

PCBancard Objection Handling Mastery Training: Turn "No" into "Yes" Every Time



Welcome to PCBancard Objection Mastery!

As a PCBancard sales agent, objections aren't roadblocks—they're opportunities to build trust, demonstrate value, and close the deal. This training synthesizes proven scripts from real-world scenarios, giving you word-for-word responses to **every** common objection. We've organized it into two phases: **Prospecting/Cold-Calling** (initial contact) and **Presentation/Closing** (during pitch or close).

For each objection:

- **Diagnosis:** Quick insight into why it's raised and how to spot the real issue.
- **Strategic Responses:** Exact, verbatim scripts—use them as-is or adapt slightly. Multiple options for flexibility.
- **Beginner Tip:** Simple advice for new agents.
- **Pro Tip:** Advanced tactics for veterans.

Remember: Always **agree first** (build rapport), **isolate the objection** (ask questions to uncover the truth), **overcome with value** (*focus on benefits* *Switching to PCBancard isn't just about cutting fees—it's about upgrading how your business runs. You get next-day or even 5-minute deposits to keep cash flow strong, along with full PCI compliance and advanced AI-driven security with tokenization to reduce fraud and liability. Our Dual Pricing model helps you legally eliminate up to 3-4% in card fees while keeping 100% of your revenue. You also gain built-in customer loyalty tools, SMS/email rewards, and automated re-engagement campaigns to drive repeat business. Real-time dashboards give you total visibility into every dollar and transaction, while our omnichannel platform lets you accept payments in-store, on the go, or online—fully integrated. Most importantly, the thousands you save can now be reinvested into proven growth strategies like digital ads, SEO, e-commerce upgrades, customer experience improvements, and automation tools that save you time and increase ROI. And with white-glove onboarding and expert support, you're backed by a partner who's invested in your success from day one*), and **assume the sale** (keep moving forward). Practice these daily—role-play with a partner or record yourself. Your goal: Handle every objection with confidence, turning stalls into setups for the close.

Let's dive in!

Phase 1: Prospecting/Cold-Calling Objections

(When setting appointments or making first contact—focus on curiosity, not selling.)



1. "I am not interested."

Diagnosis

Often means you haven't sparked curiosity or differentiated from competitors. They're assuming you're "just another sales pitch."

NOT DIFFERENTIATED



✗ What Not to Say When You Walk Into a Business

The words you speak in the first 5 seconds **make or break** the opportunity.

If you say:

- "Hi, I'm with a merchant services provider..."
- "Do you handle the credit card processing here?"
- "Is the owner in?"

You've already **triggered their defense system**. Why? Because those are the exact words 10 other reps said before you. Those words **equal interruption, sales pitch, and wasted time** in the prospect's brain.

🚫 **Never say:**

- "Credit card processing"
- "Merchant services"
- "Owner or decision-maker"
- "We save businesses money on fees"

Instead, do something that disrupts the pattern:

✓ Approach with Intelligence, Not a Pitch

Start by anchoring attention with something *different*:

"Hey—it's _____. I was hoping you could help me for a second. I'm holding a business summary report, and I'm not even sure this makes sense for your business yet... but I was looking to speak with whoever handles the electronic deposits—just in case there are any overlooked gaps or issues there. Would that be you, or someone else?"

- ♦ It's disarming.
- ♦ It triggers **curiosity** instead of defense.
- ♦ It opens a loop (Zeigarnik Effect) that makes them want to know more.

Strategic Responses

Primary Script: "If someone says they are not interested this means that you haven't told them anything new and they need more information. Did I do something different or did I walk in like everyone else and ask for a statement? Sometimes you can agree with them and say, most of my customers say that when I first walk in the door, why did you bring that up? Ask them if they are happy with their current processor, have they had a number of credit card processing companies come in lately. Get a yes close. Tell them you apologize that you may have come across the wrong way. Say that you just live down the street. You only have a few minutes, but are they familiar with the Durbin agreement, etc., and you can't stay but when can you come back to talk about it?"

Negative Reverse Script: "I get the feeling that you have absolutely no interest in what I'm selling. Before I leave may I ask you one more question? Is it over? If no go back to the selling cycle. If yes, say: 'Now that it's over, can I stop being a sales person for a minute and be a consultant? It appears that no matter how do you satisfied you are with your current service provider that you've never consider our service. Is that right?' If no go back to the selling cycle."

Consultant Frame Script: "I understand that. There probably are 20 people a week, and I did not mean to introduce myself as a credit card salesperson. Sir, I did not mean to come across as just a credit card salesperson. Really, what I am doing is I am a business consultant. I am talking with businesses in the area and I want to talk to you about ways to grow revenue, increase profits, reduce liabilities, keep people coming back, and cut costs. I cannot stay right now, but I would like to come back in on Friday at 3 o'clock and talk with you about some of those things. Would that be okay?"

🧠 Dopamine + Discovery = Access

People don't want to be sold—but they do want to:

- Feel smart.
- Feel in control.
- Be curious about something *that might help them*.

You tap into that when you say:

"I help business owners eliminate the hidden costs tied to this system right here [point at their terminal]. It might not even apply here—but who typically handles your deposit reporting and day-to-day banking insights?"

This:

- Builds rapport through **validation** ("it might not even apply here" = respect).
- Keeps things open-loop ("not sure if this even makes sense...").
- Points to something visual (gesturing = brain anchor).

🧠 Final Reminder

If you hear "I'm not interested," it's not because of them.
It's because of what **you said** and **how you said it**.

This method removes resistance by **never triggering it in the first place**.

Tips

Beginner Tip: Smile, agree immediately, and pivot to a question—don't defend, redirect.

Pro Tip: Use body language: Lean back, relax—make them chase the value by asking "why" questions to uncover hidden pain.

Here is a comprehensive list of benefits and reasons a business should choose to work with PCBancard:

Payment Processing Benefits

- **Dual Pricing System:** Offer two prices—cash and card—with full automation. Customers choose how they pay, and the business keeps 100% of the sale.
- **Eliminates 3–4% in Processing Fees:** Businesses can recapture thousands per month to reinvest.
- **Interchange Plus Available:** For merchants preferring traditional transparent pricing.
- **Next-Day and Even 5-Minute Funding:** Accelerate cash flow with same-day deposits through Faster Funding.
- **Secure Tokenization and PCI Compliance:** Minimizes risk with AI-driven fraud detection, EMV technology, and encryption.
- **Supports Mobile, Online, and In-Person Payments:** Seamless omnichannel tools like SwipeSimple and iPOSspays.
- **Recurring Billing and Invoicing:** Streamlined AR for service businesses.
- **eCommerce-Ready:** Integration with online shopping carts and websites.

