



A Leader In The Payment Industry  
Let Us Show You The Way

# COMPLETE PAYMENTS SOLUTIONS Agent Training Manual

**Expect Success - You Deserve It**  
***"We'll Show You The Way!"***

John Dorsey – President / CEO of EPS

# TABLE OF CONTENTS

- ✓ ABOUT EPS
- ✓ PROSPECTING
- ✓ WARM UP
- ✓ OPENING AND ESTABLISHING CREDIBILITY
- ✓ PRODUCT
- ✓ COMMONLY KNOWN INDUSTRY STATS
- ✓ HOW IT WORKS
- ✓ SINGLE CHECK CONVERSION
- ✓ ADVANTAGES
- ✓ HOW TO LEAD INTO CREDIT CARDS
- ✓ HOW DO WE GET THEIR CREDIT CARD BUSINESS
- ✓ MONEY IN & OUT
- ✓ THE BENEFITS OF A LEASE
- ✓ THE CLOSE
- ✓ WHEN ASKED ABOUT REFERRALS
- ✓ BOOKING LEADS
- ✓ WRAP UP / Q&A



## ABOUT EPS



EPS is a privately-held, multi-million dollar nationwide merchant service provider in the electronic payments industry for over 20 years

One of the oldest, largest and most respected electronic payment providers in the U.S.

The Originators of the most innovative & revolutionary alternative payment product in industry, EPS 90 No Credit Check EZ Payment Plan

All operations internal at corporate office: Risk Department, Technical Support, Funding, Agent Relations, and Award Winning Sales and Customer Service Departments



# PROSPECTING

## *COLD-CALLING BY PHONE OR DOOR KNOCKING*

**BY PHONE...** First, if you are the person making the calls, you should work your phone every day for the following hours:

7:00AM - 10:00AM

TIME FOR SCHEDULED APPOINTMENTS

4:00PM - 8:00PM

When working a phone ,it takes a lot of patience. You should dial 150 to 200 numbers a day. You're trying to get appointments with Owners or find the best time to stop by to introduce yourself when he or she will be in.

**COLD-CALLING...** When cold-calling you want to drive down the street writing down each prospect. When you get twelve-(12) prospects on one side go back down the other side and get another twelve-(12) then pull over and put them in order – best to worst.

Regardless if by phone or cold-call, the pitch is the same:

"My name is \_\_\_\_\_, and I'm a Regional Manager with EPS 90. I represent a "NO CREDIT CHECK EZ PAYMENT PLAN" that gives your customers up to \$5,000 credit without a credit check once approved. We guarantee the cash and you have no liability if they don't pay, as long as you follow the terms and conditions of the Agreement. Are you the person that would handle this?

**IF NOT, YOU NEED TO GET THE NAME OF THE OWNER AND FIND OUT THE BEST TIME TO CATCH THEM BY PHONE OR IN THE BUSINESS!**

**It is not enough to practice until you get it right, not if you want to be the best. To be the best you must practice until you can't get it wrong.**

# PROSPECTING

## *COLD-CALLING BY PHONE OR DOOR KNOCKING*

### RECOMMENDED QUESTIONS:

I always try to schmooze the “Gate Keeper” with a few questions:

1. How’s business?
2. Is your boss happy with your different finance programs?
3. Wouldn’t they like a “NO CREDIT CHECK EZ PAYMENT PLAN” for the people that can’t qualify for financing?
4. Have you had any layoffs?
5. Would you be the company Hero if your company was to pick up an Extra \$40,000 to \$50,000 a year? I would even tell your boss that it was because of you; that would be Job Security!

**According to Mark Twain, “The Secret To Getting Ahead Is Getting Started.” So Ask Yourself If You’ve Ever Met A Man Or Women Who Became Successful By Practicing The Art Of Procrastination?**

# BOOKING LEADS

Hi, my name is \_\_\_\_\_ and I am a Regional Manager with *EPS 90* for your area. I represent a “NO CREDIT CHECK EZ PAYMENT PLAN” that will give your customers up to \$5,000 credit without a credit check. Are you the person that would handle this?

If no, repeat your name and ask who is, you would like to introduce yourself.

## PITCH OWNERS ONLY



# Warm Up

First, take out a legal pad in front of your merchant and take notes; you will use them later at the point that you are closing your deal. Basically, you are going to be doing an interview to understand your merchant.

