

MAXIMUM SAVINGS OPPORTUNITY

**\$38,907**  
per year (\$3,242/month)

**3.32%**  
Current Rate

**1.59%**  
True Interchange

**0.07%**  
With Dual Pricing

## \$ Cost Breakdown

Monthly Volume	\$99,683	Transactions	402
True Interchange			\$1,453.27
Assessments			\$128.59
<b>True Wholesale Cost</b>			<b>\$1,581.86</b>

<b>Current Total Fees</b>	<b>\$3,307.19</b>
Processor Markup	\$1,725.33 (1.73%)

## 🎯 PCBancard Options

### RECOMMENDED

#### Dual Pricing Program

Customer pays 3.99% service fee for card transactions

Monthly Cost	\$64.95
Effective Rate	0.07%
<b>Monthly Savings</b>	<b>\$3,242</b>
<b>Annual Savings</b>	<b>\$38,907</b>

#### Interchange Plus

True interchange + 0.20% + \$0.10/txn

Total Monthly Cost	\$2,130.47
Effective Rate	2.14%
<b>Monthly Savings</b>	<b>\$1,177</b>
<b>Annual Savings</b>	<b>\$14,121</b>

## Rate Comparison

Current Processor

3.32%

True Interchange Cost

1.59%

PCBancard Interchange Plus

2.14%

PCBancard Dual Pricing

0.07%

### Issues Found (4)

#### Very high effective rate

\$815/mo

3.32% is significantly above industry average

#### Excessive processor markup

\$1,035/mo

Processor is adding 1.73% above wholesale cost

#### High PCI compliance fee

\$99/mo

\$99 PCI fee is excessive. PCBancard includes PCI compliance.

#### High monthly fee

\$40/mo

\$49.95 monthly fee could be reduced

## 🗨 Sales Talking Points

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

Right now, you're paying an effective rate of 3.32% - that's \$3,307.19 per month in processing fees.

Based on your volume and card mix, your TRUE interchange cost is only 1.59%.  
That means you're paying 1.73% in markup to your current processor.

I can show you how to save \$3,242.24 per month - that's \$38,906.88 per year."

### Key Facts:

- ✔ Your monthly volume: \$99,682.53
- ✔ Average ticket: \$247.97
- ✔ Current effective rate: 3.32%
- ✔ True interchange cost: 1.59%
- ✔ Processor markup: 1.73% (\$1,725.33/mo)
- ✔ You're overpaying by: \$1,725.33/month
- ✔ Annual savings available: \$38,906.88

## 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

Brickworks Dental is severely overpaying for credit card processing with a 3.32% effective rate on \$99,683 monthly volume. With an average ticket of \$248 and only 1.59% in true interchange costs, they're paying \$1,725 monthly in unnecessary processor markup - that's over \$20,700 annually in pure profit to their current processor.

### Custom Talking Points

- ✧ With 402 monthly transactions at \$248 average ticket, you're the perfect candidate for dual pricing - dental patients already expect convenience fees, and you'll save \$3,242 monthly
- ✧ That \$99 PCI fee you're paying is pure profit for them - I'll help you complete the compliance questionnaire in 10 minutes and eliminate that fee forever
- ✧ Your current processor is making \$20,700 annually in pure markup from your practice - that's enough to hire a part-time hygienist or upgrade equipment
- ✧ At 3.32% effective rate, you're paying more for processing than most businesses pay in merchant cash advance rates - something is seriously wrong
- ✧ With your excellent payment profile as a dental practice, you should be seeing rates under 2% on interchange-plus pricing, not over 3%

### Personalized Closing

Dr. [Name], here's what this means for Brickworks Dental: Right now, you're paying \$3,307 monthly - that's \$39,686 annually - in processing fees. With our dual pricing program, you'd pay just \$65 monthly, saving you \$38,907 this year. That's enough to cover a dental assistant's full salary, upgrade equipment, or simply improve your practice's profitability. I can have you processing with these savings within 48 hours, and we handle all the setup, signage, and staff training. The only question is: what would be the best use of that extra \$3,242 every month in your practice?

## 🎯 Competitor Intelligence

### Known Issues

- ⚠ Many processors use tiered or bundled pricing that hides true costs
- ⚠ Long-term contracts with auto-renewal are common
- ⚠ PCI fees and other monthly charges add up

### Competitive Talking Points

- ✔ "Let's compare your actual costs to true interchange - processors love to add hidden margin"