Strategic Growth Benefits

- **\$1,000 Merchant Conversion Incentive:** Helps offset terminal, setup, or early termination fees—making switching easy.
- **Loyalty & Gift Card Tools via Factor4 or Dejavoo Extra:** Drives repeat business and customer retention.
- **Automated Reviews and Reputation Management:** Tools to improve online visibility and customer trust.
- **Business Funding Options:** Access to working capital solutions.
- **Instant Approvals and Streamlined Onboarding:** Fast setup means quicker sales and revenue capture.
- **POS Systems and Terminals Included:** No-cost or heavily subsidized Dejavoo and cloud POS devices.

Reinvestment-Focused Value

- **"Turn Savings Into Sales" Framework:** Strategic use of recaptured fees to reinvest in marketing, customer experience, loyalty programs, automation, and online sales.
- **Free Digital Presence Audit (VIV):** Uncovers gaps in visibility and helps businesses boost online engagement.
- **Real Marketing ROI:** Examples show \$500 reinvested in ads and social content yielding 4–14x returns.
- **Website and Social Media Optimization:** Expand digital footprint with managed services.
- **Listing Sync and Review Management:** Protects brand identity and improves customer acquisition.
- **Brand Growth Strategy:** Partnered playbook to drive local leads, repeat visits, and online credibility.

Operational & Sales Team Support

- **Dedicated Field Sales Support:** Live rep engagement, not call center setups.
- **60-Day No Mistakes, No Regrets Guarantee:** Full confidence policy for new clients.
- **Residual Income Opportunities for Referrals:** Business owners can refer others and earn passive income.
- **Custom Setup by Industry:** Tailored features for retail, restaurants, trades, medical, and B2B.

2. "I am happy with my current provider."



Diagnosis

Knee-jerk defense; probe for superficial happiness (e.g., no recent issues) vs. real satisfaction.

Strategic Responses

Primary Script: "Typical sales agent will do the "1,2 punch" say, "Who do you process with?" Then they will say how bad that company is. It doesn't matter who they process with. Expect them to be happy with their current provider or they wouldn't be with them! Ask them what the number one thing they like about them is. What is your favorite thing about them? They will tense up. Make a joke – what do you like their logo or something. Usually they will say that the company is cheap or that they haven't had any problems with them yet. Make a connection, break down the wall. I can't stay today, but as a merchant advocate, my job is to make sure merchants are PCI compliant. Pull out your contactless payment device and say can you accept this? Talk about the latest mandates around tokenization and hosted payment pages that are coming. Bring up IRS reporting requirements – explain that if the information doesn't match with the IRS, their processor is required to take 28% of their batch. Say hey, we need to talk, when can we come back? What happens if you don't update to these new standards—could you face increased fraud risks or compliance fines that eat into your profits?"

Value Probe Script: "You know, sir or ma'am that's great. I am really glad that you have such a wonderful relationship with your current processor. You know, most of our customers said the same thing when we first met with them. Sir, may I ask you a question? What is it about your current processor that you like the most?

Is it the fact...

- ...that you'll have a real local representative who comes in person and supports you directly—no more 1-800 runaround?
- ...that you'll receive your deposits as soon as the next day—or even within 5 minutes when needed?
- ...that you're now accepting all major cards with full PCI compliance, tokenization, and reduced liability?
- ...that online debit transactions are processed at lower costs and with zero chargeback risk?
- ...that you're increasing your average ticket with seamless online debit acceptance?
- ...that you can now accept checks from anywhere in the U.S. with full guarantee and zero bounce risk?
- ...that your system will be ready for next-gen payment technologies—including tap-to-pay, wallets, and advanced encryption?
- ...that you can launch a custom loyalty or gift card program at a fraction of what national chains pay?
- ...that you're eliminating 3–4% in processing fees and keeping 100% of your sales revenue?
- ...that your pricing is fully transparent with options like Dual Pricing or Interchange Plus—whichever fits you best?
- ...that your POS system and smart terminal could be included at no cost, professionally installed?
- ...that you're finally able to take payments in-store, on-the-go, and online—without needing three separate providers?
- ...that your new setup will be tailored specifically for your industry—whether you're retail, restaurant, service, medical, or trades?
- ...that you have access to a \$1,000 switching incentive to cover equipment, setup, or buyout fees?
- ...that you'll have tools to grow your business—like review management, a free digital audit, and actual marketing ROI?

That is an excellent way to handle any objection, first make sure that you isolate and handle the real objection not one that does not exist."

Empathy & Local Value Script: "Well I should hope you are happy where you're at, it would be extremely detrimental to your company if not. I mean, I would presume that greater than half of your revenue comes from the acceptance of credit cards, gift cards and probably your loyalty card programs, all major sources of your business income and bottom line, right? Any liability exposure or violation could potentially harm that income flow and I would guess that your local representative stops in periodically to discuss any such current changes in industry requirements and regulations, am I correct in assuming so? What if those changes, like shifting to contactless or text-to-pay, aren't addressed—could that lead to lost sales or higher fraud costs down the line?"

Beginner Tip: Always ask "What do you like most?"—it reveals weaknesses without attacking.

Pro Tip: Transition to a "yes ladder": Get small agreements (e.g., "You like compliance?") to build momentum. Follow with: "And what happens if your current setup doesn't support emerging tech like hosted payment pages—how might that impact your business in the next year?"

Benefits in the form of a question.

Here's a quick list of **sales discovery questions** based on the full benefits list. These are designed to spark curiosity, uncover pain points, and position PCBancard as the obvious solution:

Payment Processing Benefits

- Are you currently showing both cash and card prices to your customers?
- Would it help your business if you could eliminate 3–4% in card processing fees?
- Do you prefer a transparent, interchange-plus pricing model?
- How fast are you receiving your deposits right now—would next-day or even 5-minute funding make a difference?
- Are you fully PCI compliant and protected with tokenization and fraud detection?
- Do you take payments in-person, online, or on the go—or all three?
- Do you currently offer recurring billing or invoicing for your services?
- Is your website equipped to take secure online payments?

