




AVENTUS
Payments made easy

**SALES
TRAINING**



- PRE-CALL KNOWLEDGE**
- MERCHANT SERVICES FACTS**
- PRODUCT TRAINING**

DAILY GOAL FACTS

- Any agent can book 3 qualified appointments within 3 hours or get 5 qualified appointments booked on any given day. So you are never out of the game. It has happened many times before. It will continue to happen. Even if it's the last hour you can still make it happen.
- The average 'booked appointment' has several 'objections' before you make a positive impression and book the appointment. remember that! Logical rebuttals are the KEY to making a positive impression which will always lead to a qualified booked appointment.
- Negative energy is contagious, keep it to yourself and don't be negative at all. While you dial = you smile!! Energy will make or break performance. Stay confident and remain conversational.
- An impression is made on every call, either you book a qualified appointment or you just got hung up on.
- Understand that you are offering a product that completely eliminates ALL of the merchants processing fees. This is one of the biggest business expenses that the merchant has to pay every month. Understanding how to leverage this product will lead to a successfully booked appointment.
- Bottom line in the field of 'appointment setting' success is stemmed from how strong your impression is. Remember booking an appointment is creating a positive impression so the merchant is comfortable in reviewing the outside sales agents presentation. how smart your presentation all depends on your confidence and logical rebuttals. Practice your script! Know your rebuttals! Be confident on every call.

DAILY GOAL FACTS

- It is proven that the longer you keep the person on the phone, the greater your odds of selling. This means your average time per pitch should be 3 minutes, minimum. Average time per set appointment is usually 6 minutes. You should always transition to making a positive impression and booking a qualified appointment.
- 3 qualified booked appointments a day, minimum, should be your goal when you walk in the door every day. This goal will be the gateway to really making money. All agents should work every day. All agents should work until they reach at least 3 qualified booked appointments a day, even if it means working harder, making more calls. The “whatever it takes” (WIT) mentality is how you will be successful.

MERCHANT SERVICES **FACTS**

- Merchant services is an important part of the business. It is another cost they are paying just like other aspects of the business. (Insurance, rent, payroll, other vendors) In fact it is one of the biggest expenses to the business owner.
- Merchant pay Visa/MC/Disc/Amex to process & accept, debit/credit cards at their location.
- Average size merchant will process \$12,000 in credit/debit card volume monthly. Our Target merchant is a small to medium size business. (mom and pop retail shops.)
- Overall processing costs can vary between (2.25% - 5.00%). Average processing cost to many merchants is 3%.
- These overall costs are referred to as an effective rate. Making it easy for a merchant to understand the bottom line. (\$10,000 in processing volume/\$300 in processing fees = 3% effective rate)
- Processing costs takes away from the profit margin on their sales. Most merchants don't understand the Merchant Processing Service (*Merchant services, Credit card processing, Merchant payments, Payment Acceptance*) as it's complex because of the hundreds of different rates %, transaction costs, per item fees, monthly service fees.

MERCHANT SERVICES FACTS

- Merchants receive a Merchant Processing Statement (Merchant statement) every month
- Merchant statements have no personal information on them. It basically shows the volume processed and the costs.
- Merchants are always looking to save money for their business and cut costs. Merchants are always getting a rate review on all aspects of their business such as insurance, energy, utilities, products and other vendor providers. Merchants are accustomed to provide their current bill for review to accomplish a side by side comparison of potential savings.
- Obtaining a statement gives us the experts, the opportunity to present a detailed comparison of rates (*side by side comparison, side by side analysis, line by line/apples to apples proposal*)
- There is no obligation and no cost to the merchant to get a free quote and a better understanding of where they are currently at and where they can be at tomorrow by switching over to Red Payments.
- A comparison can be completed within 10 minutes. A merchant at no cost can find out how much money they can save and what additional benefits and features they can receive.
- A statement is usually about 3-6 pages long. A merchant can email, fax, scan and send pics of a statement.