## **QUESTIONS YOU NEED TO ASK:**

1. How did you get started in business?
2. Who is involved with your business? (*In other words – make sure you are talking to the owner*)
3. All I'm going to need today is a simple yes or no, and I can live with a no all day long!
  - a. When they say "I'm not buying anything today" respond with:  
  
"THAT'S GREAT" you couldn't if you wanted to! You have to qualify for the program. All I'm going to need today is a simple yes or no, and I can live with a no all day long.
4. How do you advertise and market yourself and your products/services?
5. How long have you been in business?
  - a. I'm sure you plan on staying around for at least another 10 years, and that's GOOD! We're looking for long-term relationships and I'm sure you can appreciate that!



## Warm Up

6. How has your business been; like most businesses in the area down about 20% to 30%?
- **IF YES:** I'm sure that cost you \$30,000 to \$40,000 over the last couple years – that had to hurt you and your family!
  - **IF NO:** Could you handle any more business? GREAT, so we'll get you a pay raise today!
7. Have you had to let anyone go?
- **IF YES:** Was it a good friend or family member? That hurts!

You should make sure during this interview that you tell your merchant that you're taking these notes because the Bank needs it for your file! Say this when the time is right, usually in the beginning because it will help them be more honest with you, and it helps in your credibility. Make sure you write BIG so they can see it and read it!

Plus, you will use the notes when you are closing if they bring up a partner! They told you they make ALL the decisions. That's why you take the notes in front of them!

At closing, if they bring up the 48 month lease, they said they were going to be around for 10 years or more. Pull out your notes and show them what they said!

At closing, point out the money they have lost and the more money they'd make based on the opening interview! USE YOUR NOTES!

**"I'm not telling you it's going to be easy, I'm telling you it's definitely going to be worth it!"**



# OPENING AND ESTABLISHING CREDIBILITY

## WHAT YOU NEED TO COVER BEFORE YOU START YOUR PRESENTATION!

FIRST... Make sure you have the Decision Maker and that you would like a decision today, whether it be Yes or No, and I can live with No all day long.

If the Merchant says: "I'm not buying anything today," YOU REPLY WITH: "I'm glad you said that, because you can't buy anything today anyways! You have to qualify."

ASK: "If you like what you see, can you give me a Yes or No?"

Electronic Payment Systems and *EPS 90* are Multi-Million Dollar Nationwide Corporations with over 20 years of experience in the Payments Industry. We are among the largest Privately Held Merchant Processors in the business, and certainly one of the most respected. With our "Complete Payments Solution" System we have brought on over 50,000 merchants over the years for credit card processing and another 25,000 plus customers for our other products including check services. We have an Award Winning Customer Service Department and an Award Winning Technical Support Staff RIGHT HERE IN THE UNITED STATES, and we pride ourselves on having a REAL PERSON answering our customer's calls. In most cases the calls are answered immediately, and peak usage wait times are typically under 1 minute. EPS merchants stay in business, and this lets us boast about one of the lowest loss rates for merchant accounts in the industry. Our commitment to service and support keeps our customers happy, and EPS merchants are some of the happiest in the industry. The way we see it -- Once an EPS customer, always an EPS customer! In the eyes of many we are the NUMBER ONE processor in the country, and I'm sure you want to do business with the best, don't you? -- *And I know you know who we are!*

## EPS Has Been Working With Businesses Just Like Yours For Over 20 Years



**EPS 90**  
ELECTRONIC PAYMENT SYSTEMS  
NO CREDIT CHECK & PAYMENT PLAN



**EPS 90**  
ELECTRONIC PAYMENT SYSTEMS  
NO CREDIT CHECK & PAYMENT PLAN

**Always Using The Newest Technology!**

# PRODUCT

EPS 90 is a “No Credit Check EZ Payment Plan” that gives a merchant the opportunity to provide up to a \$5,000 credit limit to their customer without checking their credit with no liability to the merchant based on the terms and conditions. All there customer needs to have is **proper identification**, a **valid personal checking account**, and a **current job**. We provide this service through the customer’s checking account. EPS 90 allows for a later presentation of checks (almost like postdating) and the customer can break up and spread out the payments across 20 checks and up to three-(3) full months. The customer gets up to \$5,000, and has 90 days to repay – WITH NO CREDIT CHECK. It’s all done electronically and the best part is that, as long as you follow the program, the payments are **GUARANTEED!**