Strategic Growth Benefits

- Would a \$1,000 incentive help you switch processors without out-of-pocket costs?
- Are you using any kind of customer loyalty or gift card program to drive repeat business?
- Do you have a strategy in place to improve your Google reviews and online visibility?
- If you needed working capital, would you want access to fast, simple funding?
- How long does it typically take to get set up with a new processor—would instant approvals help?
- Are you currently paying for your terminals or POS system—or would you like one at no cost?

Reinvestment-Focused Value

- If you eliminated your card fees, would you reinvest the savings into marketing or upgrades?
- When was the last time you had your digital presence professionally reviewed?
- What kind of return are you getting from your marketing right now—are you seeing 4x–14x on spend?
- Are your website and social media working together to bring in new customers?
- Do you have tools in place to protect your business info across directories and review sites?
- Are you following a proven strategy to grow your local brand and get repeat traffic?

Operational & Support Benefits

- Would it help to have a local rep who actually shows up, instead of dealing with a call center?
- If you knew you had a 60-day “no mistakes” guarantee, would that make it easier to move forward?
- Do you know any other business owners who'd like to save on fees and earn referral income?
- Would it help if your payment setup was tailored specifically for your industry?

3. "We just changed processors."

Diagnosis

Could be true (recent switch) or a lie to brush you off—assume it's old and probe benefits.

I've switched payment processors. Is this going to help me, or am I getting scammed?



Strategic Responses

Primary Script: "The merchant's reality is the truth. The reality is they told another company that they just changed processors and it worked to get rid of them. They could have switched 7 years ago. Unless they are my customer, I don't believe them and I don't care. Some people are in a bad spot and they don't realize it. 'I just switched and I am happy', respond with 'oh yeah, what did they help you out with?' They saved me money! Tell them don't worry about your equipment; it's probably just fine. We offer a **No-Charge Terminal Program** that gives you exactly what you need to accept payments—without the upfront cost. Whether you're processing in-store, on the go, or at a countertop, we provide the essential equipment to run transactions securely, quickly, and reliably. Your terminal will come pre-programmed, PCI-compliant, and ready to use with features like EMV chip acceptance, contactless payments (tap-to-pay), and built-in dual pricing support—so you can start saving on fees from day one. It's our way of making sure nothing stands between you and getting paid. They will see the value in next day deposits, contactless acceptance capability, making sure they are compliant with new regulations. What if that recent switch doesn't prepare you for trends like digital wallets or AI fraud detection—could you end up switching again soon and facing more disruption?"

Tips

Beginner Tip: Don't argue timelines—pivot to "What did they improve?" to uncover gaps.

Pro Tip: Use as a hook: "Recent changes mean you're open to better—let's compare. How might sticking with outdated tech affect your operations if competitors adopt faster, more secure options?"

4. "My rates are so low, you can't help me."

Diagnosis

Programmed response; they don't know true costs (e.g., interchange).

Strategic Responses

Primary Script: "Prospecting is making appointments – uncover some issues and make an appointment. Some merchants are programmed to respond that way. Typical salesman will respond with '1,2 punch' and say, 'who do you process with, oh we can beat their price, we can beat anyone's price.' Merchant advocate response – 'you're probably right, can I ask why did you bring that up?' I don't bring up price until I'm ready. **Change things, be completely different.**"

Hello! I'm [Your Name], a local merchant advocate right here in [Your Area]. You must have me confused with a credit card rep—I'm not here to sell you processing services or push low rates that don't really save you anything in the long run. Interchange fees are the same no matter who you go with, and cheaper products often mean cheaper service that leaves you exposed. My job is to help small businesses like yours stay fully compliant with all the key payment standards, including the latest PCI regulations, IRS reporting rules, and smart ways to handle fees without breaking any rules. I know this can feel overwhelming, but I'll break it down simply, explain why it matters, and show how I can make it straightforward for you. Let's dive in.

First off, as your advocate, I'm focused on making sure you're protected with PCI compliance—the Payment Card Industry Data Security Standard. This is the fortress that keeps customer card data safe from hackers, mandated by Visa, Mastercard, and the others. With PCI DSS 4.0 fully in effect now (including those new requirements that kicked in back in April 2025, like mandatory multi-factor authentication for all access to card data environments), non-compliance could hit you with fines up to \$500,000 per breach, higher fees, or even getting shut down by your processor. Common pitfalls I see? Outdated software, weak passwords, or storing card numbers insecurely. I'll audit your setup, recommend encrypted tools like tokenization (which swaps real card info for secure codes), and guide you through the quick self-assessment most small businesses need. The win? Lower risk, peace of mind, and potentially better insurance rates.

That ties right into the new regulations around contactless payments—tap-to-pay, digital wallets like Apple Pay, and enhanced security features that are changing the payment landscape. These aren't just trendy; they're now essential for compliance and fraud prevention. Cyber threats target small businesses because they're seen as easy marks, and standards like EMV chip tech or secure online gateways help build extra layers of protection. I'll review your POS system, website, and staff training to ensure you're using HTTPS for online sales, fraud detection tools, and multi-factor auth where needed. If you're in a specific industry with extra rules (like HIPAA for healthcare), I'll weave that in too. Bottom line: Fewer chargebacks, happier customers who trust you, and no penalties that could cost \$100–\$1,000 per violation.