MERCHANT SERVICES STATEMENT EXAMPLES

Heartland
A Global Payments Company

Merchant Statement

Statement Date:	05/31/2018
Statement Period:	05/01/2018 - 05/31/2018
DBA Name:	
Merchant Number:	
Store Number:	

Heartland is committed to fair dealings and full disclosure. We continue to pass through 100% of the Durbin savings.

*** Contact Information ***

Customer Service:
Heartland InfoCentral:
<https://infocentral.heartlandpaymentsystems.com>
Heartland Payment Systems
One Heartland Way
Jeffersonville, IN 47130

This Is Not A Bill

HPS Deposits & Fees At A Glance

Visa Deposits:			\$18,414.74
	Less Visa Pass-thru Interchange & Fees:	\$269.38	
	Total Visa Pass-thru Interchange & Fees:	\$269.38	
MasterCard Deposits:			\$6,310.40
	Less MasterCard Pass-thru Interchange & Fees:	\$132.79	
	Total MasterCard Pass-thru Interchange & Fees:	\$132.79	
American Express Deposits:			\$3,255.12
	Less American Express Pass-thru Fees:	\$65.71	
	Total American Express Pass-thru Fees:	\$65.71	
Discover Deposits:			\$3,770.44
	Less Discover Pass-thru Interchange & Fees:	\$74.73	
	Total Discover Pass-thru Interchange & Fees:	\$74.73	
Debit Deposits:			\$5,894.98
	Less Debit Network Pass-thru Fees:	\$29.66	
	Total Debit Network Pass-thru Fees:	\$29.66	
	Less Heartland Payment Systems Processing Fees:	\$303.88	
	Less Other Processing and One-Time Fees:	\$0.00	
	Total Processing and One-Time Fees:	\$303.88	
Total Deposits:			\$37,645.68
Total Credit Card Fees:			\$876.15

HEARTLAND PAYMENT SYSTEMS

WELLS FARGO
P.O. Box 6600, Hagerstown, MD 21741-6600

YOUR CARD PROCESSING STATEMENT


Page 1 of 5

THIS IS NOT A BILL

Statement Period: 06/01/18 - 06/30/18

Merchant Number:

Customer Service:



Page 1	Total Amount Submitted	\$13,252.59
Page 3	Chargebacks/Reversals	0.00
Page 3	Adjustments	0.00
Page 3	Fees	-\$312.36
Total Amount Processed		\$12,940.23

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Date Submitted	Submitted Amount	Chargebacks/Reversals	Adjustments	Fees	Amount Processed
06/01/18	\$1,455.87	0.00	0.00	0.00	\$1,455.87
06/02/18	\$27.22	0.00	0.00	0.00	\$27.22
06/03/18	\$1,031.64	0.00	0.00	0.00	\$1,031.64
06/06/18	\$130.87	0.00	0.00	0.00	\$130.87
06/07/18	\$57.89	0.00	0.00	0.00	\$57.89
06/08/18	\$190.25	0.00	0.00	0.00	\$190.25
06/09/18	\$2,898.97	0.00	0.00	0.00	\$2,898.97
06/10/18	\$494.76	0.00	0.00	0.00	\$494.76
06/13/18	\$676.15	0.00	0.00	0.00	\$676.15
06/14/18	\$223.93	0.00	0.00	0.00	\$223.93
06/15/18	\$1,523.75	0.00	0.00	0.00	\$1,523.75
06/16/18	\$528.25	0.00	0.00	0.00	\$528.25
06/17/18	\$394.38	0.00	0.00	0.00	\$394.38
06/20/18	\$654.27	0.00	0.00	0.00	\$654.27
06/21/18	\$814.59	0.00	0.00	0.00	\$814.59
06/22/18	\$92.01	0.00	0.00	0.00	\$92.01
06/23/18	\$485.74	0.00	0.00	0.00	\$485.74
06/24/18	\$672.28	0.00	0.00	0.00	\$672.28
06/27/18	\$218.84	0.00	0.00	0.00	\$218.84
06/28/18	\$80.00	0.00	0.00	0.00	\$80.00


