



PCBancard LLC is a registered ISO of Pinnacle Bank, a Tennessee bank, dba Synovus Bank, Columbus, GA, Fifth Third Bank, N.A., Cincinnati, OH, Wells Fargo Bank, N.A., Concord, CA, and Citizens Bank, N.Y.

# Who is PCBancard?



PCBANCARD is a full-service Merchant Services ISO (Independent Sales Organization). We don't like to toot our own horn, but we're an INC. 5000 company and a leader in the Merchant Services Industry. As one of the first companies in the country with a VS/MC approved Dual Pricing Program, we pride ourselves in being able to help businesses fight back against ever-rising credit card processing fees.

**WE ARE DEDICATED TO BEING THE MERCHANT SERVICES PROVIDER YOU CAN COUNT ON.**

We're a US-based company offering local representation, top-of-the-line equipment, and stellar customer service to all of our business owners. We offer:

- DUAL-PRICING & TRADITIONAL PROCESSING
- POINT OF SALE SYSTEMS
- CASH ADVANCE
- PCI COMPLIANCE MANAGEMENT
- NEXT DAY FUNDING
- INSTANT FUNDING
- MARKETING SERVICES
- GIVEBACK TO CHARITY THROUGH YOUR PROCESSING

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



**Pamela Kutoroff**  
Local Payments Expert and  
Trusted Business Advisor  
(973) 949-1499  
[pamela@pcbancard.com](mailto:pamela@pcbancard.com)



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## 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

Contact me to get started.



#### STEP 2

Get approved in just a few hours.



#### STEP 3

Access funds in 1 - 3 days.

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pcbancard.com | 888-537-7332



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# PAY \$0 TO PROCESS

Stop losing money every time your customer swipes their card.



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## BENEFITS OF THE DUAL PRICING PROGRAM

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### Traditional Processing Statement

#### Total Fees

Interchange Fees	\$1,131.77
Card Processing Fees	\$199.51
Card Brand Assessment	\$105.74
Other Fees	\$322.43

**Total Fees charged to Merchant \$1759.45**

### Dual Pricing Processing Fees with P Terminal

Total Program Fees	\$64.95
Interchange Fees	\$0.00
Card Processing Fees	\$0.00
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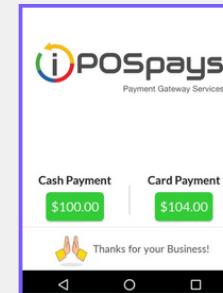
## PAY \$0 TO PROCESS CREDIT CARDS

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## NEW TECHNOLOGY AVAILABLE!

PCBancard offers the latest equipment pre-programmed with the Dual Pricing Program. Here's how Dual Pricing works on our P Series Terminal by Dejavoo:

### Example of \$100 Transaction with DUAL PRICING



### Customer Receipt



### Android P Series Terminal and iPOSspays Gateway



- No-Charge terminal when you process with the Dual Pricing Program
- Comes with the iPOSspays portal - a powerful tool comes with your P-Series Terminal, simplifying payment processing and giving you the power to run your business from anywhere.



### SCAN THE CODE

Scan the code to discover how businesses like yours save thousands on card fees every month!



### Monte Barrow

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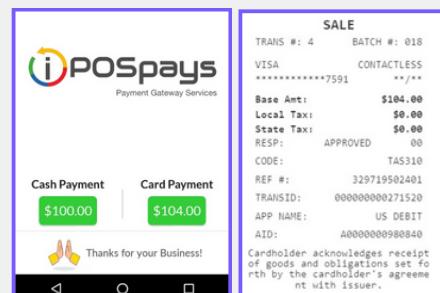
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## EXCELLENT FOR AUTO SALES & SERVICE



We serve hundreds of dealerships and auto service centers across the U.S. saving them thousands every month with our Dual Pricing Program and Dejavoo P series terminals.

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#### P1 Counter Top Terminal

- Placed free for 30 days

#### iPOSpay Portal

- \$10/month

#### Dual Pricing Program Fee

- \$64.95



**Dejavoo**  
an iPOS systems company



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to learn more about the powerful P1 Terminal by Dejavoo

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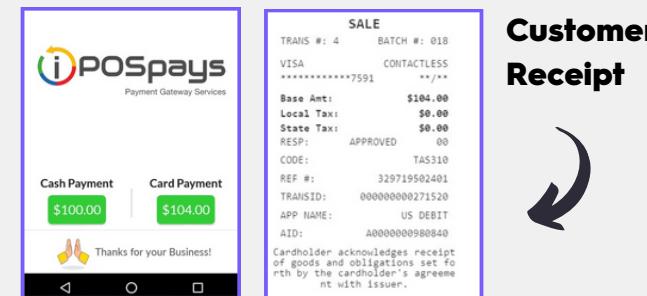
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Local Payments Expert  
(901) 277-7674  
monte.barrow@pcbancard.com



# PAY \$0 TO PROCESS

Stop losing money every time your customer swipes their card.



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## BENEFITS OF THE DUAL PRICING PROGRAM

- PCBancard's Dual Pricing Program allows merchants to offer a "card price" and a "cash price".
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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.

### Traditional Processing Statement

#### Total Fees

Interchange Fees	\$1,131.77
Card Processing Fees	\$199.51
Card Brand Assessment	\$105.74
Other Fees	\$322.43

**Total Fees charged to Merchant \$1759.45**

### Dual Pricing Processing Fees with P Terminal

Total Program Fees	\$64.95
Interchange Fees	\$0.00
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IPOSpays Portal Fee	\$10.00

**Total Fees Charged to Merchant \$74.95**

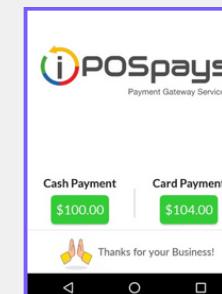
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## NEW TECHNOLOGY AVAILABLE!

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**Example of  
\$100  
Transaction  
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**Customer  
Receipt**



### Android P Series Terminal and iPOSspays Gateway

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**Pamela Kutoroff**  
Local Payments Expert  
Trusted Business Advisor  
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