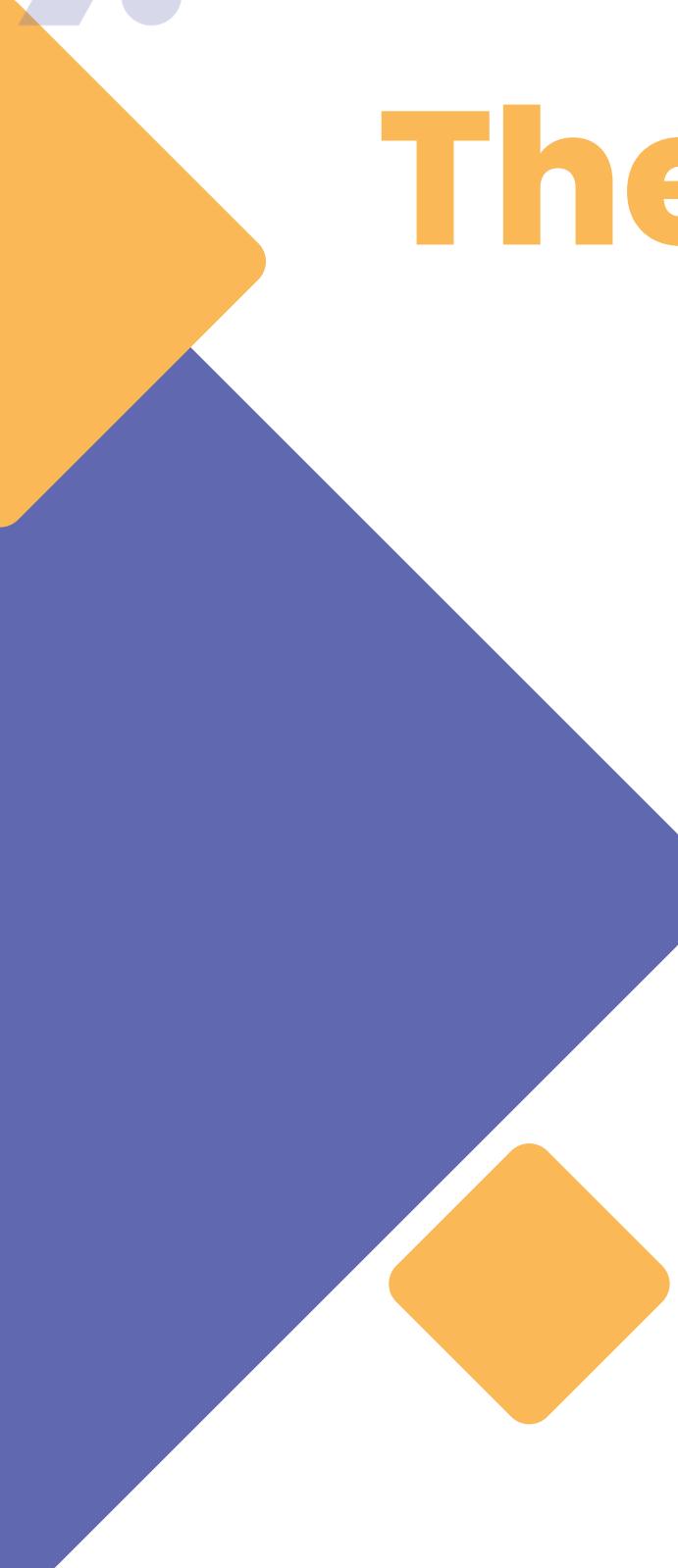


1. Rapport

Most Powerful – Touch and
Sight



The SEE Factors in Sales



Smile - it shows you're approachable and when the merchant smiles back they too become approachable.

Eye Contact - builds trust and respect. It's like building a bridge between you and your prospect.

Enthusiasm - builds impulse. If you're showing a lot of enthusiasm in a merchant will be inclined to live up to those expectations long enough for you to begin a dialogue. Make your merchant question, "why is he/she so motivated?"



Rapport - Establish Connection

The purpose of Connection Questions is... well... to connect with your prospect. They are designed to disarm the prospects – not alarm the prospects, like most salespeople do when they get into “sales mode”.

Within the first 7-12 seconds of every sales interaction, your prospects are subconsciously picking up on your verbal and non-verbal cues, triggering their brain to react in one of two ways: If you come across as aggressive, needy, and attached, and you don't know the right questions to ask, it triggers your prospect's brain to go into fight or flight mode.

This is where they try to get rid of you fast and say things like:
“I'm too busy now.”
“Can you call me back later?”
“I don't need it; we already have that.”

Especially when you are calling aged leads (i.e., leads that other salespeople are also calling), you will trigger them quickly if you don't disarm them from the start.

If you come across as neutral, calm, and detached—and ask the right questions— it triggers their brain to become so curious that they feel they have to engage. Suddenly, they want to open up to you as you might have something very important to them.

As sales professionals, we have to come across as detached from the expectations of making the sale. Instead, we need to refocus on whether our prospects have problems that we can actually solve.

Now, do I mean that you should get on a call and NOT make sales? No. Heck no.

Your goal is to make a sale on every call, but only for the people you can actually help.

The moment they feel like they are being sold is the moment they shut down.

It's not a numbers game if you have a strategy. Part 1

Fight or Flight Mode

- Defensive mechanisms triggered
- Tone **sounds** like a salesperson
- Objections

Anytime you hear “not interested,” “we’re good,” or “we already have somebody for that,” you are hearing a knee-jerk reaction based on defensive mechanisms in the brain.

You sound like every single salesperson who has ever called on them before and they instinctively shut you down, and instantly try to get rid of you.

Skills Game Strategy

- How to **trigger curiosity** in prospects mind – which **causes engagement**
- Pattern interrupts (You cannot use what everyone else says. e.g. be different)
- Familiar Tone – they feel like they know you
 - - e.g. Hey it's Bill Wise – how are you doing? and carry on the talk like know them or they should know who you are already. (it's all in the delivery of your voice and tone)
- Confused Tone – like you need a little bit of help – so they can come to your rescue. (only in the beginning of a cold call)

It's not a numbers game if you have a strategy. Part 2

Problem Statement: (Familiar Tone – confident verbal pace) “Hi, Bill ... Bill Wise, how ya doing? (Confused Tone – shuffling papers / slower tone) I am holding a copy of your _____. (e.g. **business summary report**, your business listing, advertisement, business card) and I was wondering if you could ... possibly help me our for a moment.”

(A **business summary report** is a report you can easily obtain online from a company like Dunn and Bradstreet (D&B), Zoominfo, Inc5000, Experian Business Reports, Data Axe Genie, or Seamless.AI – **the report itself isn't important** – audibly shuffling a couple blank pages has the same effect, it is simply the reason/excuse for your call and what you are using as a Pattern Interrupt. Your competition is not using the same words, phrases, and tonality.)

Disarm Phase: (don't be assumptive – you have to get them to let the guard down first – Downplaying and Disarming Statements) “Well and I'm not even sure it it makes sense for us to talk ... or ... I am not sure if you're the right person I should be talking to ... I called to see who would be **responsible** in your company for looking at any **possible hidden gaps** in your _____ that could be causing you to _____. Who should I be talking to about that?”

Gaps in your: Payments Technology, Payments Software, Payments Systems **Causing you to:** Continue Paying Fees, Absorb Processing Costs, Lose Revenue

Decision Maker Conversation: “Well I am not sure if it makes sense for us to talk ... I'm local and I work with business who have an interest in eliminating all their processing fees, you know those ridiculous fees you pay each month to a processing company, and after looking at your business it seemed very similar to a _____ I met with last week, my company handed me a report and had me call to see if you would be ... I don't know ... maybe **opposed** to having a brief conversation about the service. Would you be **against** talking about that? or Would be be unrealistic to talk about that ... eliminating unnecessary fees - if that makes sense in your business.” (Intentionally using negative phrasing so the merchant cannot just respond with no.)

That's great, **thank you for inviting me by**, I will be out on Wednesday at 2:15 PM to meet.

It's not a numbers game if you have a strategy. Part 3

Prospect: I am too busy right now, I'll call you back if I'm interested

Response 1 Prospecting Beginning of Conversation: (Get the prospect to **let their guard down** by agreeing with them.) "Oh yea, I only got a few minutes before my next appointment anyways. And just so you know, I'm not quite sure we can even help you yet... it might not even make sense for you to even have us call you back. I would have to understand probably a little bit more about what you guys are using for _____ and the results your getting from that. Because maybe you don't even need us. (Soft spoken lower voice - lean in to the words) For example, who do you use now for _____."

You must **DeFrame** (get them out of their way of thinking) and **ReFrame** to be able to move froward. Every prospect you speak with has a belief system or way of thinking called a "frame." We have to get them out of that frame and into a new way of thinking.