WELLS FARGO

MERCHANT SERVICES STATEMENT-EXAMPLES

CURRENT COMPANY RATE			
Description	Volumes	Current Rates	Fees
Regulated Debit	\$6,073.19	1.59%	\$96.56
Unregulated Debit	\$472.85	1.69%	\$7.99
Qualified Volume	\$4,659.39	2.24%	\$104.37
Mid Qualified Surcharge	\$75.00	2.89%	\$2.17
Rewards	\$6,459.67	3.13%	\$202.19
Non Qualified Surcharge	\$4,351.18	3.14%	\$136.63
Transaction Fee Credit	23	\$0.10	\$2.30
Transaction Fee Debit	10	\$0.20	\$2.00
Assesment Fees	Yes	\$34.25	\$34.25
Monthly Fees	Yes	\$11.00	\$11.00
Interchange Plus	\$22,181.28	0.00%	\$0.00
Estimated Current Fees			\$599.46

0% UNLIMITED PROCESSING PROGRAM			
Description	Volumes	Current Rates	Fees
Regulated Debit	\$6,073.19	0.00%	\$0.00
Unregulated Debit	\$472.85	0.00%	\$0.00
Qualified Volume	\$4,659.39	0.00%	\$0.00
Mid Qualified Surcharge	\$75.00	0.00%	\$0.00
Rewards	\$6,459.67	0.00%	\$0.00
Non Qualified Surcharge	\$4,351.18	0.00%	\$0.00
Transaction Fee Credit	23	0.00%	\$0.00
Transaction Fee Debit	10	0.00%	\$0.00
Assesment Fees	Yes	0.00%	\$0.00
Misc Charges	Yes	\$0.00	\$0.00
Interchange Plus	\$0.00	0.00%	\$0.00
Estimated Proposed Monthly Fee			\$0.00

COMPARISON OF RATES



AVENTUS
Payments made easy

Page 1 of 1

Processing Month: 06-18

Association Number:

Merchant Number:

Routing Number:

Deposit Account Number:

Business Name

Address

Amount Deducted:

\$.00

Plan Summary

Plan Code	Number of Sales	Amount of Sales	Number of Credits	Amount of Credits	Net Sales	Average Ticket	Disc P/I	Disc %	Discount Due
VS	04	3,965.30	00	.00	3,965.30	991.33	.000	3.830	151.87
VD	02	599.05	00	.00	599.05	299.53	.000	3.830	22.94
VB	00	.00	00	.00	.00	.00	.000	3.830	.00
MC	00	.00	00	.00	.00	.00	.000	3.830	.00
MD	00	.00	00	.00	.00	.00	.000	3.830	.00
MB	01	441.95	00	.00	441.95	441.95	.000	3.830	16.93
AM	01	2,495.76	00	.00	2,495.76	2,495.76	.000	3.830	95.59
DS	00	.00	00	.00	.00	.00	.000	3.830	.00
DD	00	.00	00	.00	.00	.00	.000	3.830	.00
DZ	00	.00	00	.00	.00	.00	.000	3.830	.00
DJ	00	.00	00	.00	.00	.00	.000	3.830	.00
DB	00	.00	00	.00	.00	.00	.250	.000	.00
**	08	7,502.06	00	.00	7,502.06	937.76			287.33

Deposits

Day	Reference Number	Tran Code	Plan Code	Number of Sales	Amount of Sales	Amount of Credits	Discount Paid	Net Deposit
08	90001010001	D	T	01	.01	.00	.00	.01
12	90001020001	D	T	01	.01	.00	.00	.01
19	90001050001	D	T	01	1,065.89	.00	40.82	1,025.07
20	90001060002	D	T	01	599.04	.00	22.94	576.10
22	90001070002	D	T	02	3,081.38	.00	118.02	2,963.36
24	90001080002	D	T	02	2,755.73	.00	105.55	2,650.18
Deposit Totals				8	7,502.06	.00	287.33	7,214.73