**90 Day No Credit Check  
EZ Payment Plan**

**Offers Your Customers  
Up to \$5,000  
On The Spot!**

## COMMONLY KNOWN INDUSTRY STATS

60% of Americans have either no credit, bad credit, or have maxed out what they do have and don't want to use what's left, and the cash they do have is staying right where it's at. This isn't news to you, you already know this Mr. Merchant. Finance companies aren't lending or have simply gone out of business. Most bounced checks, over 90% of all bad checks are taken at low end retailers or grocery stores and are typically under \$200.

When things get tight, people try to protect their checking accounts more than their credit. It's like it's their only form of identity. Driver's license, checking account, it's something you got to have! They will let their credit go in the toilet in a heartbeat before they let their checking account go bad. It's almost human nature.

Going bad on your credit is a pain, going bad on a check over \$400 is a Felony in every state we know of! When facing a local police officer it's funny how they can come up with the money to make it good. We won't hesitate to play this ace-in-the-hole and collect on bad checks. With *EPS 90* you don't have to worry, with this program your funds are guaranteed.

### 60% Of Americans Have Bad Or No Credit



**Never Lose Another Sale Because The Customer  
Cannot Pay Today!**

## HOW IT WORKS

First we allow your customers to post date up to 20 checks spread out over as much as 90 days. They get to pick their payment dates. Some people like to time payments with their paychecks, and others like to have regular amounts deducted, everyone is different. If you follow the program your customer gets up to \$5,000 of credit and you have No Liability. When you and the customer come to a decision on payment dates and you have the proof he or she has current employment (the most recent pay stub will work), you simply run the checks through our proprietary electronic draft capture system telling us the date you want to present the check. This is all done on the system. We capture all the information from the item and a scan of the check itself with the imaging reader.

Now let me explain how this works. Without the modern technology and our 20 years in the Payments Industry *EPS 90* wouldn't even be possible. This really isn't a new product; it's an old product with a new spin! EPS has been guaranteeing checks for over 20 years. What has actually taken place is that EPS has joined forces with every major retailer and grocery chain to build a file of bad check writers. Over 90% of all bad checks written are coming from retail markets. We take your customers check and run it against the file of bad check writers to see if they have written bad checks before. Every 24 hours our partners in the list like Wal-Mart, Target, Sears, Best Buy, Safeway, Albertsons, Kroger's and every other major retailer dump all the bad check writers into the file. We run your customers check through the system to see if they have any bad check writing history anywhere in the country. We trust this system and modern technology to let us know if the checks are good. Once you run the checks through this system and they're approved, all you do is have them sign the paperwork you just filled out with them. You stand behind your product, and *EPS 90* stands behind the transaction.



## HOW IT WORKS

We withdraw the funds for the checks on the day you have them dated for. We then send the money directly to your account. If the check doesn't clear at the time you and your customer have chosen to present it and you followed the program, *EPS 90* guarantees the check. Failed checks are paid each month on the 10<sup>th</sup> or 25<sup>th</sup>, depending on the actual fail date. You have virtually No Risk What So Ever. Let me remind you and explain one more time, over 90% of bad checks are written in low end retail stores and grocery stores, but you probably already know that or could have guessed. With the use of technology and the list of bad check writers from our retail partners *EPS 90* is able to protect both of us even when we are liable and you aren't. *EPS 90* is working for businesses across the country when conventional financing is not.

***“The Real Power of EPS90 Is The Intangibles Of Hope & Opportunity Providing The Mom & Pop Business Owners With A Light At The Of The Tunnel AND That Light Is The Growth Of Their Business.”***

# SINGLE CHECK CONVERSION

Let's talk about the customer that pays in full by check! With this system EPS virtually eliminates the worry about that check clearing. We will take a single check and "CONVERT" it for you. It's converted into an electronic transaction and sent to your Bank automatically. Electronic items have priority over other paper checks! You should receive your money within 72 hours or less, plus you don't have to pay for your deposits. Can you believe that some Banks now are even charging you to deposit CASH? There's no need take time away from your business and stop what you're doing to make a run to the Bank. How much time and money will you save not having to go to the Bank? When you run a check through our system and it's approved, we guarantee them. **NO MORE CHECKS ON HOLD!** This is done for a small processing fee of 1.89%, typically less than what you pay for credit card processing. If your customer is a bad check writer and they see the system, they won't write a check! Bad checks are bad for everyone! This system protects you!