Prospect: Appreciate the info, I'll get back to you in the next few weeks if I'm interested.

Response 2 Prospecting Ending of Conversation (hidden objection): (Get the prospect to **let their guard down** by agreeing with them.) "Well it might be hard to randomly get ahold of me like that with my schedule..." (Raise your status) What I can do ... if it helps you ... if you have your calendar handy, I can pull up mine to book a specific time ... that way you don't have to chase me down or vice versa ... would that help you if I did that for you?" (**BEFORE trying to overcome the hidden objection you must get them to disarm and let their guard down.** The merchant needs to feel like you are either about to hangup the phone or you are about to leave.)

(Remember your training - **make the merchant qualify to you instead of you qualifying to them**. If you're viewed as an **expert** who has valuable information you wouldn't always be available. Always remember - in your mind - the statement you were taught in training - "Because of the information we discussed here today **I am probably going to be the single most important vendor who has ever walked though the front door of your business.**" This isn't the place to say this right now but, you should be humbly and confidently be personifying this frame of mind.)

"Now hey before I jump off the phone **or** before I head out ... **what was it that you were wanting go over in your mind**, just so I what questions you'll have when we talk on Wednesday?"

Alternative Question: "Now hey before I go ... this is between me and you ... it's off the record ... (playful tone) I'm not going to go post it on Facebook... (concerned tone) What's really holding you back from moving forward so you're able to _____ - (repeat back / plug-in whatever they said they wanted)." e.g. Eliminate your fees, update your technology, fix your reconciliation problems, receive your money the same day.



Anatomy of a Cold Call - 7 Steps to Winning



2. Differentiate

I can't stay



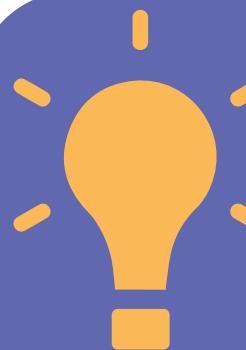
Interrupting the Expected Pattern

Opening Lines:

- I can't stay
- Sounds like I caught you at a bad time
- I'm not sure we should be talking
- I don't know if I am allowed to discuss this with you
- I don't know if your business would even be a good fit or could qualify for this program
- Look, I only have a minute - I'm have another meeting



Interrupting the Expected Pattern



Mini Up-Front Contract

- Is it okay if I spend a minute and tell you why I am here? Then we can decide if we should keep talking?

Use your 30-Second Commercial

- Who you are, What our company does, Provide 3-6 reasons others have done business with you.
Concerns over PAIN, Frustrated by **PAIN**, Problems with Pain.

“But I don’t know if you would have any of those issues?”



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Anatomy of a Cold Call - 7 Steps to Winning



3. Establish

Are you speaking to the
signer?



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Two Rules of Prospecting

1. Sell today and educate tomorrow.

- Don't give all your information up front
- Don't spill your candy in the lobby
- You are looking for **PAIN** on the first call



Two Rules of Prospecting

2. Use the “dummy-up” technique

- I'm sorry, I forgot...
- Let me see if I have the straight. (rephrase / restate)
- I don't understand
- Can you help me with that?
- Tell me more about -----
- Did you mean ----- ?
- That's a good question, let me get you the answer when I come back on ----- .



Anatomy of a Cold Call - 7 Steps to Winning

Compare/Contrast

Traditional Pricing
VS.
Dual Pricing

Disadvantages of Traditional Pricing

- ✗ EQUIPMENT COSTS
- ✗ INTERCHANGE FEES
- ✗ DAILY BATCH FEES
- ✗ TRANSACTION FEES
- ✗ STATEMENT FEES
- ✗ PCI FEES
- ✗ NON-COMPLIANCE FEES
- ✗ MONTHLY MINIMUMS
- ✗ CHARGEBACK FEES
- ✗ ACH REJECT FEES
- ✗ TIN MISMATCH FEES
- ✗ SEMI-ANNUAL RATE INCREASES
- ✗ UNPREDICTABLE COSTS

Advantages of Dual Pricing

0%

- ✓ FREE PROCESSING SYSTEM
- ✓ ELIMINATE ALL PROCESSING FEES
- ✓ SIMPLIFIES THE PAYMENT PROCESS
- ✓ TRANSPARENCY FOR CUSTOMERS
- ✓ CUSTOMER SATISFACTION

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Eliminate Discount Rates
Eliminate Transaction Fees

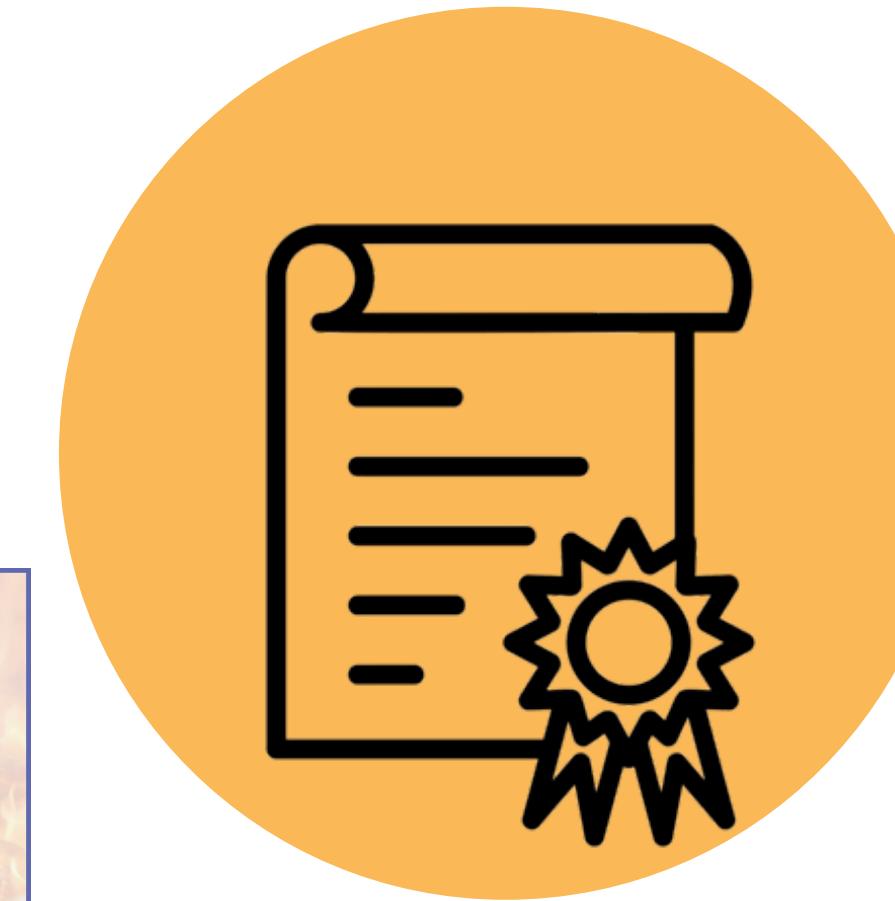
Interchange fees vary widely, starting from as low as 0.05% and \$0.22 for certain debit cards, and can exceed 3.15% and \$0.20, with many rates falling in between.

Processors may increase these fees by as much as an additional 2-3% and \$0.35 for each transaction.

Moreover, card brands impose several extra "junk" fees, which can be concealed within the discount rate or transaction fee such as:

- FILE TRANSMISSION FEE
- DIGITAL COMMERCE SERVICE
- ACQ ISA FEE
- INTERNL ACQUIRER FEE
- ACOR PROCESSOR FEES
- VS OFLN DB
- OTHER ITEM FEES
- DISC 1
- AUTHS & AVS
- BIN ICA FEE
- INTERCHANGE
- ACOR PROCESSOR FEES
- DATAWIRE
- DB DUES AND ASSESS
- AVS POS
- TRAN INTEGRITY FEE
- BATCH HEADER
- REGULATORY PRODUCT
- PCI NON COMP FEE
- DATA BREACH

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4. Declare

Value Proposition Declaration

Dual Pricing is Becoming Increasingly Common Everywhere

The greatest advantage of our Dual Pricing program is that the software automatically adjusts at the point of purchase, meaning NO CHANGES are required to your current operating methods.

POS screens showing dual pricing for POSspays, AB Gasoline, and a mobile payment interface.

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How much money will Dual Pricing put back in your pocket?

Standard Account	Dual Pricing Program	
volume	volume	
\$77,335	\$77,335	
processing fees	processing fees	
\$2,281/mo	\$0/mo	
\$27,372/yr	\$0/yr	
monthly savings \$2,232	yearly savings \$26,784	
Processing Volume	Monthly Savings	Annual Savings
\$25,000	\$800	\$9,600
\$35,000	\$1,120	\$13,440
\$45,000	\$1,440	\$17,280
\$55,000	\$1,760	\$21,120
\$65,000	\$2,080	\$24,960
\$75,000	\$2,400	\$28,800
\$85,000	\$2,720	\$32,640
\$95,000	\$3,040	\$36,480
\$105,000	\$3,360	\$40,320
\$115,000	\$3,680	\$44,160
\$125,000	\$4,000	\$48,000
\$135,000	\$4,320	\$51,840
\$145,000	\$4,640	\$55,680
\$155,000	\$4,960	\$59,520

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Declare – Problem Awareness Questions

Problem Awareness Questions help you better understand what your prospect's real problems are, the root causes of these problems, and how these problems are negatively affecting them.

