

### Print Dialog Opened

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OPPORTUNITY

64

per year (\$3,547/month)

**4.67%**

Current Rate

**1.54%**

True Interchange

**0.03%**

With Dual Pricing

## \$ Cost Breakdown

Monthly Volume	\$76,455	Transactions	237
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True Interchange	\$1,077.97
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Assessments	\$98.63
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<b>True Wholesale Cost</b>	<b>\$1,176.60</b>
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Current Total Fees	\$3,567.00
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Processor Markup	\$2,390.40 (3.13%)
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## © PCBancard Options

RECOMMENDED

### Dual Pricing Program

Customer pays 3.99% service fee for card transactions

Monthly Cost	\$20.00
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Effective Rate	0.03%
<b>Monthly Savings</b>	<b>\$3,547</b>
<b>Annual Savings</b>	<b>\$42,564</b>

### Interchange Plus

True interchange + 0.20% + \$0.10/txn

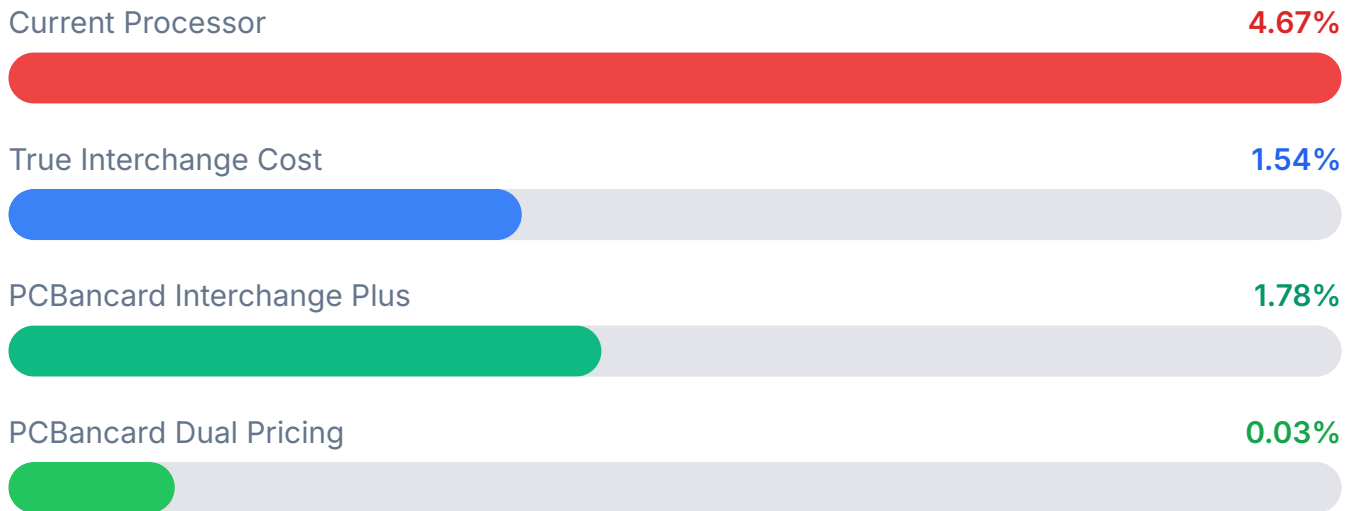
Total Monthly Cost **\$1,363.21**

Effective Rate **1.78%**

**Monthly Savings** **\$2,204**

**Annual Savings** **\$26,445**

## Rate Comparison



## Issues Found (2)

### Extremely high effective rate

**\$1,656/mo**

4.67% is well above industry average of 2.5%

## Excessive processor markup

\$1,434/mo

Processor is adding 3.13% above wholesale cost

## Sales Talking Points

Opening

Questions

Dual Pricing

IC Plus

Objections

Closing



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

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

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

### Key Facts:

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

## Value Propositions

### Transparent Interchange-Plus Pricing

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

### **No Junk Fees**

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

### **Free PCI Compliance Assistance**

We help you complete your PCI questionnaire at no additional cost

### **Free Terminal with Dual Pricing**

Dejavoo P1 or P3 terminal included with our free equipment program

### **No Long-Term Contract**

Month-to-month agreement with no early termination fees

### **US-Based Support**

Real people answering the phone, not overseas call centers

### **Next-Day Funding Available**

Get your money faster with next-day deposit options

### **Dual Pricing Program**

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

## **AI-Enhanced Insights**

### **Statement Summary**

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

## Custom Talking Points

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

## Personalized Closing

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

## 🎯 Competitor Intelligence

### Known Issues

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

## Competitive Talking Points

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