# ADVANTAGES

FIRST... To sell a merchant you must be able tell them goes on in their business. So you must find out how they get their business, how they market themselves, what makes them special. You should know how they run their operation. How long have they been around? How long have they been in business?

**You have two-(2) types of businesses: Service and Walk-in Retail**

## Service Businesses:

Service would be Heating & Air Conditioning (HVAC), Electricians, Plumbers, Painters, Roofing Contractors, Windows, Siding, Remodeling Kitchens - Bathroom - and Basements, Deck Builders, Fence Builders, Landscapers, Garage Repair, and any type of work done around the home or office.

Now is the time to start selling but first let's teach the merchant you know what he deals with on a day-to-day basis. Now that you know how they run their business, you share stories about what they experience.

Mr. merchant, you get calls from future customers and we both know you hear their problems, and the first thing question is what do you think it is and how much? We both have learned that if we give them a price they say I'll get back with you right, and they never do?

Let's also tell our merchants what goes on when they show up at the appointment. There are times I bet you get stood up! I'm sure we both know that has to do with money. How many times do you walk in to an appointment and it's not very comfortable? Do you think that has anything to do with money? We both know it does! How many times have you had husbands and wives turn red and white and get into a fight? How about the time the husband "Vapor Locked" and fell on the kitchen floor and you had to pick him up and pat him on the back? Make your merchant laugh when you can!





# ADVANTAGES

All of these scenarios are an everyday experience for you, aren't they? We both know that everything revolves around money!

So with EPS 90 we can go after every customer who doesn't have the credit or enough of it, or the cash or enough of that, and they're not going to ask for alternative options because people don't share their money problems.

With EPS 90 we have options! We both know that if and when you're setting your appointment you say – Hey Mr. customer, besides accepting credit cards we have available to you our “NO CREDIT CHECK EZ PAYMENT PLAN” that gives you up to \$5,000 credit without a credit check!

Now guess what, less stand-ups, less uncomfortable appointments, and no more Vapor Locking! HA! HA! HA! **[Laugh] – Have the merchant AGREE!!**

Now is when you say “I can tell you're thinking of a few customers you would of gotten last week or last month, (or) You can't tell me you can't think of a few customers you could have gotten with our “NO CREDIT CHECK EZ PAYMENT PLAN!” Just think, two-(2) or three-(3) more customers a month would put an extra \$40,000 to \$50,000 more a year in your pocket! What would you do with that extra money?



# ADVANTAGES

## Walk-in Retail Businesses:

Marketing “NO CREDIT CHECK EZ PAYMENT PLAN” is a whole new customer base. Because over 60% of American’s really don’t have the cash or credit to buy anything, but you already know that based on our economy.

You should know how they market by now, whether internet, radio, TV, newspaper, flyers, phone, or logo’s on their vehicles. Tell stories about how their customers call and ask for prices but don’t show up. People that just walk in ask a few questions and walk out. Teach them you know what they experience in their business on a day-to-day basis. Let them know you are going to provide them with a banner that they can put up that brings NEW customers through the door. Customers that would never have ever walked through the door or even call, because they don’t have any money, or credit, or enough of either. You’re tapping into a whole new market that you never thought was possible. So advertising this like you’re advertising your business needs to be a part of your day-to-day action.

We both know these customers are 60% of America right now, so the easier you make it the better it will be. You see an increase of \$40,000 to \$50,000 a year or more.

Talk to your merchant and say: “I can tell you’re thinking of customers that you could of got yesterday, last week, or last month. No more customers just walking out the door!



# HOW TO LEAD INTO CREDIT CARDS

In-between your ADVANTAGES portion of your presentation and before the “Money In & Money Out” portion is when I go after the Credit Card business.