As you ask Problem Awareness Questions, you build the gap from where your prospect is now to where they want to be.

Conventional sales wisdom tells us to be problem solvers. Except that 'being a problem solver' is not enough to give you a competitive advantage over other reps who are also working at selling the same prospects.

Problem-solving only really happens after they enroll in our service with you and you actually solve their problems.

To stand out and get that competitive advantage, you have to be a problem-finder. After all, you must find problems before you can solve them. And you find problems by asking the right questions, at the right time, with the right tonality.

It's essential to realize that most of your prospects don't even know they have a problem when they first talk to you.

If we can't help them find problems and have them emotionally engage with those problems, it's impossible for them to feel any need or urgency to buy from us.

Remember, Problem Awareness Questions help you and the prospect understand what their real problems are, the root cause of these problems, and how they're affecting them or will affect them.

These questions help answer the following: (You will ask as many of these questions as needed.)

On average, it's usually 3-4 questions, but sometimes a few more, depending on the answers you receive.

So, to me, it sounds like things are going 100% perfect for you. What would you change if you could?

Do you like what you're _____?

Do you like what you _____?

Do you want to_____?

What makes you feel like [Current Provider/Product]'s not enough, though?

What happened when they were trying to _____ it with _____? How often does this happen? How does that_____ impact you when this happens?

What happens if this stays the same_____?



Common Pain Points

PCI Compliance and Validation, Bounced Checks, Out of Area Checks, Payroll Checks, Back Office Processing, Recurring Billing, Accepting all brands, Pin Based Debit, Web Based Processing, Recurring Transactions, Interchange Management, Switching Companies, Bad Service, Rising Costs, Rate Increases, Lack of Answers, No Local Rep, No Service, Lack of Knowledge, Slow Transaction Times, Customer Loyalty, Cash Refunds, Need Capital.

These “Pain Points” will work in any business type. However, you will find many are specific to the industry type (e.g. Restaurants not being on small ticket rate or having slow transaction times) By prospecting you will find the common pains by industry, however, do not assume. ASK THE MERCHANT LOTS OF QUESTIONS!

The 30-Second Commercial should flow and not sound like a script just have a conversation.



30-Second Commercial

"Hi, I'm (Your First Name) ... (Your First and Last Name), how's it going? (With a hint of confusion and a slower cadence) Hey, I walked in from next door and I am hoping you could ... possibly help me out for a minute."

...Wait for their response...

I really can't stay long and I am not sure if you're the right person I should be talking to ... I stopped by to see **who here would be responsible** in your company for looking at any possible **hidden gaps** in managing your deposits and the interchange fees that you're paying that **could be causing you** to unnecessarily be overcharged by a large percentage, more so than you should be. Who should I be talking to about that?"

I am not sure if it makes sense for us to talk ... I'm local and I work with businesses who have an interest in eliminating all their processing fees, you know those expensive fees you pay each month to accept cards, my company handed me a report and had me call / stop by to see if you would be ... I don't know ... maybe opposed to having a brief conversation about the service. **Would you be against talking about that?** ... eliminating unnecessary fees - if that makes sense in your business.... I can't stay today but would you be open to a discussion on _____ or _____?

If they are still confused what you do...

I work with business owners every day and they're often surprised to hear that a simple update can completely eliminate their entire merchant processing bill. That usually means several thousand dollars every month. I was hoping you could clarify for me ... I wasn't quite sure, you're still paying fees when you take cards... right? **Would it be unrealistic to talk about that ... eliminating unnecessary fees - if that makes sense in your business?** I can't stay today but would you be open to a discussion on _____ or _____?

If the prospect is still hesitating...

Many of my clients initially faced challenges with increasing discount rates, transaction fees, and a lack of clarity around fees. Most everyone I have helped was frustrated with difficult reconciliation and not having their deposits the same day. My clients told me these issues led to concerns about losing customers to competitors, rising operational costs, and the fear of having to switch companies out of necessity. They said their frustrations were compounded by a lack of clear answers and insufficient support, leaving their staff without the necessary training to manage these systems effectively. **Would you be against talking about that?** Would you be open to a discussion on _____ or _____?

That's great, thank you for **inviting me back** next Wednesday. I will come meet with you at 2:15 p.m.



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Discovering Problems & Pain Questions:

Discovering Problems & Pain Questions:

- Can you be more specific? (Give me an example?)
- How long has this been a problem?
- What have you tried to do about that?
 - And did that work?
- How much do you think that cost you?
- How do you feel about that?
- Have you given up trying to deal with that?



Discovering Problems & Pain Questions:

Discovering Problems & Pain Questions:

How do you see the benefits of you actually solving this problem?

What's prevented you in the past from changing your situation?

What did you find? How did that work for you?

What's prevented you from making a change in the past?

What's preventing you from changing your situation?



Discovering Problems & Pain Questions:

Hey, Mr. Prospect, what happens if you don't solve the _____ soon?"

They might say something like:

"Well, it's going to keep costing us a lot in _____ and _____ expenses, and it's hurting our team's _____. "

Here's what's actually happening in the prospect's brain: as they're giving you that response, they're reminding themselves of the pain, the costs, and the risks of not taking action.

It's like a lightbulb goes on. Suddenly, the urgency to fix the problem becomes real to them.



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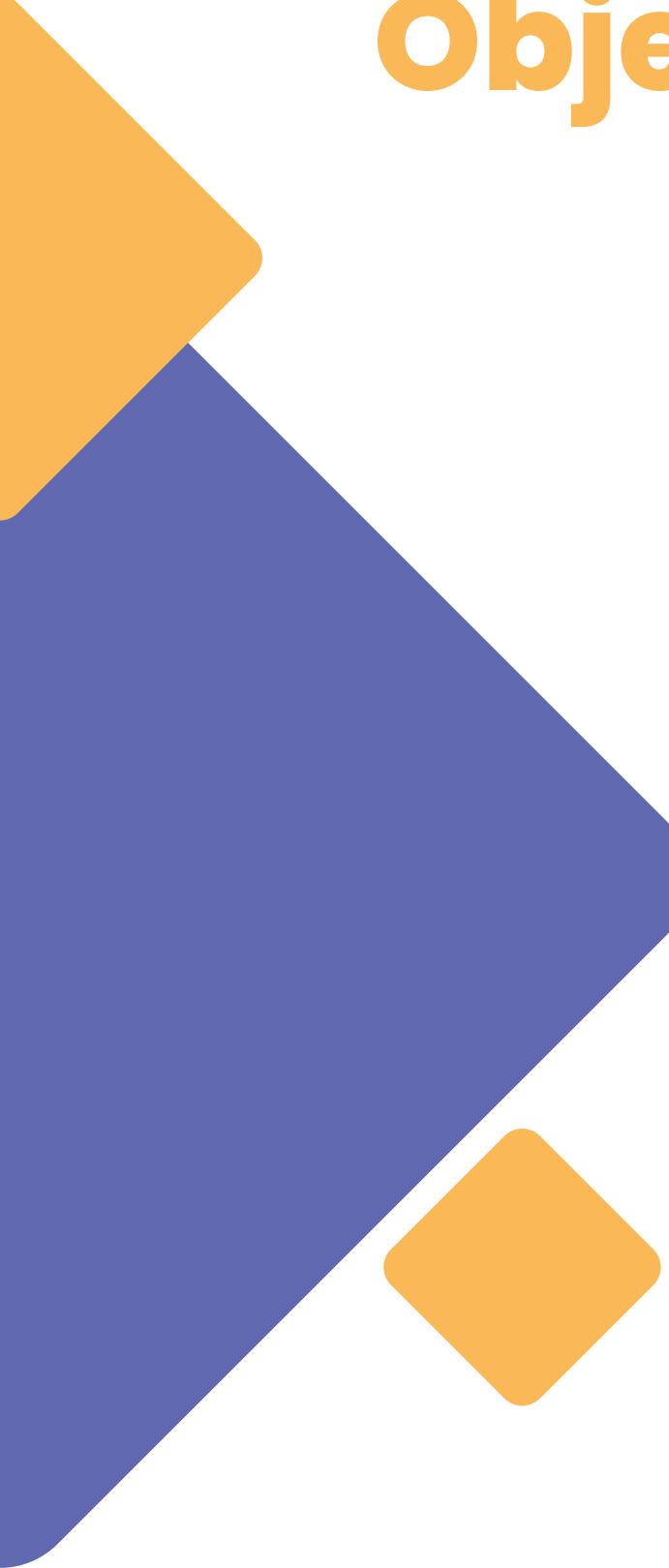
Anatomy of a Cold Call - 7 Steps to Winning



5. Overcome

Have rebuttals prepared

Objections - Solution Awareness Questions



Solution Awareness Questions get your prospect involved and causes them to emotionally attach themselves to solving their problem... And more importantly, solving the problem with you.