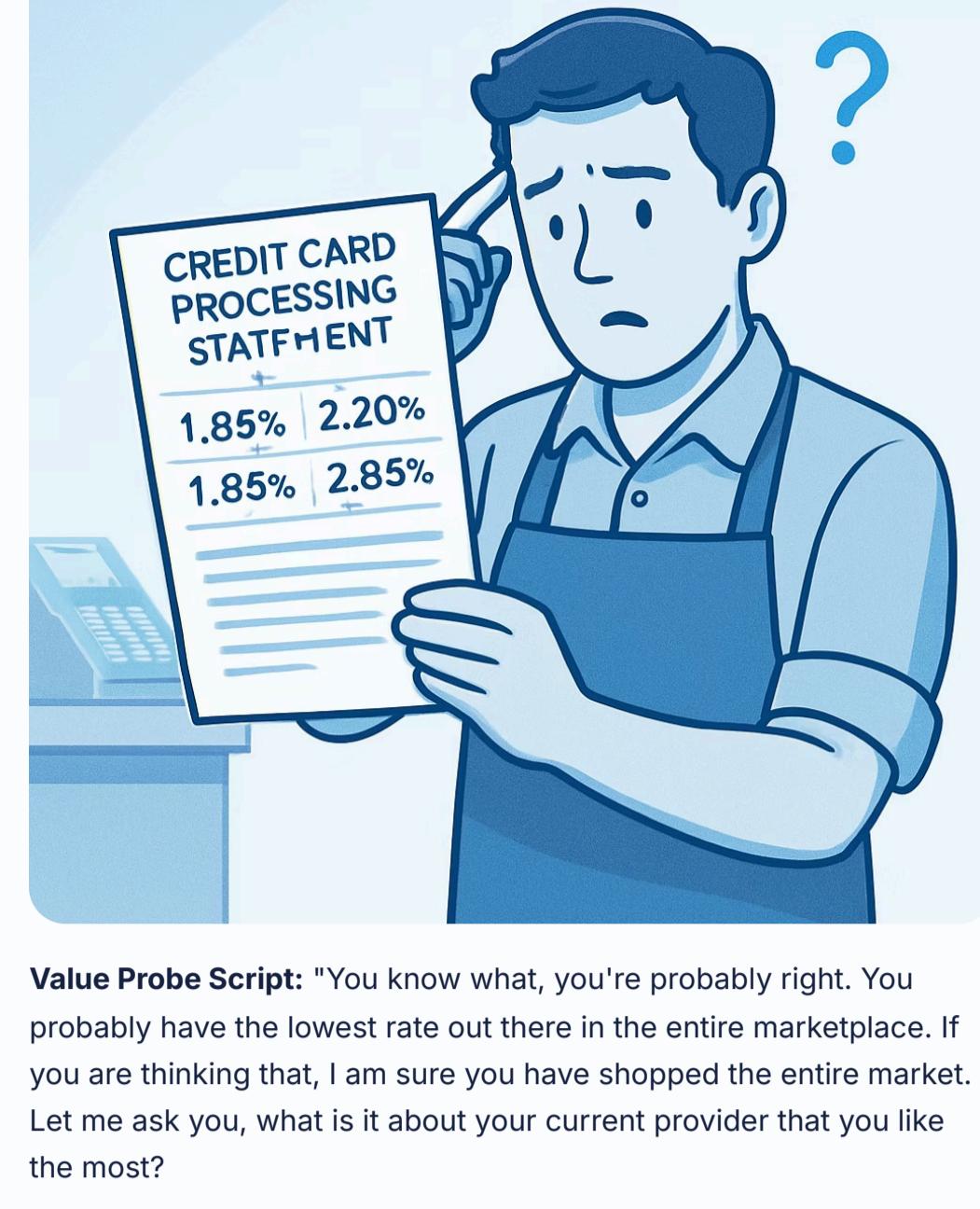
I'm also here to educate you on IRS reporting—it's crucial to make sure your processor has your correct info on file, like your Taxpayer Identification Number (TIN) matching IRS records exactly. For 2025, if your card payments hit \$2,500 or more, your processor must issue a Form 1099-K to report it all. But if there's a mismatch? They're required to withhold 24% of your batches as backup withholding—retroactive to the start of the year. Do you know if you're compliant? Because that money's held until you file your taxes next year, and it could mean audits, penalties up to 20% of unreported income, or worse. I'll set up automatic tracking in your system, integrate with tools like QuickBooks, and confirm your processor handles the filing right. This isn't about dodging taxes; it's accurate records so you don't overpay or get surprises, leading to smoother tax seasons and better cash flow insights.

Finally, let's talk compliant fees and costs, like dual pricing or cash discount programs—done right, these can offset those 2–4% processing fees without alienating customers or breaking rules. Dual pricing (showing a lower cash price and higher card price) is legal in ALL states if it's transparent, with clear displays like "Cash: \$10 / Card: \$10.39" and no hidden gotchas. But surcharging is banned in places like Connecticut or Massachusetts, and violating card network guidelines could mean fines of \$500–\$10,000 or losing your merchant account. I'll audit your pricing, check your state laws, train your team on disclosures, and automate it in your POS. Alternatives like convenience fees for certain payments could work too if dual pricing isn't a fit. The result? You save 1–3% on transactions while staying fully above board.

Why team up with a local guy like me? Compliance isn't just avoiding headaches—it's about growing your business safely, cutting costs, and building trust. Most folks I help see quick ROI from lower fees and dodged fines. I handle the audits, setups, and monitoring so you can focus on running your shop. If this resonates, let's chat—I offer a free consultation to review your setup and build a custom plan.

What's a good time, or got questions about your specific business? I'm here to keep it stress-free and local.

When you walk into a business and they say, I only pay 1% - you know it isn't true because interchange is more than that – but don't tell them they are wrong, don't smack them in the face. Say something like, wow that is kind of high how long have you been paying that? What if those low rates don't include support for modern features like payment links or hosted pages—could hidden fees or lost opportunities add up over time?"



Value Probe Script: "You know what, you're probably right. You probably have the lowest rate out there in the entire marketplace. If you are thinking that, I am sure you have shopped the entire market. Let me ask you, what is it about your current provider that you like the most?"

Is it the fact...

- ...that you'll have a real local representative who comes in person and supports you directly—no more 1-800 runaround?
- ...that you'll receive your deposits as soon as the next day—or even within 5 minutes when needed?
- ...that you're now accepting all major cards with full PCI compliance, tokenization, and reduced liability?
- ...that online debit transactions are processed at lower costs and with zero chargeback risk?
- ...that you're increasing your average ticket with seamless online debit acceptance?
- ...that you can now accept checks from anywhere in the U.S. with full guarantee and zero bounce risk?
- ...that your system will be ready for next-gen payment technologies—including tap-to-pay, wallets, and advanced encryption?
- ...that you can launch a custom loyalty or gift card program at a fraction of what national chains pay?
- ...that you're eliminating 3–4% in processing fees and keeping 100% of your sales revenue?
- ...that your pricing is fully transparent with options like Dual Pricing or Interchange Plus—whichever fits you best?
- ...that your POS system and smart terminal could be included at no cost, professionally installed?
- ...that you're finally able to take payments in-store, on-the-go, and online—without needing three separate providers?
- ...that your new setup will be tailored specifically for your industry—whether you're retail, restaurant, service, medical, or trades?
- ...that you have access to a \$1,000 switching incentive to cover equipment, setup, or buyout fees?
- ...that you'll have tools to grow your business—like review management, a free digital audit, and actual marketing ROI?

That is an excellent way to handle any objection, first make sure that you **isolate and handle the real objection** not one that does not exist."