I first point at their terminal and ask if they own or lease that piece of equipment. If they lease it, I explain that the contract on the equipment is for the EQUIPMENT ONLY and it really has nothing to do with their Credit Card Processing. I explain that EPS is a multi-million dollar Nationwide Corporation in the Credit Card Processing business, and have been for over 20 years! EPS is one of the Largest Privately Held Credit Card Processing Companies in the country with over 50,000 merchants and over \$100 Million processed on a monthly basis. We have an award winning Customer Service and Technical Support Departments with the least amount of attrition and the most satisfied customers by Visa and MasterCard Standards. Are you happy with your processor? Are you happy with your rates?

Well I’m sure you have heard of EPS. We are one of the Biggest and Best in the Credit Card Processing in the USA. I’m sure you would like to do business with one of the best, and I’m sure you’ve heard of us.

## **IMPORTANT**

If they do not already have equipment then you simply assume you will be selling them a lease that will process credit cards and EPS 90. Go to the Money In & Money Out Close.

# HOW WE GET THEIR CREDIT CARD BUSINESS

You should have gone over by now whether they own or lease their terminal, and you should already know how satisfied they are with their current processor and their rates. They may even have some negative story they have shared with you about their current or past processor.

## IF THEY LEASE THE EQUIPMENT

EPS will re-program their system for FREE to process through us at the same rates they are currently paying but they will be picking up our Award Winning Customer Service Department and an Award Winning Technical Support Staff along with one of the top rated processors in the country based on Visa, MasterCard, American Express, and Discover Networks standards. We pride ourselves on "live-answer" of customer calls. In most cases the calls are answered immediately, and peak usage wait times are typically under 1 minute. EPS merchants stay in business, and this lets us boast about one of the lowest loss rates for merchant accounts in the industry. Our commitment to service and support keeps our customers happy, and EPS merchants are some of the happiest in the industry. The way we see it -- Once an EPS customer, always an EPS customer! In the eyes of many we are the NUMBER ONE processor in the country, and I'm sure you want to do business with the best, don't you?



# HOW WE GET THEIR CREDIT CARD BUSINESS

## IF THEY OWN THE EQUIPMENT

We will waive the set-up fee saving them \$320 and take the current old terminal in trade. The trade-in will drop their lease down from \$99.90 per month to \$89.90. EPS will program the new system for FREE to process through us at the same rates they are currently paying but they will be picking up our Award Winning Customer Service Department and an Award Winning Technical Support Staff along with one of the top rated processors in the country based on Visa, MasterCard, American Express, and Discover Networks standards. We pride ourselves on “live-answer” of customer calls. In most cases the calls are answered immediately, and peak usage wait times are typically under 1 minute. EPS merchants stay in business, and this lets us boast about one of the lowest loss rates for merchant accounts in the industry. Our commitment to service and support keeps our customers happy, and EPS merchants are some of the happiest in the industry. The way we see it -- Once an EPS customer, always an EPS customer! In the eyes of many we are the NUMBER ONE processor in the country, and I’m sure you want to do business with the best, don’t you?

## A FINAL REBUTTAL

How can you not be willing to switch your processing to one of the oldest and most respected processors in the country and pick up the additional sales that *EPS 90* will bring in generating 25 to 30 thousand dollars or more over the next year? This doesn’t even take into account the other customers that EPS 90 will bring in the door that may choose to pay cash or pay with a credit card. Saying no doesn’t make sense, there must be another reason, what is it?



# MONEY IN & OUT

Well Mr. Merchant let's take a look at what you can make with this program. So bust out your paper, pen, and calculator and take your merchant down the river and paint a beautiful Profit Stream with EPS 90 No Credit Check EZ Payment Plan.

We must figure out what the businesses average ticket is and then we will do a money in and money out close.

SEE NEXT PAGE

MERCHANT	BANK
Average Ticket      \$ 500	\$ 99.90      Lease (48/mo.)
	\$ 14.95 Peace of Mind Protection
4 NEW Transactions \$ 2,000 (per month)	\$ 10.00 Administration Fee
NET PROFIT OF 40%    \$ 800	\$ 124.85
½ OF ABOVE            \$ 400	
Reduce to Ridiculous \$ 200	

## CHECK WRITER PAYS

1<sup>st</sup> Check Fee of \$50

10% Program Fee

(Remember the merchant can charge more  
for the Program Fee)

Small Transactions Fee of \$1.00

# MONEY IN & OUT

## MONEY IN

First take your merchants Average Ticket of \$500, show the 4 transactions per month which turns into \$2000 of NEW FOUND MONEY or sales which turns into \$25 to \$30 Thousand Dollars a year in your pocket!