These questions get them to emotionally own their problems and start to see what their future will look like once all these newfound problems (that your questioning ability has allowed them to see for the first time) are solved.

There are **two parts** to Solution Awareness Questions:

The **first part** focuses on **what they have done in the past to solve these problems**. This gets them to see that, maybe, they haven't done all that much. It also brings home the realization as to how long it's been that they've had the problem or issue.

Solution Awareness Questions help them clarify for themselves what they are looking for in the ideal solution (which in turn helps you know how to position your solution in the best possible way in your presentation).

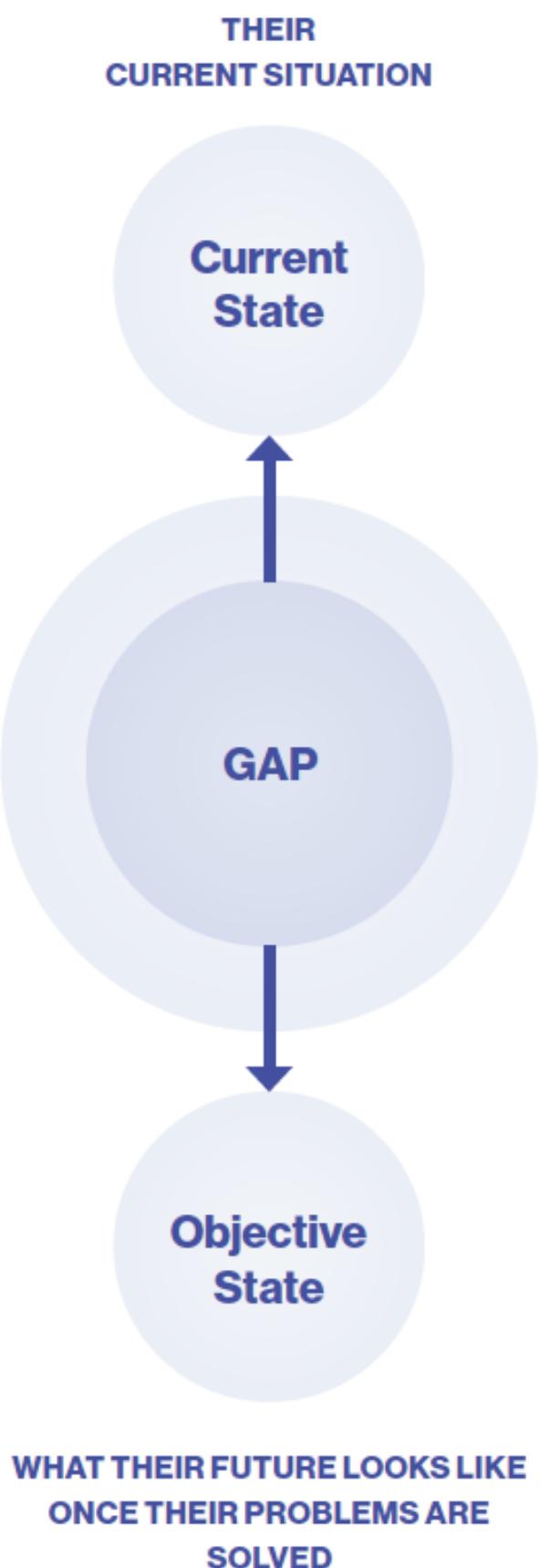
The **second part** focuses on **what their future will look like once their newfound problems are solved**.

So, circling back to the Situation Questions we went over earlier, these questions help your prospect look at their present situation. We call this their **"current state."**

Solution awareness questions, on the other hand, help your prospect see what their **future** looks like once the problems are solved.

This we call their **"objective state."** As in, how will their future reality look once the urgent problems you just helped them see very clearly in their mind are solved with your solution.

Objections – Solution Awareness Questions



What's the cost of not asking Solution Awareness Questions?

If you don't ask Solution Awareness Questions, your prospect will not be able to see what their future can look like with your solution, and they will feel no urgency to "buy now."

This causes uncertainty in their mind, which in turn triggers objections such as:

- "I want to think it over."
- "I need to keep looking around." "I need to do more research."
- "I don't have the money for this."
- "I need to pray about it."
- "I need to get quotes from other companies."
- "I need to talk to my spouse, my CPA, my mom (my uncle who lives in a van down by the river)..."

Then you start to rush headlong into "chase mode," trying to convince them to buy!

But when you ask Solution Awareness Questions correctly... You'll avoid these headaches and the conversation will be much smoother.

Negative Reverse Prospecting

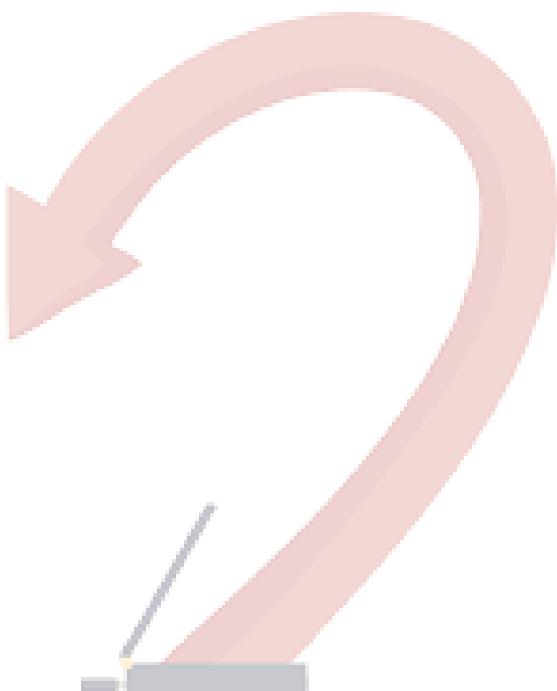
Do exactly the opposite of what your prospect expects you to do.

For every action there is an equal and opposite reactions.
To move the prospect back toward the selling process, follow these guidelines when a standard approach is not working:

If your prospect is positive, you go Negative

If your prospect is neutral, you go Negative

If your prospect is negative, you go even more Negative



Negative Reverse Prospecting

"I get the feeling that you have absolutely no interest in what I'm selling. Before I leave may I ask you one more question? Is it over?"

If no go back to the selling cycle.

If yes, say: "Now that it's over, can I stop being a sales person for a minute and be a consultant? It appears that no matter how do you satisfied you are with your current service provider that you've never consider our service. Is that right?"

If no go back to the selling cycle.



Negative Reverse Prospecting

Negative Reversal Role Play

Prospect: I don't know why you wasted your time coming by today. There's no reason we're going through changing credit card processors again.

Salesperson: You shouldn't. If I were you, I wouldn't even do business with me.

Prospect: I'm glad you agree.

Salesperson: That's because you've already made up your mind that if you ever did change processors again, you would have the exact same difficulties. I mean, that's the decision you've made, right?

Prospect: Well, I don't know if I've actually made that decision.

Salesperson: I appreciate that, but you probably should have. My guess is that even if I explained to you the steps we've taken to make sure that problem doesn't recur, you still wouldn't consider doing business again. Probably never!

Prospect: I'm not sure I would say, "never."

Salesperson: Oh, what would you say?