Isolating Objections in Sales: A Simple Step-by-Step Guide

In sales, when a customer raises an objection (like "It's too expensive" or "I don't need it right now"), you don't want to jump straight into arguing or fixing it. Instead, you "isolate" it first. This means confirming exactly what the real issue is, making sure there aren't hidden ones, and building trust by showing you're listening. It's like peeling an onion—get to the core before solving.

Here's how to do it in four easy steps:

1. **Repeat the objection in a clarifying question:** Echo back what they said in your own words as a question. This shows you're paying attention and helps clarify if you understood correctly.
2. **Repeat the question in a different way:** Rephrase it again slightly differently. This digs a bit deeper to confirm the objection without making them feel interrogated.
3. **Make sure that's the only objection:** Ask if there's anything else bothering them. This uncovers if the stated objection is just a smokescreen for something bigger.
4. **Only then, answer it:** Once isolated, address the objection directly with facts, benefits, or solutions.

This technique prevents you from wasting time on the wrong problem and makes the customer feel heard, increasing your chances of closing the sale.

Real-Life Example: Handling a Price Objection

Imagine you're selling a new coffee machine to a small café owner. They say: "This machine is way too expensive for us."

- **Step 1: Repeat in a clarifying question.** You respond: "So, you're concerned that the cost of this machine might be higher than what fits your budget right now?" (They might say yes, or clarify something like "Yeah, especially since our sales are slow.")
- **Step 2: Repeat in a different way.** Follow up with: "In other words, you're wondering if the price justifies the value for your café's current situation?" (This rephrases it to focus on value vs. cost, helping them open up more.)
- **Step 3: Make sure it's the only objection.** Ask: "Besides the price, is there anything else holding you back from moving forward with this?" (They might say "No, that's it," or reveal something else like "Well, also, I'm not sure if it'll handle our volume.")
- **Step 4: Answer it.** If price is truly the only issue, now respond: "I get that—many cafés feel the same at first. But let's break it down: This machine saves you \$500 a month in labor and waste, paying for itself in under a year. Plus, we have flexible financing options to spread the cost."

By isolating like this, you turn objections into opportunities. Practice it in role-plays, and it'll feel natural!

Beginner Tip: Never say they're wrong—agree, then educate on hidden fees.

Pro Tip: Drop "interchange is the same everywhere"—shifts focus to your unique value. Add: "What if focusing only on rates means missing out on tools like text-to-pay that could boost your revenue—how would that affect your bottom line long-term?"

5. "I am with my local bank."



Diagnosis

Perceived safety; banks often outsource processing.

Strategic Response

Primary Script: "Prospecting is about having fun. Banks don't process cards, processors do. There are acquiring banks and issuing banks. Perception is reality – arguing with them and telling them they are wrong is not the best way to get a sale. If they think their bank is processing credit cards, will I get any farther by telling them they are wrong? No. Ask who their bank is and leave it alone. Say we work with that bank, we process many accounts with them and we aren't asking you to leave them, we want you to stay with your bank. **We work with that bank to get you next day deposits, etc.** Break the pattern. Further the relationship. Get into your merchants future. When prospecting your future is the installation, after that it is the referral. If you stay in the now you have nothing. In a sales situation / prospecting – don't show people how smart you are. Get the appointment. If they ask you a question – say that is a great question and I will answer it for you when I come back on Thursday at 3p.m., if you think of any other questions before then please write them down. You are here to set an appointment today, and the education and selling will start at the appointment, in the future, will come back. What if your bank's processing doesn't evolve with tech like AI fraud detection or hosted payment pages—could that leave you vulnerable to risks your competitors avoid?"

Tips

Beginner Tip: Ask "What's your bank?" early—builds curiosity.

Pro Tip: Frame as "enhance your bank relationship"—positions you as ally. Probe deeper: "How might relying solely on bank processing limit your access to features like payment links or text-to-pay, and what could that cost you in missed opportunities?"

Differentiation Script: "Who's all alike? Wait a minute, I would presume you're talking about the individuals that call on business offering to 'SELL' you lower rates? The ones that come in and focus on nothing more than getting your statement? I think you may have me confused with someone else, my focus is give the control back to intelligent business owners, to educate them, protect them and their customers from data thieves and gain a tighter control on their bottom line. (JOKINGLY) If you expecting me to immediately try to jump into a relationship without getting to know each other, I'm not that person!"

Partnership Script: "I get that all the time. As a matter of fact, we have been in this business for over 15 years with our affiliation with Priority Payments, Synovus Bank, Fifth Third Bank, and Wells Fargo Bank, and we might just be the ones that process for your bank. What's your bank's name? Great, let me follow-up with them. By the way, I would like to come in and show you our full system. I will follow-up with your bank and make sure that we are not already doing business with them. When is a good time that I could come in, go through our entire program with you, show you the differences, and show you a little bit about our company to see if you might be willing to trust us with some of your business. We're still willing to put all the deposits in that bank that you have a relationship with, and I am sure your banker would be much happier if there is a lot more money in your account. Wouldn't you agree? I can't stay right now, but I will be back in on Friday at 3 o'clock."

6. "I'm selling my business."



Diagnosis

Stall or real; tie to increasing business value.

Strategic Responses

Primary Script: "Create an objection book – write all of the objections you get down and ask our managers how they would answer this question. You are getting ready to retire and waiting until you shut the doors or you wish you didn't have to sell but your business is no longer profitable, or you are just trying to get rid of me? Which one best fits you? If they are selling their business, great I will sign them both up! Selling a business is both assets and a marketable customer database. What if outdated payment systems like lacking contactless options reduce your business's appeal to buyers—could that lower your sale price or delay the deal?"

Value Review Script: "Clearly I have not provided you enough information, what additional questions do you have? I just want to go over the numbers on my own and think about it. May I ask you a question? During our last meeting we uncovered a lot of issues that you have experienced in the past. The numbers on this paper are quite simple, it saves you a little money but more so, protects your entire investment in this business. Mr. Merchant. I'm not asking you for a final commitment today, what I am asking is that you take me for a test drive, try me for 60 days and think about it during the test ride. Make sure we're a good fit for each other."