Now is when I introduce the equipment and pitch the lease!

## MONEY OUT

After using the figures that you and your merchant came up with as new business that he or she wouldn't get if it wasn't for the EZ Payment Plan is when you bring up the equipment and bring out a picture of the terminals. Now is when you say you can either buy this equipment outright or, what the Bank has done is put together a nice friendly affordable lease which is what I recommend at \$99.90. Write it down on your price close then explain the four-(4) benefits of the lease:

1. Allows you to keep your money in your pocket (no need to buy outright),
2. 100% Fully Tax Deductible,
3. Buy out early with no pre-payment penalties,
4. Fully transferable.



# MONEY IN & OUT

## COMMON SENSE APPROACH

Would you spend \$100 to make \$800?? Of course you would, but I can tell by the look on your face that you don't feel very comfortable with this profit! Let's break this down to the ridiculous and say you only did half, so you cut the profit from \$800 to \$400. I would spend \$100 to make \$400, and so would you.



But wait, we can take it one step further and cut it in half again, taking the \$400 down to \$200, and I have never met anyone that wouldn't spend a \$100 to make \$200, have you?

Now bring up the \$50 set-up fee the customer pays one time on the deal for the EZ Payment Plan and the 7 ½% discount fee with \$1.00 for the transaction. The merchant can bump the rates up to 10% or whatever they want to cover the lease, which would make the EZ Payment Plan FREE!

# THE BENEFITS OF A LEASE

The Bank has put together a friendly and affordable 48 month lease which is a “true lease,” and that makes it 100% deductible off your taxes – no depreciation, just deduction. It all comes right off the top! There is no penalty if you decide to buy out the lease early. Most merchants like the idea of getting in with no down payment and letting the program make the “new money” to buy it out within about 16 to 20 months with No Penalties.

You may ask what happens if I sell my company? That’s an easy one! The lease is fully transferable! I’m sure the new owner will want the same benefits and value you have received, and again the lease is cheaper and allows them to keep their money in their pockets. The transfer doesn’t cost anything and you are no longer responsible for the equipment or the payment.

I don’t like talking about it, and this isn’t the kind of thing our customers have on their minds when offering easier and more convenient payment plans to their customers, but on occasion I’m asked what happens if I go out of business. Well, quite frankly, the lease is the least of your worries if that happens, right? This program is here to create more sales, sales right now. These are the things merchants do to not only stay in business but to help them prosper.

# THE BENEFITS OF A LEASE

Let's take a look at the **advantages** to leasing with this program:

1. Keep your hard earned cash in your pocket
2. Program designed to pay for itself
3. 100% tax deduction right off the top
4. Early buy-out provision with NO PRE-PAYMENT PENALTY
5. 100% transferable lease option with no cost
6. Guaranteed Fair Market Buy-Out at the end of the lease

The processor has really made this one a no-brainer, don't you agree?

## The merchant may ask or insist on the cash price?

Same as the lease, but why tie up your cash. Put that money into marketing the EPS 90 program, or inventory to take care of the additional sales, not the equipment. You can pay this off at any time with no penalty. Why not let the program generate the new money to do that for you? A lot of the merchants we deal with take their new found profits and pay the lease off in 16 to 20 months, the rest sit back and enjoy the tax benefits while keeping their extra money for themselves. Either way, it's not a bad way to go! There are no penalties for paying it off early.

Now is when you bring in your \$10 administration fee, the Peace of Mind Protection of \$14.95, and the lease and add them up, which comes out to \$124.85.

# THE CLOSE

I have some good news and some bad news, which do you want first?

The good news is I can't sell you this today and the bad news is you can't buy this today. What we can do is take an application today, submit it to the Bank, get it approved and give you a call to come back out, sit down, go over everything, make sure it is what you want and at that time make a decision, whether it be YES or no, and I can live with a no all day long.

If your merchant goes south we need to go back to the sale and start over. Go over and pinpoint the things that were in your presentation that were positive that the merchant agreed with.