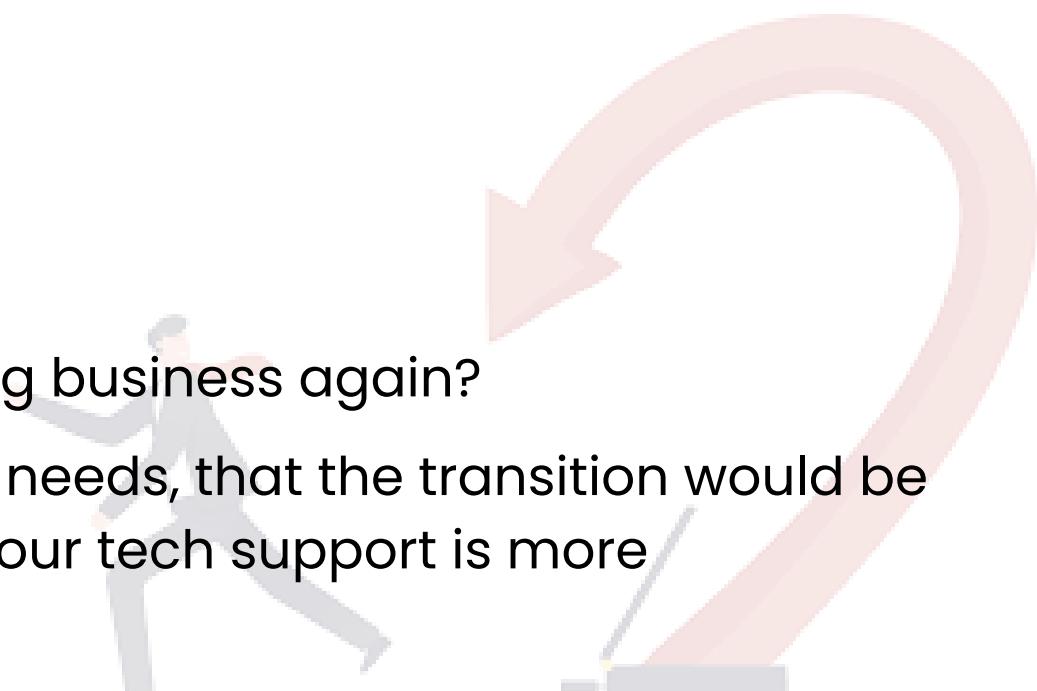
Prospect: I'd have to be convinced.

Salesperson: I probably couldn't do that.

Prospect: Maybe you can't. It's up to you whether or not you want to try.

Salesperson: Let's suppose I did try. What would you have to see or hear to be comfortable doing business again?

Prospect: Well, good question. You would have to prove to me that your system would meet my needs, that the transition would be free of problems, and that _____. You would also have to prove that your tech support is more accessible, how your QuickBooks integration works, and we would have zero down-time.



Common Prospecting Objections

- 1 - "I'm not interested."
- 2 - "I'm happy with my current merchant service provider."
- 3 - "I just changed processing companies very recently."
- 4 - "My credit card rates are so low OR I am already not paying any fees so you couldn't possibly save me any money."
- 5 - "I am already using a Dual-Pricing / Cash-Discount Program, and I am happy."
- 6 - "I'm with my local bank."
- 7 - "I'm in a contract, and I can't change for 2-years."
- 8 - "I can't make that decision, the owner is never here, our corporate office handles all the credit card processing."
- 9 - "My system is proprietary and cannot be reprogrammed."
- 10 - "Please just leave your business card or a brochure for me to look over later."
- 11 - "I don't want to charge my customers a fee when they pay with a card."
- 12 - "We're too busy this time of year to consider making any changes."



I'm not interested...

First ask yourself, what did you say to the merchant to cause them to be uninterested in you and your offering? Did you give the merchant a reason to want to talk to you?

What's your personal 30-Second Commercial?

Did you pique interest? Did you set the appointment or talk our way out of sale?

Did you use it? Did you make it 3rd party? Did you use three separate **PAIN** points?

Did you use visual aides to pique interest?

e.g. Pitch book page with 0%, Dual Pricing Flyers, Reference to other clients.

Did you say too much? Keep talking instead of setting the appointment?

e.g. I can't stay, have another meeting just stopped because I was next door.

Many times when the first thing the sales representative says is about rate, obtaining processing statements, saving money, or credit card processing, they will hear: "I'm not interested."

BE DIFFERENT, you have much more to offer!

Remember the five ways to increase profit in a business. 1. Increase Average Ticket, 2. Improve Sales Ratios, 3. Reduce Losses and Liabilities, 4. Guarantee Customers Return, 5. Cut Costs / Reduce Overhead.

We're Prepared to Be Your Processing Partner.

Grow, Build, and Continue to Prosper

- Personalized Local Support Dedicated to Meeting Your Unique Needs.
- Prioritize New Customers and Enhance Customer Retention
- Take Back Control of Your Processing and Increase Efficiency
- Enjoy New Revenue Streams and Additional Forms of Payment

Mitigate Risk, Limit Liability, and Ensure Compliance

- Support for Meeting PCI Compliance Requirements
- Ensure Compliance with Card Brand Rules
- Minimize the Risk of Chargebacks and Fraudulent Transactions
- Securely Encrypt and Tokenize Cardholder Data

Eliminate Fees and Simplify the Payment Process

- Keep Profit Margins Steady Without Raising Prices
- Win-Win: Provides Discounts to Customers Who Pay With Cash
- Eliminate Frequent Card Fee Increases and Uncertainty
- The Ability to Adapt Prices in Response to Market Fluctuations

Comprehensive Omni-Commerce Capabilities

- Detailed Reconciliation and Reporting at a Granular Level
- Cloud Virtual Terminal, Payments via Text & Email
- Seamless Integration with QuickBooks Accounting Software
- Establish a PCI Compliant Vault for Recurring Payments

Enhanced Cash Flow and Increased Profitability

- Access to Processing Sales Within 5-Minutes of Batch
- Priority Capital Revenue Advances Within Minutes
- Linked to External Bank Accounts for Effortless Deposit Transfers
- Pay Vendors Using a Debit Card, ACH, Check, and Virtual Cards

Referral Partner and Charity Initiatives

- Referral of up to \$250 Payable to Your Business or a Local Charity
- Support the Local Charity of Your Choosing With a Portion of the Fees

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Compare/Contrast Traditional Pricing vs. Dual Pricing

Disadvantages of Traditional Pricing	Advantages of Dual Pricing
<input checked="" type="checkbox"/> EQUIPMENT COSTS	<input checked="" type="checkbox"/> FREE PROCESSING SYSTEM
<input checked="" type="checkbox"/> INTERCHANGE FEES	<input checked="" type="checkbox"/> ELIMINATE ALL PROCESSING FEES
<input checked="" type="checkbox"/> DAILY BATCH FEES	<input checked="" type="checkbox"/> SIMPLIFIES THE PAYMENT PROCESS
<input checked="" type="checkbox"/> TRANSACTION FEES	<input checked="" type="checkbox"/> TRANSPARENCY FOR CUSTOMERS
<input checked="" type="checkbox"/> STATEMENT FEES	<input checked="" type="checkbox"/> CUSTOMER SATISFACTION
<input checked="" type="checkbox"/> PCI FEES	
<input checked="" type="checkbox"/> NON-COMPLIANCE FEES	
<input checked="" type="checkbox"/> MONTHLY MINIMUMS	
<input checked="" type="checkbox"/> CHARGEBACK FEES	
<input checked="" type="checkbox"/> ACH REJECT FEES	
<input checked="" type="checkbox"/> TIN MISMATCH FEES	
<input checked="" type="checkbox"/> SEMI-ANNUAL RATE INCREASES	
<input checked="" type="checkbox"/> UNPREDICTABLE COSTS	

0%

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How much money will Dual Pricing put back in your pocket?

Processing Volume	Monthly Savings	Annual Savings
\$25,000	\$800	\$9,600
\$35,000	\$1,120	\$13,440
\$45,000	\$1,440	\$17,280
\$55,000	\$1,760	\$21,120
\$65,000	\$2,080	\$24,960
\$75,000	\$2,400	\$28,800
\$85,000	\$2,720	\$32,640
\$95,000	\$3,040	\$36,480
\$105,000	\$3,360	\$40,320
\$115,000	\$3,680	\$44,160
\$125,000	\$4,000	\$48,000
\$135,000	\$4,320	\$51,840
\$145,000	\$4,640	\$55,680
\$155,000	\$4,960	\$59,520

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I'm happy with my current merchant service provider...

What did you say to get this response? Did it sound something like this:

"Hi, how are you today? My name is and I'm with XYZ Credit Card Processing Company. Can I have a moment of your time? I am talking to merchants about lowering their credit card processing costs, and I was wondering if I could get a copy of your merchant statement so I can drop off a proposal next week. Then when you have some time you can review it and call me to sign you up for our service. Sound good?"

If you're using the above pitch you will close sales, but not as many and not as profitable than if you use a different approach. Stick with PAIN points, make them 3rd party and provide a real benefit and solution for the merchant. Present value added services and ancillary products; you will have plenty of time to discuss rate later. Focus on building a relationship and "local in-person service" to break down the wall and set the appointment. Plug the holes left by your competition.



I just changed processing companies very recently...

I hear that a lot, but many of the businesses I talk to have some of these issues.. None of these issues may apply to you, but it might give you an idea of what I do...

Some of my clients used to have problems with _____. They had concerns over _____ and were frustrated by _____. "pause" ... Based upon what I just said did you hear anything that would lead you to believe we should keep talking? ... If yes, go back to the sales cycle. If no ...

"I get the feeling that you have absolutely no interest in what I am selling. Before I leave may J ask you one more question? Is it over." If no, go back to the selling cycle.

If yes, say: "Now that it's over, can I stop being a salesperson for a minute and be a consultant? It appears that no matter that no matter how dissatisfied you are with your current service provider that you'd never consider our service. Is that right?"