Business Value Script: "I understand. You know, when you sell your business, don't you want to be able to sell it for a certain number of times your annual profit? Say, 2 to 3 times your annual profit. You will get that in up-front money for the sale of your business. When you go to sell your business, if you could show the potential buyer all your statements that show all the revenue running through your business. You could show them all of your customers, you know that top \$10 %% of your business that makes up \$90 %% of your sales. You could give them their names, addresses, phone numbers, dates of birth, buying patterns, how much money they spend and how much you have outstanding on, perhaps future receivables with the gift cards because you have that money in your bank account. How much more valuable would your business be? Exactly, that is what I want to come and talk to you about on Monday at 9 A.M. when I come back in and go through the presentation with you and your partner."

Beginner Tip: Use humor lightly—e.g., "Or just getting rid of me?"

Pro Tip: Quantify: "Add 2-3x annual profit to sale price with our data." Add NEPQ: "What happens if your current setup doesn't support modern tools like hosted payment pages during the sale process—could that lead to a lower valuation or lost buyer interest?"

7. "I'm in a contract."

1

Diagnosis

Fear of fees or change; often **agreements**, not hard contracts.

2

Primary Script

"Oh great, I hear that from a lot of my customers. Agree. Don't assume that they are talking about an early termination fee or lease. Your job is still to get an appointment. Car and a gas pump. Leasing through Honda, do they care where you get your gas or tires? They only care about your monthly payment. In our industry the terminal is the car and the gas is the processor. Merchants may be fearful that you are going to sell them a new one when they don't need one. Say, 'I'm not sure what you mean by that, why did you bring that up?' Then the merchant will tell you a story. Don't make promises you can't keep. Under-promise and Over-delivery. We are here to build a relationship and will continue to come in. 2 biggest complaints about our industry · Customer service – which we have four layers · Getting money on time – next day deposits if you batch by 7pm eastern Merchants who are in contracts really want the value. There is a cost of doing business and people are willing to pay for it. I don't talk about early termination fee until the merchant talks about it. They may say well I was going to switch to another company but my company was going to charge me a \$500 early termination fee. Oh ok, can I ask what were they going to help with? Most of them will say they were going to save me money. Response – oh if I could do it for free but hold your money for 30 days would it be worth it? Instead of saving them money, match it and sell the value – IRS reporting. How much do you process a month? Don't over promise – they may only process \$1000 a month and if they have a \$500 ETF, it's not worth it and I'm walking out the door. Offset with the referral program – our average referral is \$150, give me 10! What if staying in that contract means missing out on 2025 tech like AI-powered fraud prevention—could that expose you to higher risks and costs over time?"

3

Alternative Scripts

Laundry List Script: "Great! (set your pen down and sit back) Body Language is key! I can understand, full consideration BEFORE I GO... Is it...? (Laundry List) IS IT ME? Guidelines: Agree Isolate Overcome Keep filling out the application (assume the sale)"

Buyout Script: "We buy out people who are in merchant processing agreements all the time. In fact, you may not even be in the type of contract that you think you are in because they are mainly agreements. They are not contracts. If there is a fee to get out of it, we might be able to cover all or at least half of that if it is in your best interest to do business with us. We should go through our presentation and see if the points that we have will be profitable for you. If they are profitable for you, then it would be worth your time to have us do that. So, if that is fair enough, I would like to come back in on Friday at 3 o'clock."

4

Tips

Beginner Tip: Agree and probe: "What do you mean by contract?"—often uncovers it's not binding.

Pro Tip: Offset with referrals: "Our average referral pays \$150—give me 10 to cover your fee!" Weave NEPQ: "What happens if you stay locked in and can't adopt features like text-to-pay—how might that limit your growth or increase liabilities?"

8. "I can't make that decision."

Diagnosis

Gatekeeper or shared decision-making; empower them or escalate.

Strategic Responses

Primary Script: "Would you help me meet face to face with the person who does make that decision? On prospecting as a rule don't discount anyone. This business is about helping other people and it is infectious. If an office manager says I can't get you an appointment – help them see value and get them involved. If they say tell me and I will tell them: Prepare the "gate-keeper" for the next step. It's all about getting into the future. If they ask you about this what are you going to say? Ask them that several times and finally offer to come back early in the morning to talk to everyone. Get that appointment. What if delaying this decision means missing out on modern tools like hosted payment pages that could streamline your operations—could that put you at a competitive disadvantage?"



Tips

Beginner Tip: Don't dismiss gatekeepers—show value to get their buy-in.

Pro Tip: Prep the gatekeeper: "If they ask about X, what will you say?"—turns them into allies.

9. "My system is proprietary."

Diagnosis

Misinformation from prior providers; reality is most can be reprogrammed.

Strategic Responses

Primary Script: "Perception is reality. Their reality is their truth. We are much different from other processors. Most companies have access to one network. We have several. The company will tell them their system (aloha for example) is proprietary and that they will have to sell them a new terminal. The merchant will believe that there equipment is proprietary and that they have to buy new equipment because that is what so many companies have told them. If this happens and you don't know, take a picture of the screen and send it to your manager. We can reprogram almost anything because of all of the relationships we have with other networks. What if sticking with a proprietary system prevents integration with 2025 trends like contactless or payment links—could that limit your flexibility and increase costs long-term?"

Tips

Beginner Tip: Snap a photo of their setup —sends to support for quick confirmation.

Pro Tip: Emphasize "we have multiple networks"—positions PCBancard as flexible experts.

10. "Please just leave me the information."



Video Brochure Hand Off

Instead of emailing something they'll forget or handing out a brochure that gets tossed, leave the video brochure as your follow-up weapon. It's not just a handoff—it's a high-impact, multi-touch tool designed to build curiosity and trust when you're not in the room. Say something simple: "This isn't a sales pitch—it's a 7-part video that walks through how businesses are turning their fees into profit. Watch it when you have time—I'll swing back in a day or two to answer questions." Then leave. No pressure. No pitch. Just education. When you come back, you're not cold anymore—you're expected. And your job is simple: ask what stood out, set a time to walk through it together, and move the deal forward. It's a modern sales system that earns permission to close before you ever open your mouth.

Beginner Tip: Be bold but genuine—offer coffee to humanize and commit to return.

Pro Tip: No brochures—tailored info builds intrigue; follow up boldly.

Diagnosis

Bad timing or no perceived value; they want you gone without commitment.