Pull out and go over the price close again! Find out if there is anyone else that needs to help them make a decision. If there is, remind them that that they said they would be willing to give you a decision whether it be YES or no at the beginning of your presentation and that you could live with no all day long. This close takes away the "I want to think about it, I have a partner, I need to talk to my wife" objections because you are pitching "were just getting an app. to see if they qualify." Then we can get your wife or partner to sit down with me and who can explain the program better than me? After that meeting that we can make a decision whether it be YES or NO.

Remind your merchant about the very little investment of \$3.00 a day to make an additional \$40,000 to \$50,000 a year that he is currently losing! Ask about his credit – Good – fair – poor? Question if the lease is an issue then recap the benefits of the lease. Recap the credibility of EPS.

# THE CLOSE

## If they bring up a cancellation fee:

Well, that's still not a problem. We normally charge a \$320 registration fee, but we would be willing to waive it to cover your cancellation fee from that processor. Frankly, if you weren't told about their cancellation fees at the time you entered the agreement with them, it shouldn't be the one thing to keep you from increasing your business. VISA and MasterCard frown on companies that stifle competition in this way. I'm sure if you called your Bank they will help you stop the deduction of charges from that processor. After all, you weren't told. I doubt it will happen, but if for some reason you aren't happy with EPS, we'll switch you back for free! Remember, we don't have that cancellation fee. We want you to stay with us for the right reasons, not because it will cost money to get away!

After you see how this works for you, and all the additional sales you will close with EPS 90, I'm sure you will stay right here with us. After all, that's why I AM WITH EPS, ***We Are The Best!***

# THE CLOSE

## THE “TAKE-AWAY”

WHEN THE PAPERWORK IS DONE YOU NEED TO DO A TAKEAWAY, HAND THE PAPERWORK BACK TO THE MERCHANT!

**This is a difficult thing to have a salesperson do, but it makes your deal rock solid. You MUST do the take-away!**

**ONCE THE APPLICATION IS FILLED OUT AND AS YOU ARE STARTING TO SLIDE THE FORM OVER TO BE SIGNED BY THE MERCHANT, HALFWAY BETWEEN YOU AND THE MERCHANT, YOU NEED TO PULL THE FORM BACK AND SAY THE FOLLOWING:**

“Now, are you sure you can make this program work in your business? If there’s anything you don’t like, tear this up and we will shake hands and part as friends!”

WAIT FOR THEM TO ANSWER, NO MATTER HOW LONG IT TAKES! ONCE THEY START SELLING YOU ON HOW THEY KNOW IT CAN WORK FOR THEM, SAY:

**YOU GOT A DEAL!**

**GIVE THEM THE APPLICATION TO SIGN**

**ONCE YOU FINISH EVERYTHING CALL IN TO RESERVE A MERCHANT NUMBER.**





# THE CLOSE

Now if you can't get the deal and your merchant has gone south:

**YOU MUST TURN THE SALE OVER TO US  
T/O**



T/O stands for "Take Over." What is a T/O? It is when you tell your merchant you need to call your office (from the merchants telephone) and you call:

**303-819-4163**

One of the sales support staff will answer and go the extra mile to help close the deal for you! This costs you NOTHING, so why not use it?



# HOW TO DO THE T/O CALL

## IMPORTANT:

You must build us up! “If anyone can help us here the National Sales Director can, that is If I can get him on the phone, let’s try!” We will then help you work your deal. We will ask you a battery of questions:

1. Do you have the decision maker?
2. How long have you been at the appointment?
3. Are they Sold?
4. We will ask you if you’re at \$99.90?
5. Is the lease rate a problem?

We will go over a few advantages with you to help close your merchant. Then we will take over the call and get your merchant on the phone and we will add credibility to your presentation by recapping your advantages and then we will try to close them. If all else fails we will do a price drop by putting them on our referral program asking for their help with some fellow merchants in the area by telling how well things have worked for them. “Of course we will call before we give out your name, ask permission if your busy we can call you a different day. When asked what kind of deal you got, just refer that back to us.” We will get you back on the phone and then when you write the deal and your done call us back to reserve a temporary merchant ID #.