My credit card rates are so low OR I am already not paying any fees so you couldn't possibly save me any money...

What did you say to hear this? Did you lead with rate?

Did the merchant automatically assume you are a Merchant Services Salesperson? Did you get thrown in the category with all the others before you?

- May I ask you a question? Has a low rate ever helped you obtain new customers or guarantee your existing customers will return?
- I didn't think so, but I thought I'd ask.. I don't suppose you have ever been upset because...

PAIN PAIN. PAIN (Find it or create it.)

I am already using a Dual-Pricing / Cash-Discount Program, and I am happy...

When do you receive your bankcard deposits? Would it benefit you to have access to them immediately - within five minutes?

There have been a lot of changes to the programs that offset fees. Recently the Card Brands - particularly Visa, issued new rules regarding these programs. Would you be interested to have a review to ensure you are in compliance with the rules so that you don't accidentally expose your business to fines or penalties?

What else does your processor offer you? Having no fees is great but, what about also including:

- ✓ Support for Meeting PCI Compliance Requirements
- ✓ Ensure Compliance with Fee Regulations Card Brand Rules
- ✓ Detailed Reconciliation and Reporting at a Granular Level
- ✓ Cloud Virtual Terminal, Payments via Text & Email
- ✓ Referral of up to \$250 Payable to Your Business or a Local Charity

- ✓ Minimize the Risk of Chargebacks and Fraudulent Transactions
- ✓ Securely Encrypt and Tokenize Cardholder Data
- ✓ Seamless Integration with QuickBooks Accounting Software
- ✓ Establish a PCI Compliant Vault for Recurring Payments.
- ✓ Support the Local Charity of Your Choosing With a Portion the Fees.

- ✓ Personalized, Local Support Dedicated to Meeting Your Unique Needs.
- ✓ Prioritize New Customers and Enhance Customer Retention
- ✓ Access to Processing Sales Within 5-Minutes of Batch
- ✓ Priority Capital Revenue Advances Within Minutes

- ✓ Take Back Control of Your Profits and Increase Efficiency
- ✓ Enjoy New Revenue Streams and Additional Forms of Payment
- ✓ Linked to External Bank Accounts for Effortless Deposit Transfers
- ✓ Pay Vendors Using a Debit Card, ACH, Check, and Virtual Cards.

I'm with my local bank...

Who is your local bank? That is an excellent bank. They can receive deposits directly from our systems. In fact, we are not in competition with your bank and prefer you continue and grow your existing relationship with them.

With our service you would remain a customer with your local bank. Here is what we have found with our existing merchants, many of them were able to receive more favorable terms with their bank after they started using our services because of increased deposits from cash, checks, credit card and gift card sales.

Now some of our current merchants processing with us used to have problems with _____ .. None may apply to you, but it might give you an idea of what I do...

I'm in a contract, and I can't change for 2-years...

What do you mean, I'm not sure I understand? ... Pause ...

I'm really glad you brought that up, almost all of my current accounts were in previous agreements. Some of my merchants also had concerns over _____ and were frustrated by _____. They also had problems with _____.

Do any of these apply to you?

What happens if you don't do anything about this, though... you keep losing the revenue in your business... and now you can't even get _____?

Would you like my help? Do you want to keep living with that pain in your _____ (business)... if you... if you didn't have to?

Set the appointment, get a couple recent months processing statements and return for a full presentation. Don't spill all your candy in the lobby! Call your manager for assistance, an existing processing agreement is not an obstacle to the sale, there are many ways to overcome it. Most of the time you don't have to do anything about it to close the sale.

I can't make that decision, the owner is never here, our corporate office handles all the credit card processing...

- 1 - "I'm not interested."
- 2 - "I'm happy with my current merchant service provider."
- 3 - "I just changed processing companies very recently."
- 4 - "My credit card rates are so low OR I am already not paying any fees so you couldn't possibly save me any money."
- 5 - "I am already using a Dual-Pricing / Cash-Discount Program, and I am happy."
- 6 - "I'm with my local bank."

My system is proprietary and cannot be reprogrammed...

What happens if you don't do anything about this... they keep raising your processing rates every year like they have... and now you're losing net revenue... still having to pay your bill every month... but the bill is more than three times what it is now... and now you're limited your income and stifling the growth of your business....?

Do you want... to have to keep being FORCED to pay the RATE HIKES... if you... if you didn't have to?

Please just leave your business card or a brochure for me to look over later...

What information would you like me to leave you? What is the most important thing you would like to see?

One of the biggest problems that people have when they come to us is they don't know how to _____ don't understand how to _____ having issues with_____ ...

Which causes them to _____ ... consequences (go over the consequences)

So the way we solve that for our clients like you is we_____ ... (go over how our service or program solves this part of the problems)

And what they mean to you is _____ and _____ (repeat back to the advantages and benefits of what it will do for them or mean for them once its' solved)

So as you can see, unfortunately, there is no information in a brochure that will answer all the specific questions you have. I'll be happy to come back and show you everything you want to see.

Merchants do not actually use the Information you leave and call back. If anything, they show it to your competitor.
"Please leave some information." is NOT a valid objection. If necessary, just follow up again **in-person** a few days later.

UP-FRONT CONTRACT

Purpose of the meeting – Prospect's Agenda & Expectations – Salespersons's Agenda and Expectations

Time Required – Possible Outcomes of the Meeting

I don't want to charge my customers a fee when they pay with a card...

OBJECTION: "I don't think my customers will like paying more to use their card. I think it will hurt my business."

Rep: I can tell you that only about 1 out of every 50 business owners who implement this program find it's not the right fit. Their customers don't like it. That's only about 2% of the time. It's important for you to know, Mark, you could be that 2%. We SHOULD talk about that.

Obviously, I don't think you're going to be that 2%. But, let's assume you are. Here's what will happen.

1st thing is I want to make sure we can agree on one thing. Can you agree that your customers have a CHOICE in how they pay for your goods?

I'll prepare two written proposals for you.

The first one is simple – I'll wipe out your credit card processing costs and you will only pay \$64.95 per month no matter how much you process.

- The second proposal will be traditional processing. Assuming Dual Pricing does not work when you try it, please understand I am not going to lock you in any long-term agreement or anything. I will make it very easy for you to return to traditional processing if Dual Pricing is not a good fit. And, I'm still going to save you money. In fact, I'll give it to you almost at cost, just as a thank you for trying the program.

Thus, there are two basic approaches for you on this, Mark:

1. Would you be comfortable to try Dual Pricing in hopes you are the 98% whose customers are fine and who save a fortune, knowing you can switch to traditional processing if you need to?
2. Or would you feel more comfortable switching to traditional processing with someone like me, knowing that as Dual Pricing becomes more popular in the community, you could always flip a switch to do Dual Pricing and eliminate your fees?

Next Objection. "I think I am going to stay where I am for now"

However, here's the thing – not only do I really want your business, I love getting phone calls and emails from my clients 2-3-4 months after implementing this program, assuring me they got maybe four complaints over the course of three months and already saved \$12,000! I live for that; that's what I personally do.

I'm giving you my word – my personal guarantee – if this program negatively impacts your business in any way and you feel like it's not a good cost exchange (keep in mind, there's a 98% chance that's not going to happen), I will drive out here the same day if needed. I'll swap that terminal, turn off that feature, or whatever I need to do to get you back to traditional processing. I'll take care of it, so there won't be any lasting issues. **If I'm personally willing to give you my guarantee and knowing you have a 98% chance of saving all that money, are you at least willing to give it a chance? What do you say?**"

With that strategy, you make the merchant say "no" to you. Susan already said "no" to Dual Pricing; now make her say "no" to you. You'll find merchants will then either turn you down cold or give you the real objection.

We're too busy this time of year to consider making and changes...

Oh yeah, and I've only got a few minutes before my next appointment anyways, and just you know, ... I'm not quite sure we can even help you yet. It might not even make sense for you to even have us call you back.

I'd have to understand probably a little bit more about ... kind of what you guys are using now for managing your deposits and the interchange fees and the results you're getting from that because maybe you don't even need us ... for example who do you guys use for eliminating your processing or do you still get a bill for accepting cards?

You know those expensive fees you pay each month to accept cards, my company handed me a report and had me call / stop by to see if you would be ... I don't know ... maybe opposed to having a brief conversation about the service. Would you be against talking about that? ... eliminating unnecessary fees - if that makes sense in your business.... I can't stay today but would you be open to a discussion on ----- or -----?

If they are still confused what you do...

I work with business owners every day and they're often surprised to hear that a simple update can completely eliminate their entire merchant processing bill. That usually means several thousand dollars every month. I was hoping you could clarify for me ... I wasn't quite sure, you're still paying fees when you take cards... right? Would it be unrealistic to talk about that ... eliminating unnecessary fees - if that makes sense in your business? I can't stay today but would you be open to a discussion on ----- or -----?