Discount Due	287.33
Discount Paid	287.33
Amount Deducted	.00

OUR STATEMENT EXAMPLE

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FOR TRAINING PURPOSES ONLY

KNOW YOUR **PRODUCT**

- We provide 0% Credit Card processing services. We will always beat their current fees. We offer a \$500 guarantee that we will have a better and cheaper offer than they currently have.
- We are compatible to most POS (*point of sale*) computer system that high end stores and restaurants have. We also offer various POS systems as well as the most up to date and compliant terminals. (retail countertop, wireless, mobile)
- More biggest competitive advantage is that we provide a 0% Processing Program. All other processing companies do not have this program. We are always putting emphasis on this program since it is so unique. Merchants have never heard about it since it is a brand new offering.
- This is a breakthrough in our industry as the Visa/Mastercard Settlement Act passed allowing merchants to pay 0% for their processing costs. Merchant now have an option if they want to bypass paying credit card processing fees. Something they have always wanted for over 40 years but were not allowed to by rules.

TRADITIONAL PROCESSING	0% PROCESSING PROGRAM
Amount Submitted: \$41,677.23	Amount Submitted: \$41,677.23
Fees Charged: \$1,458.92	Fees Charged: \$0.00
Total Amount Funded to Merchants Bank :	Total Amount Funded to Merchants Bank :
\$40,218.31	\$41,677.23

KNOW YOUR **PRODUCT**

MERCHANT BENEFITS



Next Day Funding:
Including AMEX



Latest Equipment
Technology



Free
Supplies



Current Contract
Buyout



0% Credit Card Processing
Program



Merchant Cash
Advance

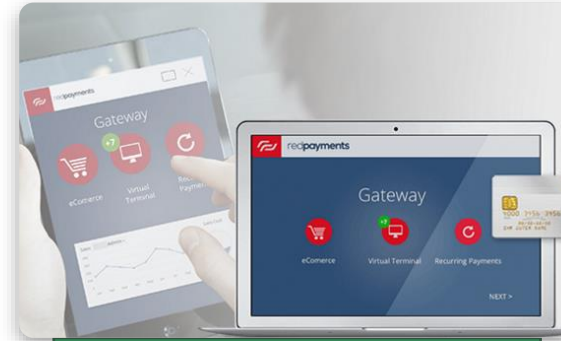
KNOW YOUR **PRODUCT** **EQUIPMENT OPTIONS**



**Countertop
Terminals**



**Wireless
Terminals**



**Online
Gateway**



**Mobile
Payments**



State of the art
technology



PCI
compliant



EMV ready



Highest
security



Apple Pay/NFC
functionality

KNOW YOUR **PRODUCT** **EQUIPMENT OPTIONS**



POS Station



POS Mobile



POS Mini



POS Go

Full array of POS
products perfect for:



Restaurant Solutions
(Full menu build)



Retail Solutions
(Full menu build)