Strategic Responses

Primary Script: "Ok is this where you want me to sit? There is really no information for me to leave? When can we sit down to meet and discuss information that is tailored to your business. I'll be back ... do you like your coffee with sugar or cream? Be genuine. Don't leave your a paper, they will do nothing with it, or throw it away. When they tell you to leave them the information they are saying you caught them at a bad time or they don't see the value yet and need more information. Tell them you are sorry that it seems you caught them at a bad time and that the information you want to share with them is very important. Be bold. You have nothing to lose. Get into the future and set that appointment. What if not exploring this now means you're stuck with outdated systems when tech like AI fraud tools becomes standard—how might that impact your business?"

"Hey, I don't want to interrupt your day, and I'm not here to pitch you—just to get you some helpful info. If you don't mind, what's your cell number? I'll text you a link that walks through everything in under 10 minutes."

(Wait for number. Then text: <https://sales.pcbancard.com>)

"That's the digital version of the video brochure we normally leave behind. It explains how we're helping businesses like yours keep 100% of the sale, get next-day deposits, and reinvest what they used to lose in fees. I'll swing back in a few days—once you've had a chance to watch—to answer questions and see if it makes sense to explore further. Fair enough?"

11. "I've heard it all before."

Diagnosis

Jaded from past pitches; differentiate immediately.

⚠ Response Trigger Warning: "I've Heard It All Before"

If a prospect ever says, "*I've heard it all before*," that's not a red flag about them—it's a mirror for you.

There's a **100% chance** that something you said used language that instantly categorized you as *just another rep*... no different than the last five who walked in. You triggered their mental spam filter.

This means:

- You led with a pitch, not a problem they care about.
- You used industry clichés instead of curiosity-driven questions.
- You spoke **at** them instead of drawing **out** their experience or pain.
- You blended in. And in sales, blending in is the fastest way to get brushed off.

Strategic Responses

Primary Script: "May I ask what all you've heard before? Because most of the items I discuss with successful business owners relates to today's business direct liabilities, regulations and requirements that can dramatically effect a business operation. What if ignoring new options like hosted payment pages leaves you vulnerable to data breaches—could that lead to costly consequences?"

✓ Sales Coaching Tip:

If you ever hear that line, pause and ask yourself:

"What did I just say that made me sound like every other salesperson they've ever tuned out?"

Then reset with curiosity, not explanation:

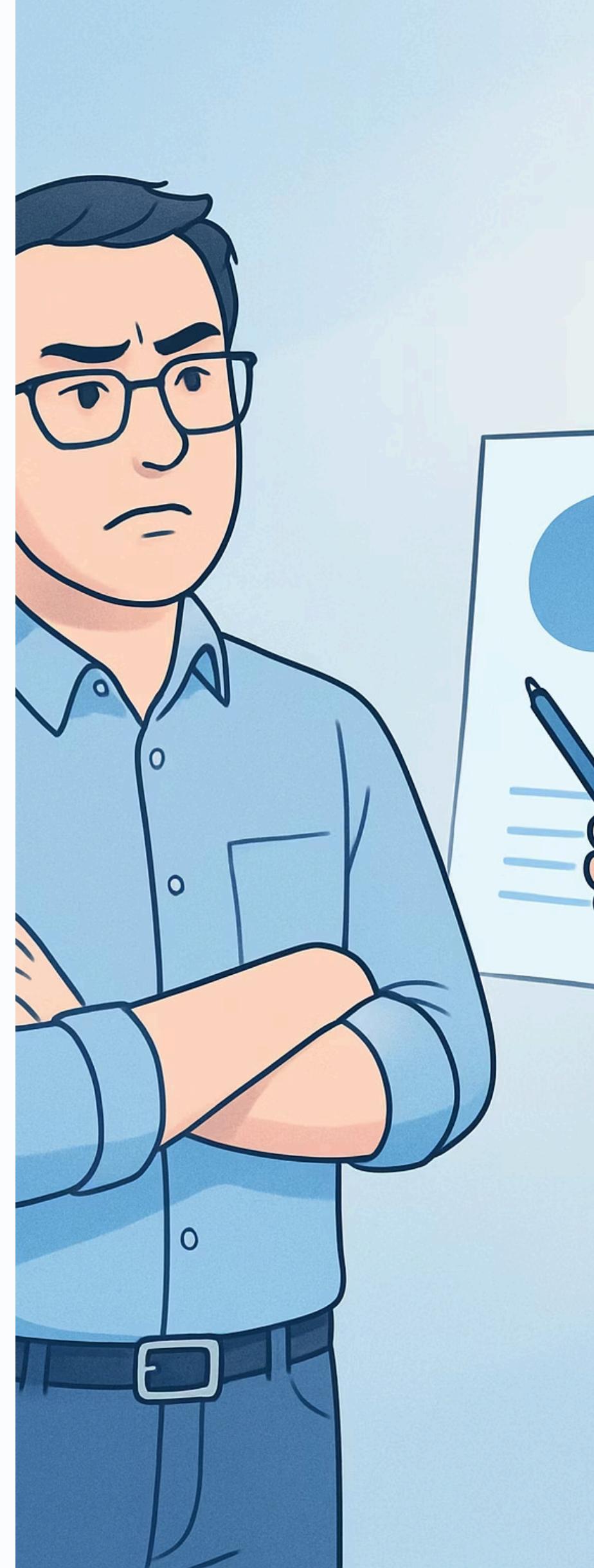
"Fair enough. If I were in your shoes, I'd probably feel the same way. Quick question though—has anyone ever shown you how to completely eliminate 3–4% in fees and turn that into real marketing ROI, while protecting your brand online?"

That's how you cut through the noise and re-earn attention.

Tips

Beginner Tip: Ask for specifics—turns defense into dialogue.

Pro Tip: Pivot to "today's changes"—makes you current and relevant.



12. "I'm not switching, I'm happy where I'm at."

Diagnosis

Comfort zone; uncover if it's true happiness or inertia.

Strategic Responses

Primary Script: "Well I should hope you are happy where you're at, it would be extremely detrimental to your company if not. I mean, I would presume that greater than half of your revenue comes from the acceptance of credit cards, gift cards and probably your loyalty card programs, all major sources of your business income and bottom line, right? Any liability exposure or violation could potentially harm that income flow and I would guess that your local representative stops in periodically to discuss any such current changes in industry requirements and regulations, am I correct in assuming so? What happens if you don't adapt to trends like text-to-pay—could that mean lost customers to competitors who do?"