If the prospect is still hesitating...

Many of my clients initially faced challenges with increasing discount rates, transaction fees, and a lack of clarity around fees. Most everyone I have helped was frustrated with difficult reconciliation and not having their deposits the same day. My clients told me these issues led to concerns about losing customers to competitors, rising operational costs, and the fear of having to switch companies out of necessity. They said their frustrations were compounded by a lack of clear answers and insufficient support, leaving their staff without the necessary training to manage these systems effectively. Would you be against talking about that? Would you be open to a discussion on ----- or -----?

(consider flipping this right back in the from of a question. I see why you'd say that, but aren't the fees highest this time of year?)



Anatomy of a Cold Call - 7 Steps to Winning



6. Commitment

Set the appointment and
get out!



Commitment - Sales Presentation Phase

Ladies and gentlemen, please make sure your seat backs and tray tables are in their full upright position. Make sure your seat belt is securely fastened and all carry-on luggage is stowed underneath the seat in front of you or in the overhead bins. Thank you.

SIMPLE & SECURE PAYMENT PROCESSING SOLUTIONS



PCBancard

Strategic Relationship Discussion Grow, Build, Continue to Prosper

BUSINESS BACKGROUND & EXISTING PROVIDER

Understanding the fundamentals of your business operations, life-cycle, including operational objectives, current payment methods, and the timeframe for receiving funds, is crucial for planning growth and efficiency.

CURRENT PAYMENT METHODS & PROCESSING ENVIRONMENT

Staying updated with payment technology is essential. Knowing whether payments are accepted through terminals, POS systems, or gateways can help identify areas for efficiency improvements.

EQUIPMENT & SOFTWARE

FEEDBACK / WISHLIST Consumers want to be able to move seamlessly between channels, without any hiccups or inconsistencies. To achieve this, merchants need to have a strong omnichannel presence with consistency across all channels. And the bigger the merchant, the greater the expectation.

FUNDS & DEPOSITS AVAILABILITY / ACCOUNTING ENVIRONMENT

The speed at which funds are received can affect cash flow and operational efficiency. Understanding whether funds come in next day, two days, or four days is vital for financial planning.

SEAMLESS DATA MANAGEMENT & EMBEDDED PAYMENTS

Capture touchpoints across all different channels to capture data and preferences of consumers and focus marketing dollars and resources to maximize sales.

COMMUNITY INVOLVEMENT & INTERESTS

Does the business participate in any local charities or organizations? Many customers and employees are looking for companies that share their values and making a positive impact in the world. By supporting charities, businesses can show that they are committed to making a difference and can help attract and retain top talent and customers.

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Up-Front Contracts

- What is an Up-Front Contract
- How do I create an Up-Front Contract?
- Getting a commitment with an Up-Front Contract.
- When do I use an Up-Front Contract?



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Up-Front Contracts

The 5 steps to an Up-Front Contract

1. Purpose of the Meeting
2. Prospect's Agenda and Expectations
3. Salesperson's Agenda and Expectations
4. Time needed for the meeting
5. Possible Outcomes of the Meeting



Up-Front Contracts



- 1. Setting the Agenda for the meeting:**
Find out what is important to your prospect.

- 2. An agenda gives both you and the prospect the opportunity to ask questions:**
Set the ground rules for the meeting.

- 3. A strong Up-front Contract provides that each sales call has an end result:**
Set the end result up-front.



Up-Front Contracts



4. A strong Up-Front Contract give you and the prospect the opportunity to say NO if there isn't a good fit.

If we both decide this is not a good fit it's ok to say NO.



5. A strong Up-Front Contract gives the prospect the opportunity to say YES if there is a fit.

Make your prospect feel comfortable with a YES

Since the prospect has agreed to say YES or NO up front, this avoids "Let me think it over..."



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Anatomy of a Cold Call - 7 Steps to Winning

SIMPLE & SECURE PAYMENT PROCESSING SOLUTIONS

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"When you process with PCBancard you get all the features of working with a local company that knows your name."

Why Choose PCBancard?

- Full-service technology-driven Merchant Services Independent
- US-based company offering local representation, top-of-the-line technology, and stellar customer service to all of our business owners.

Compare/Contrast Traditional Pricing vs. Dual Pricing

Disadvantages of Traditional Pricing	Advantages of Dual Pricing
<ul style="list-style-type: none"> EQUIPMENT COSTS INTERCHANGE FEES DAILY BATCH FEES TRANSACTION FEES STATEMENT FEES PCI FEES NON-COMPLIANCE FEES MONTHLY MINIMUMS CHARGEBACK FEES ACH REJECT FEES TIN MISMATCH FEES SEMI-ANNUAL RATE INCREASES UNPREDICTABLE COSTS 	<p>0%</p> <ul style="list-style-type: none"> FREE PROCESSING SYSTEM ELIMINATE ALL PROCESSING FEES SIMPLIFIES THE PAYMENT PROCESS TRANSPARENCY FOR CUSTOMERS CUSTOMER SATISFACTION <p>Your In-Person Service Advocate</p> <p>LOCAL PERSONALIZED SERVICE UPDATES TO NEW TECHNOLOGY FREE TRAINING AND INSTALLATION RECONCILIATION ASSISTANCE ONGOING PAYMENTS CONSULTING CONSISTENT FOLLOW-UP</p> <p>Your Payment Consultant</p> <ul style="list-style-type: none"> Expert Account Manager for payments advice and mentorship Payment Integrator Specialists for increased customer retention strategies Risk guidance to reduce chargebacks and provide better handling of disputes Dedicated Tech Support and troubleshooting <p>BBB Rating & Accreditation</p> <p>INC 500 PRIVATE COMPANY Accredited Since 4/26/2011 Years in Business: 15</p>

How much money will Dual Pricing put back in your pocket?

Standard Account	Dual Pricing Program
volume \$77,335	volume \$77,335
processing fees \$2,281/mo	processing fees \$0/mo
\$27,372/yr	\$0/yr
monthly savings \$2,232	yearly savings \$26,784

Processing Volume Monthly Savings Annual Savings

Processing Volume	Monthly Savings	Annual Savings
\$25,000	\$800	\$9,600
\$35,000	\$1,120	\$13,440
\$45,000	\$1,440	\$17,280
\$55,000	\$1,760	\$21,120
\$65,000	\$2,080	\$24,960
\$75,000	\$2,400	\$28,800
\$85,000	\$2,720	\$32,640
\$95,000	\$3,040	\$36,480
\$105,000	\$3,360	\$40,320
\$115,000	\$3,680	\$44,160
\$125,000	\$4,000	\$48,000
\$135,000	\$4,320	\$51,840
\$145,000	\$4,640	\$55,680
\$155,000	\$4,960	\$59,520



7. Return

Be on time, and make a full-presentation!

Simplified Dual Pricing Statement

No Junk, Hidden, or Bogus Fees

Customized Services Proposal

Free Equipment: Terminal Point-of-Sale, & Cloud POS

Dejavo P1 iPOSpay Terminal

Cloud POS A user-friendly

D1 BUNDLE + PS BUNDLE retail/quick serve restaurants.

Eliminate Discount Rates Eliminate Transaction Fees

Interchange fees vary widely, starting from as low as 0.05% and \$0.22 for certain debit cards, and can exceed 3.15% and \$0.20, with many rates falling in between.

Moreover, card brands impose several extra "junk" fees, which can be concealed within the discount rate or transaction fee such as:

- FILE TRANSMISSION FEE
- DIGITAL COMMERCE SERVICE
- ACQ ISA FEE
- INTERNL ACQUIERER FEE
- ACQR PROCESSOR FEES
- VIS OFLN DB
- OTHER ITEM FEES
- DISC 1
- AUTHS & AVS
- BIN ICA FEE
- INTERCHANGE
- ACQR PROCESSOR FEES
- DATAWIRE
- DBS DUES AND ASSESS
- AVS FEE
- TRAN INTEGRITY FEE
- BATCH HEADER
- REGULATORY PRODUCT
- PCI NON COMP FEE
- DATA BREACH

Customer Receipt

Card Price vs Cash Price

Above is an illustration of Dual Pricing on a Dejavoo P1 Terminal with a \$100 transaction.

Dual Pricing is Becoming Increasingly Common Everywhere

The greatest advantage of our Dual Pricing program is that the software automatically adjusts at the point of purchase, meaning NO CHANGES are required to your current operating methods.

iPOSpay screenshots showing various POS terminals and receipts.

AB Gasoline screenshot showing fuel prices.

Scan to learn more about the P1 online

Dual Pricing in Action

Dual Pricing means you have NO LINE ITEM and NO PERCENTAGE DISCOUNT. It is simply the listing of two prices: A Cash price and a Card price, or in the case of Card Not Present, a Card Price and an ACH Price.