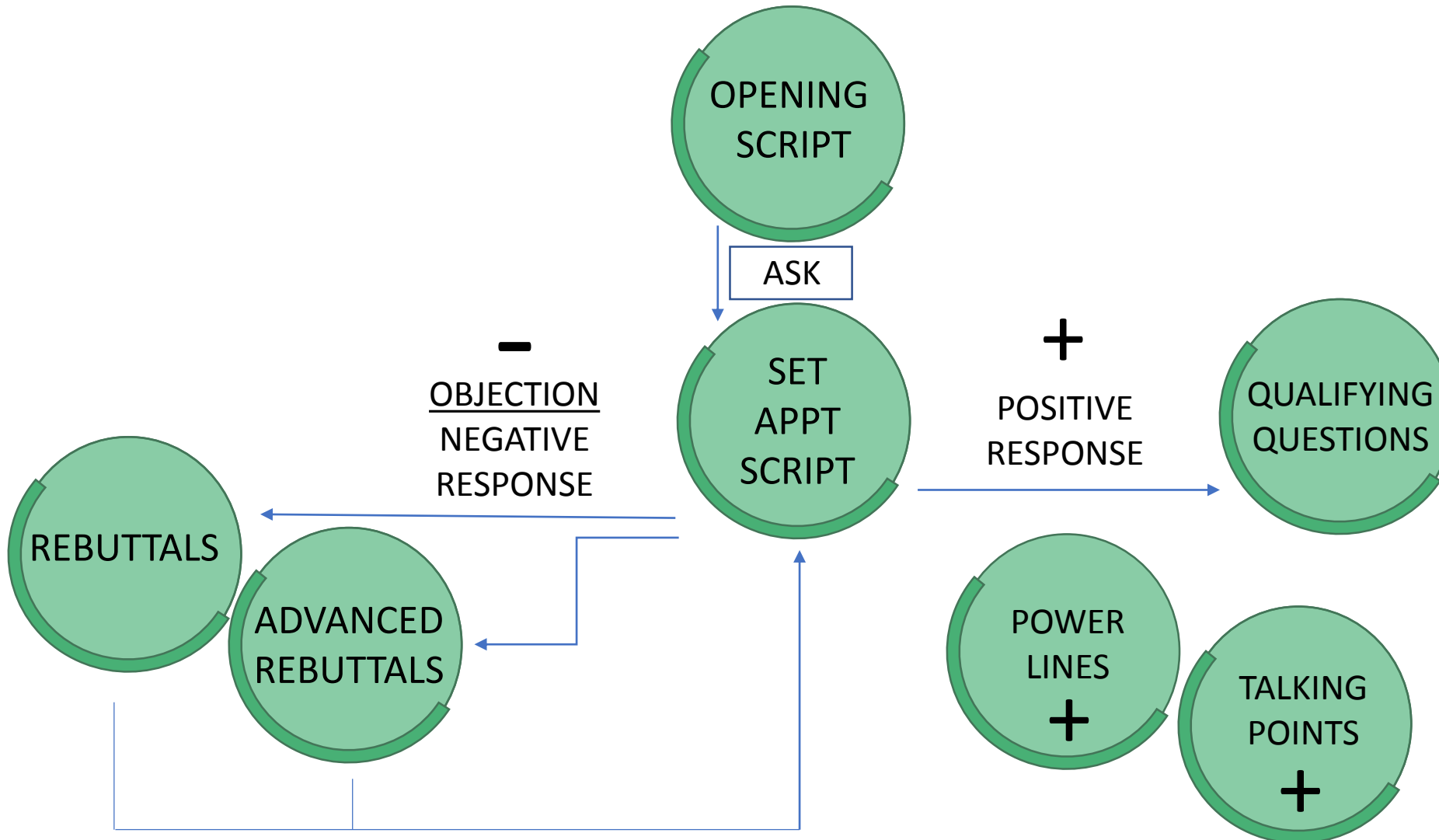


Hundreds of apps
for all businesses



- SCRIPT WORKFLOW
- SALES PITCH TRAINING
- SCRIPTS, OBJECTIONS & REBUTTALS

SCRIPT **WORKFLOW**



SCRIPT - **OPENING SCRIPT**

Hi, is this (Name of Business)?

Great, May I speak to the Owner (or the name on lead) please. (Ok, may I speak to someone that makes decisions on the merchant account please?)

Hi, my name is (agent name) calling from Aventus Pay. How are you today ?
You do still accept credit cards and debit cards at (name of business), correct ?.....

Well, the reason we're giving you a call today is to let you know that are some new regulations for all merchants that accept credit cards at their business's;.

There's a new program that will allow you to process all credit cards and debit cards without having to pay any processing fees. It's called 0% processing and it will save you a fortune.....