**DON’T EVER LEAVE WITHOUT CALLING FOR A T/O, CALLING US BACK IF YOU STILL DON’T HAVE THE DEAL, OR CALLING TO RESERVE A MERCHANT NUMBER IF YOU DO! THESE LAST STEPS ARE CURCIAL. YOU HAVE DONE YOU JOB AND EARNED THE SALE, IT’S TIME TO WRAP IT UP AND BUTTON IT DOWN.**

# THE CLOSE

DON'T EVER LEAVE WITHOUT CALLING FOR A T/O, CALLING US BACK IF YOU STILL DON'T HAVE THE DEAL, OR CALLING TO RESERVE A MERCHANT NUMBER IF YOU DO! THESE LAST STEPS ARE CURCIAL. YOU HAVE DONE YOU JOB AND EARNED THE SALE, IT'S TIME TO WRAP IT UP AND BUTTON IT DOWN.

**303-819-4163**

**“A MUST”**

AFTER WRITING THE DEAL CALL IN TO RESERVE A  
TEMPORARY MERCHANT NUMBER

**T. O. HOTLINE – USE ONLY**  
**WHEN YOU ARE WITH A MERCHANT!**

## WHEN ASKED ABOUT REFERRALS

That's fine, I will get you all the referrals that you need or want when we are done here, but REALLY, do you think that I would give you a merchant who had anything bad to say about me or my company? COME ON NOW!

**SILVER**  
STEVIE<sup>®</sup> WINNER



FOR SALES &  
CUSTOMER SERVICE



**BRONZE**  
STEVIE<sup>®</sup> WINNER



FOR SALES &  
CUSTOMER SERVICE



Use your personality and make light of the situation.  
Move on and ask what part of the program you didn't  
explain clearly. Go back to the beginning of your  
presentation and give a short overview of what got you  
to this point!

# Customer Lifetime Value (CLV)

## What is Customer Lifetime Value (CLV)?

The lifetime value of a customer is the net profit that a business will receive from transactions by each specific customer during the time this customer continues to buy from them. If a customer only buys once, the CLV is the profit made on only that one transaction. For customers who keep coming back, again and again, their CLV is the accumulation of profits made from each of the purchases over time.

## Why Do I Need To Know About It?

CLV leads to the subject of customer retention. Studies show that even small increases in customer retention drives *substantial increases* in overall profitability of a business. Therefore, as customer relationships grow over time, the value of each increases.

Satisfied, established customers:

- ✓ Generate regular, recurring value
- ✓ Are more receptive to cross- and up-selling
- ✓ Take less time and expense to service
- ✓ Know how to find you & your products/service
- ✓ Are less likely to expect discounts
- ✓ Refer their friends and family to you
- ✓ Become brand advocates for your business



### Rule of Thumb:

It costs, on average, 5 times more to sell to a new customer than to sell to an existing customer. In other words, it costs 80% less to sell more to your existing customers. **That's Powerful!**

**Customer Lifetime Value places great emphasis on customer service and long-term satisfaction; there is no greater way to make a customer happy, have them revisit & inspire their recommendations than to provide them with payment options they need.**

Market EPS 90  
"No Credit Check"  
EZ Payment Plan

Increase New  
Customer  
Traffic

Increase Cross &  
Up-Selling  
Opportunities

Increase  
Existing  
Customer  
Sales

**\$ Delivers More Sales \$**

Builds Customer  
Loyalty

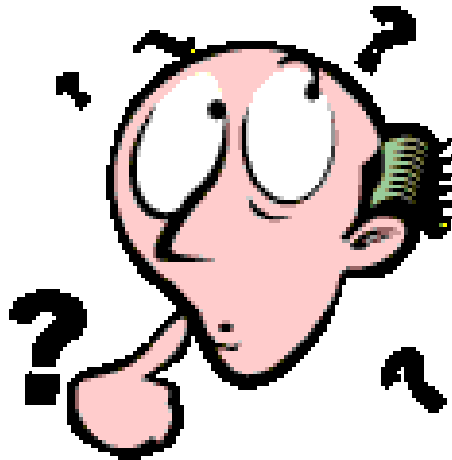
Generates  
Referrals

Employee Retention

No matter how good the plumber, mechanic, dentist, etc. are at what they do, at the end of the day, if they don't learn how to market & sell, they will go out of business. Teach them how to market EPS90 effectively & show them how their business will grow.



# Wrap-Up Q&A



Contacts:

EPS Corporate Office:

National Sales

800-863-5995

ext. 4000

**T.O. Line (24/7/365):**  
**1-303-819-4163**