Customer Receipt

Card Price vs Cash Price

Customer Receipt

Customer Receipt

Never ask for Referrals ask for Introductions! Broke people ask for Referrals - Successful people Introduce

At some point in time the value you receive from me will equal more than the investment, at that time is it OK for me to ask you for some Introductions?

When you setup the introduction ask the merchant, "Do you think they would rather have a cold call from me or a warm introduction from you?"

Then use: S. O. D. A. R. (Situation, Opportunity, Decision, Advice and Results)

There is a reason why I called - OR - There is something I wanted to talk with you about.

S: I see you and I in a similar situation (30-Second Commercial Concept) both of us have been frustrated with ... concerned about ... under pressure because ...

O: I have / had an opportunity to work with _____, who is _____.

D: I made a decision to work with _____, because I believe he/she/they could help me with ... (Pain bullets from above).

A: After working with _____ for _____ (define time frame if any) I've been thinking/following his/her/their advice and I'm seeing ...

R: (Adjective) results. So far I've seen (specifically define results.) I know that if not for _____, I would not be having these results.

(Declarative Parental Tone) You should talk with _____.

(The Question) Are you open to having a conversation with _____?

Take Action - Make it Real - Tackle It

Get a big enough "WHY" to do something, and you will figure out how to accomplish it.

Momentum - Do something little immediately. Example: Go out tomorrow and prospect until you set five appointments.

Use the power of incantations: When you state a phrase over and over again, out loud using your entire body in the emotional state you want to feel, you will literally condition your mind and body to experience it.

You can't just get rid of a negative belief toward prospecting, you have to REPLACE IT. Choose to replace it with positive beliefs by saying to yourself, "I'm the absolute best there is at what I do. I'm great at prospecting. People love to talk to me and do business with me. I will set five appointments today. I will go back and return to close all five sales."

Take massive action and totally immerse yourself in prospecting for the next six months.

Start Your Day Early (Get your worm!)

During the work week Monday thru Friday, when the alarm goes off don't hesitate, train yourself to jump out of bed immediately with energy and start moving. Emotion and Passion comes from motion!

Be on your first prospecting call or appointment at 8:00 a.m. Intentionally get started early so you can take advantage what other salespeople are too lazy or fail to do. You can meet the morning with opportunity and be rewarded.

**God gives every bird a worm,
but he does not throw it into the nest.**

Get going early and get an advantage on everyone else.

Train Your Mind for Success

Start each morning by dedicating 15–30 minutes to reading or listening to positive sales-related content. Consider classics such as How To Win Friends & Influence People by Dale Carnegie, Think & Grow Rich by Napoleon Hill, or Mastering Influence by Anthony Robbins. You might also explore Facebook Master Groups or Jeremy Miner's 7th Level NEPQ courses. Continuously learn and practice new techniques, stay updated, and **revisit your training until you're proficient enough to teach others.**

In the evenings, spend 30 minutes before bed reviewing your presentation book, listening to sales training audio CDs, accessing the material on the PCBancard Partner Training Portal, rehearsing your 30-Second Commercial, and updating your objection and rebuttal book. **Record your practice sessions and playback to assess your tonality and cadence.**

Be conscious of the company you keep and how it affects your success. The saying "misery loves company" holds truth. Many people's lives mirror the expectations set by their peers, so be sure to **limit your time with negative and unproductive individuals.**

Benefits of Prospecting Success

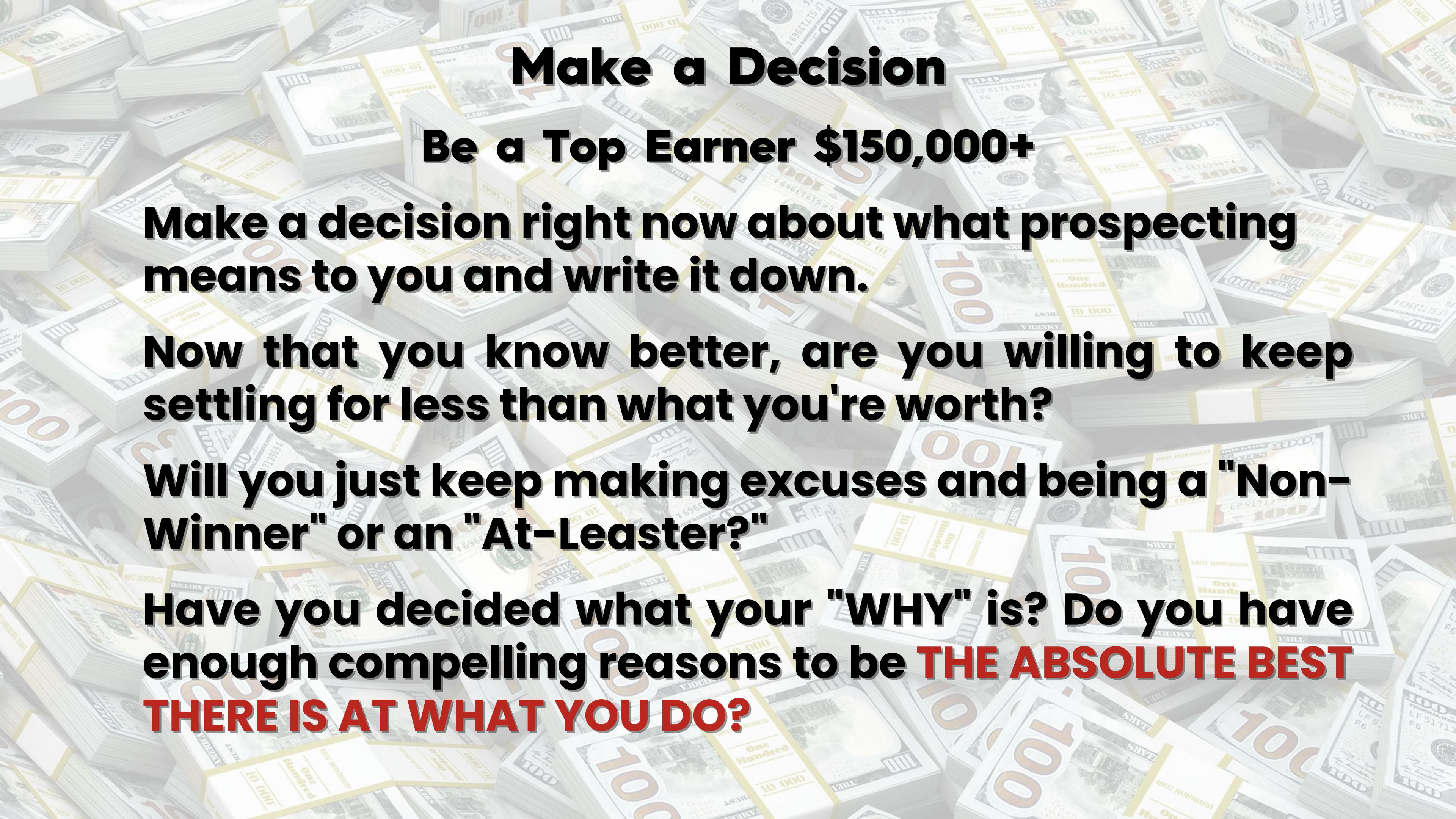
Recapping what we have discussed:

- You cannot fail at prospecting unless you fail to prospect.**
- Create a plan and take massive action!**
- Use Up-Front Contracts when prospecting.**
- Practice and use your 30-Second Commercial.**
- Follow PCB's Detailed Sales Process.**
- Remember, you have many talking points other than just credit card processing and rates, be creative!**
- Don't spill your candy in the lobby. Remember to "Dummy Up" on sales calls.**
- Use incantations to overcome a negative attitude or belief.**
- If your competition is doing it STOP doing it immediately.**

One Time Does NOT Equal Mastery

- You must review, practice and immediately implement and apply this material to be successful.**
- After one week, you will only retain 2-3% of this training.**
The ideas will help, but only if you continue to go back over them again until they are a natural part of your daily activity and you own them.
- To fully master prospecting it will take many months of dedicated hard work and daily action. If you're not earning \$150,000+ in commission and residual selling merchant services, you have not mastered prospecting.** Unrelated past experience is meaningless. You must set it aside and be willing to learn new industry specific techniques.
- Share your success stories. Call them in to your Sales Manager's voice mail - Share them on the FaceBook Group so that we may pass them along to all of your peers within the entire organization.**

"Practice does not make perfect. Only perfect practice makes perfect." ~ Vince Lombardi



Make a Decision

Be a Top Earner \$150,000+

Make a decision right now about what prospecting means to you and write it down.

Now that you know better, are you willing to keep settling for less than what you're worth?

Will you just keep making excuses and being a "Non-Winner" or an "At-Leaster?"

Have you decided what your "WHY" is? Do you have enough compelling reasons to be **THE ABSOLUTE BEST THERE IS AT WHAT YOU DO?**



Thank You

YOU WILL ROCK THIS!

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