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

SCRIPT - **SET APPOINTMENT SCRIPT**

We have a Local Rep his name is (Reps names) in your area tomorrow meeting with business owners to explain how the 0% program works in detail, does morning or afternoon work better for you?

(don't talk here until you get a direct answer from the merchant
POSTIVE OR NEGATIVE)

POSITIVE RESPONSE

(GO TO 'QUALIFYING QUESTIONS')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

THE GO TO “POWER LINE”

MAIN POWER LINE

If you pay more than 1% in processing fees with your current company,

You should definitely take the appointment, give the agent (Agents name) 5 minutes of your time..

You can decide if the program is a good fit for the business after the presentation. It's free of charge and there's no obligation.

POSITIVE RESPONSE

(GO TO 'QUALIFYING QUESTIONS')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

BOOK - **QUALIFYING QUESTIONS**

IF ANY OF THE
QUALIFYING
QUESTIONS
HAVE BEEN
IDENTIFIED
EARLIER IN THE
CONVERSATION

DO NOT ASK
AGAIN

1

You're the owner that can make decisions on the merchant account, correct?

2

May I have your name so (REPS NAME) can address you correctly?

3

What kind of business is this? (OR) What do you guys do at (name of business)?

4

Your business is located at (business address), correct?

STATEMENT
HOOK

Have your current processing statement with you at the time of appointment so you can follow along and (outside rep name) can show you how to pay zero processing fees!

5

You have a processing statement at your location, correct?

REBUTTALS

NOT INTERESTED

Rebuttal option 1

Why not???

There is no obligation to see how much savings your business deserves.

Rebuttal option 2

No problem. Let me ask one question though, what's the worst that can happen from finding out what savings your business qualifies for?

POSITIVE RESPONSE

(GO TO 'MAIN POWER LINE')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

NOT INTERESTED VOL 2.0

Rebuttal option 3

You are telling me that new found savings would not help you grow your business?

Rebuttal option 4

I am calling to educate you on breakthrough program and an opportunity to put substantial amounts back into your business. You are telling me you wouldn't want to process payments with no fees?

Rebuttal option 5

This is not a sales call. I am following up on your interest in saving money for your business. I am offering a Win - Win scenario to show you not only how much can be saved on your processing costs but potentially eliminating the fees altogether.

POSITIVE RESPONSE

(GO TO 'MAIN POWER LINE')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

IS THIS A SALES CALL

I am not sure yet, not quite

I would like to send my agent to your business to do a presentation on substantial savings.

We are calling to let you know about a new program that will allow you to process all credit cards and debit cards without having to pay any processing fees. It's called 0% processing and it will save you a fortune.....You Pay Zero (MUST wait for response...)

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

I AM TO BUSY

Would a later date and time be a bit more convenient?

How about (give next available day and time)? Pause....

Lets do (pick available date and time)

(if merchant responds negative or says I am still not interested ---→ Respond – WHY NOT ?.....
PAUSE _ DO NOT SAY ANYTHING and wait for response!

And immediately flow to MAIN POWER LINE

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

WHY SHOULD I GO WITH YOU

At this point we are not suggesting you should go with us, give the agent (Agents name) 5 minutes of your time..

You can decide if you want to go with us or not after the presentation, it only takes 5 minutes. It's free of charge and there's no obligations. ... PAUSE.....

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

WHAT IS DIFFERENT ABOUT YOUR COMPANY

Experience, customer service and the best product in the business.

At this point we are not suggesting you make any changes.

If you pay more than 1% in processing fees with your current company You should definitely take the appointment, give the agent (Agents name) 5 minutes of your time.. You can decide if the program is a good fit for the business after the presentation. It's free of charge and there's no obligation.

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

IF IT IS FREE / 0%
HOW DOES YOUR COMPANY MAKE MONEY

Our Company has a flat rate unlimited program, like AT&T or Verizon, one flat rate for unlimited talk text and internet –

We offer one flat rate for unlimited credit card processing.

