

MAXIMUM SAVINGS OPPORTUNITY

\$48,639

per year (\$4,053/month)

2.75%

Current Rate

1.53%

True Interchange

0.04%

With Dual Pricing

Agent PDF

Includes all sales talking points, AI insights, and competitor intelligence

\$ Cost Breakdown

Monthly Volume	\$149,923	Transactions	406
True Interchange			\$2,106.53
Assessments			\$193.40
True Wholesale Cost			\$2,299.94
Current Total Fees			\$4,118.21
Processor Markup			\$1,818.27 (1.21%)

🎯 PCBancard Options

RECOMMENDED

Dual Pricing Program

Customer pays 3.99% service fee for card transactions

Monthly Cost	\$64.95
Effective Rate	0.04%
Monthly Savings	\$4,053
Annual Savings	\$48,639

Interchange Plus

True interchange + 0.20% + \$0.10/txn

Total Monthly Cost	\$3,100.16
Effective Rate	2.07%

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Rate Comparison

Current Processor

2.75%

True Interchange Cost

1.53%

PCBancard Interchange Plus

2.07%

PCBancard Dual Pricing

0.04%

Issues Found (3)

Excessive processor markup

\$1,091/mo

Processor is adding 1.21% above wholesale cost

Above-average effective rate

\$1,120/mo

2.75% is higher than typical retail rate

Unexplained fees

\$377/mo

\$754.21 in unexplained "other" fees require itemized breakdown

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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

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