(Agents name) will help you customize a package based on your equipment and processing needs. (Don't volunteer how much) PAUSE...

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

IF YOU CHARGE A FLAT FEE / HOW IS IT FREE?

We offer one flat rate service fee for unlimited credit card processing.

Our flat service fee is much cheaper than the percentages you pay now with your current company. You will pay 0% on your processing and just a small service fee to our company.

That's how our company makes money. The agent (Use Agents name) will be able to help you customize a package based on your processing needs.

Give him 5 minutes of your time. Let's do (pick available date and time)

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

I AM IN A CONTRACT

Should you like the presentation and feel the program is a good fit for your business, our company will buy you out of your contract.

just like switching cell phone service, let's not worry about that yet. Let's see if the program is a good fit for your business first

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

WHY DO YOU NEED TO SEE MY STATEMENT

It will help the agent (Agent Name) customize a package for you.

If there's any sensitive information on your statement you can cross it all out.

Its always good to have competitors take a look at your statement every once in a while

Give the agent 5 minutes of your time.

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

I AM NOT SHOWING ANYONE MY STATEMENT

OPTION 1 REBUTTAL - You showed the company you're with NOW a previous statement because at that time you were interested in switching to a new company.

OPTION 2 REBUTTAL - We don't need any personal information. Just want to make sure that your volume qualifies you for the program.

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

I GET THESE CALLS ALL THE TIME

You get calls of this nature all the time, but not QUITE like this call.

We can show you 0%!!! not a standard rate reduction like most companies offer..

If you pay more than 1% in processing fees with your current company you should defiantly take the appointment, it's no obligation and free of charge , the agent(agents name) can show you how not to pay any fees to process cards. You save a fortune.

The agent (agents name) is very knowledgeable, he works with business in your area give him 5 minutes of your time.

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

HOW DOES IT WORK – TO ELIMINATE MY FEES?

Our Company has a flat rate unlimited program, like AT&T or Verizon, one flat rate for unlimited talk text and internet.

We offer one flat rate for unlimited credit card processing. Our flat service fee is much cheaper than the percentages you pay now with your current company.

You will pay 0% on your processing and just a small service fee to our company. The agent (Use Agents name) will be able to help you customize a package based on your processing needs.

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

I DON'T DO BUSINESS OVER THE PHONE

OPTION 1 REBUTTAL - That's great news. Its exactly why we want to sent (Agents Name) to speak to you face to face so you can shake hands with a live person.

---→ Ask a 'good question' like = do you still pay more than 1% on your processing fees. Wait for a response.

OPTION 2 REBUTTAL - Then how do you order pizza?..... ? (Wait for response)

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

I HAVE A POS (POINT OF SALE) SYSTEM

OPTION 1 REBUTTAL - We integrate into most of the POS systems out there today, if you feel the program is a good fit for your business you may not need new equipment.

OPTION 2 REBUTTAL - That's great news. I am sure it helps you keep track of what's going on in your business. We can either use your system or provide you a new one if you see the need to upgrade.

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS

I DO NOT WANT A NEW TERMINAL

OPTION 1 REBUTTAL - We integrate into most TERMINALS you may not need a new one. if you feel the program is a good fit for your business you may not need a new terminal.

OPTION 2 REBUTTAL - Our program already includes a new terminal upgrade. If there is no extra fees it makes sense to take advantage to upgrade your equipment.

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS - ADVANCED

HOW DOES THIS WORK – HOW CAN YOU ELIMINATE MY FEES

Some recent federal and state regulations now allow merchants to process cards for free at 0% by passing a small service charge onto the consumer for card transactions.

If the customer pays with Cash there will be NO service charges.

You pay 0% on your processing Fees and just a small flat fee to our company.

The agent (Use Agents name) will be able to help you customize a package based on your processing needs. Give him 5 minutes of your time

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS - ADVANCED

I DON'T WANT TO PASS ON ANY FEES TO MY CUSTOMER

Its cheaper for the consumer to pay the service charge with you than it is for the same consumer to pull cash out of the ATM.

You pay 0% on your processing fees and just a small flat fee to our company.

The agent (Use Agents name) will be able to help you customize a package based on your processing needs. Give him 5 minutes of your time

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS - ADVANCED

I DON'T WANT TO PASS ON ANY FEES TO MY CUSTOMER – VERSION 2.0

The processing fees you pay now actually cover all the card holders rewards points.

On the 0% program the consumer still gets the rewards points if they use their credit cards, you just don't pay for them.

You pay zero and save a fortune, The agent (Use Agents name) will be able to help you customize a package based on your processing needs.

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS - ADVANCED

I DON'T WANT TO PASS ON ANY FEES TO MY CUSTOMER – VERSION 3.0

If at the time of the appointment you feel the zero percent program is not a good fit for your business,

the agent (use agents name)can still show you a 40% savings on the traditional platform like you have it now.

Review both programs with the (agents name). He will be able to help you customize a package based on your equipment and processing needs. Give him 5 minutes of your time.

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS - ADVANCED

HOW MUCH IS THAT FLAT FEE YOUR COMPANY CHARGES?

I have to be honest pricing is above my pay grade.

My job is to set an appointment for your local agent to come meet with you for 10 minutes and explain the 0% program in detail.

The local agent is very knowledgeable on the program and will help customize the flat rate package based on your processing needs.

VOLUNTEER A DATE AND TIME...

POSITIVE RESPONSE

(GO TO 'SET APPT SCRIPT')

NEGATIVE RESPONSE

(GO TO 'REBUTTALS')
(ADVANCED REBUTTALS)
ASK (GOOD QUESTIONS)

REBUTTALS - POWER LINES

OPTIONAL POWER LINES

- If you like the numbers and can use the savings now, then great... If not there is no obligation.
- Doesn't it make sense to have a little more information for the future of your business?
- There are no obligations to accept any offers! It's a free side by side comparison that your local agent wants to present and educate you on the saving options.
- I understand. Let me be clear with you:
 - There are no obligations to accept offers!
 - Our program offers you 100% of the sale processed!
 - Our program eliminates your processing fees!
 - This is a Free side by side savings analysis!

TALKING POINTS

- Think of how much money you would save and put back into the business.
- We are talking about substantial savings. Eliminating your processing fees once and for all.
- We are a wholesale processor that specializes in software which gives you the ability to accept credit cards without paying any processing fees!
- At the end of the month your processing bill will be \$0.00
- Customers are earning cashback points and free flyer miles and you are the one paying for these rewards.
- Think of the increase to your profit margin.
- If the 0% processing program is not a good fit for your business we will show you how much we can save you on the traditional processing platform where you continue to pay for the processing fees.
- Imagine getting 100% of the sale and no longer thinking of what that specific transaction cost you depending on which card was used.

TALKING POINTS - GOOD QUESTIONS

The ultimate goal is to have the merchant agree to an appointment meeting with our outside sales agent.

To build good rapport leading to a positive impression you always have to ask *good questions*.

These questions will help you keep the merchant on the phone and ultimately bring their guard down, at which point they will acknowledge the fact that accepting the appointment - is a 'win win' situation.

- How long have you been in business?
- When was the last time you had your rates reviewed?
- Do you accept all cards including Amex?
- Do you know what your effective rate is?
- Do you have overnight deposits on all cards?
- Do you get free paper rolls with your current provider?
- On a scale of 1-10 what would you rate your current company?

*It is key that after asking a question you must not speak and wait for a response.

** After a response you know have control of the conversation and you need to drive it into setting the appointment and/or qualifying questions..

The background is a solid green color with several large, semi-transparent gears of different sizes. Inside some of the gears are white icons: a stack of money, a bar chart with an upward arrow, a handshake, a person silhouette, and a target. The text is centered on the slide.

Questions?

GET READY TO SELL