7 Strategic Questions for "I'm Happy Where I'm At"

1. **"That makes sense—most business owners I talk to say the same at first. Can I ask—what specifically makes you feel like your current provider is the right long-term fit?"**
(Opens up their reasoning without challenging them directly.)
2. **"Out of curiosity, have you had anyone actually sit down with you and show you a reinvestment plan for the 3-4% you're paying in fees every month?"**
(Introduces the idea they haven't seen your value yet.)
3. **"Would it surprise you to learn that a lot of our clients said the exact same thing... until they saw how we structured their funding and loyalty growth?"**
(Social proof, future pacing.)
4. **"If there were one thing about your current setup that could be improved—even if minor—what would it be?"**
(Leads them to admit there's a crack in the armor.)
5. **"Are you open to a second set of eyes just to confirm that everything you're getting now is actually optimized for today's standards—like 5-minute funding or AI-powered fraud prevention?"**
(Positions your offer as a courtesy review, not a switch.)
6. **"Let's say hypothetically something better did exist—something you hadn't seen yet—would you want to know about it, just to be sure?"**
(A classic NEPQ curiosity unlocker.)
7. **"Would it hurt to compare your current setup to ours, just so you can be 100% confident that you're in the best position?"**
(Non-threatening, puts them in control while opening the door.)



Tips

Beginner Tip: Validate happiness, then probe risks—they often reveal gaps.

Pro Tip: Use revenue stats to tie to their business—makes it personal.

13. "You're all alike."

Diagnosis

Cynicism from repetitive pitches; stand out as an advocate.



Strategic Responses

Primary Script: "Who's all alike? Wait a minute, I would presume you're talking about the individuals that call on business offering to 'SELL' you lower rates? The ones that come in and focus on nothing more than getting your statement? I think you may have me confused with someone else, my focus is give the control back to intelligent business owners, to educate them, protect them and their customers from data thieves and gain a tighter control on their bottom line. (JOKINGLY) If you expecting me to immediately try to jump into a relationship without getting to know each other, I'm not that person!"

Tips

Beginner Tip: Joke lightly to disarm—keeps it fun.

Pro Tip: Emphasize "control back"—empowers them, differentiates you.

14. "I have 5 of you come in each week / I get 20 calls every week about this service."



Diagnosis

Overwhelmed by salespeople; position as consultant.

Strategic Responses

Primary Script: "I understand that. There probably are 20 people a week, and I did not mean to introduce myself as a credit card salesperson. Sir, I did not mean to come across as just a credit card salesperson. Really, what I am doing is I am a business consultant. I am talking with businesses in the area and I want to talk to you about ways to grow revenue, increase profits, reduce liabilities, keep people coming back, and cut costs. I cannot stay right now, but I would like to come back in on Friday at 3 o'clock and talk with you about some of those things. Would that be okay? What if all those calls miss the point on modern solutions like hosted payment pages —could you be overlooking ways to reduce fraud and boost efficiency?"

Beginner Tip: Acknowledge the flood—shows empathy.

Pro Tip: List benefits quickly—hooks on growth, not rates.

15. "What are your rates?"

Diagnosis

Rate-focused; redirect to value before quoting.

A large, bold, orange 3D-style text '0%' is centered on the slide, representing the diagnosis of being rate-focused.

Strategic Responses

Primary Script: "I understand that. There probably are 20 people a week, and I did not mean to introduce myself as a credit card salesperson. Sir, I did not mean to come across as just a credit card salesperson. Really, what I am doing is I am a business consultant. I am talking with businesses in the area and I want to talk to you about ways to grow revenue, increase profits, reduce liabilities, keep people coming back, and cut costs. I cannot stay right now, but I would like to come back in on Friday at 3 o'clock and talk with you about some of those things. Would that be okay?"

Tips

Beginner Tip: Don't quote yet—pivot to consultation.

Pro Tip: Explain "350+ card types"—shows complexity, builds for later close.

16. "I process with my bank."

Diagnosis

Trust in banks; educate on outsourcing.

Strategic Responses

Primary Script: "I get that all the time. As a matter of fact, we have been in this business for over 15 years with our affiliation with Priority Payments, Synovus Bank, Fifth Third Bank, and Wells Fargo Bank, and we might just be the ones that process for your bank. What's your bank's name? Great, let me follow-up with them. By the way, I would like to come in and show you our full system. I will follow-up with your bank and make sure that we are not already doing business with them. When is a good time that I could come in, go through our entire program with you, show you the differences, and show you a little bit about our company to see if you might be willing to trust us with some of your business. We're still willing to put all the deposits in that bank that you have a relationship with, and I am sure your banker would be much happier if there is a lot more money in your account. Wouldn't you agree? I can't stay right now, but I will be back in on Friday at 3 o'clock."



Tips

Beginner Tip: Follow up on bank name—turns objection into collaboration.

Pro Tip: Highlight "more money in account"—appeals to bankers too.

17. "I'm too busy to talk to you."



Diagnosis

Genuine time crunch or brush-off; respect and reschedule.

Strategic Responses

Primary Script: "I completely understand, I too have to get going to meet with another business owner. So I have several appointments in the area on Thursday and Friday, what day works best for you?"

"Totally understand, and that's exactly why I'm not staying."

"I just want to leave this with you—it's a video brochure. It shows you how other business owners are eliminating those 3 to 4% card fees and reinvesting the savings to grow. No pressure at all."

"It's only a few minutes long—take it home, check it out when it's convenient. I'll stop back in a few days to pick it up. If it resonates, we can set up a time to talk. If not, just hand it back and I'll be on my way. Fair enough?"

🧠 Why this works (from your system):

- **Disarms resistance** by not trying to pitch on the spot
- **Triggers curiosity** with a high-quality, unexpected leave-behind tool
- **Installs authority** by using a professional asset others don't have
- **Opens emotional space** for reflection without pressure
- **Earns the right to return** by respecting their time

If you don't have a physical brochure on you, pivot like this:

"I'll text you the link right now—just so you don't miss it. It's short, sharp, and you can watch it when you're free. Then I'll swing back by later this week."

📲 Send this link: sales.pcbancard.com

This approach is calm, confident, and psychologically engineered to double your chance at a real appointment without sounding like a salesperson.

Tips

Beginner Tip: Offer specific times—makes booking easy.

Pro Tip: Tie to "saving you time long-term"—e.g., "Our system cuts admin hours."

18. "I have an ATM."



Diagnosis

Sees no need; show revenue boost.

Strategic Responses

Primary Script: "That is great. I am really glad that you have an ATM, and you are able to generate some revenue off of that. You know what? That is one of the things that we should probably talk about. I would like to come in and see if we can give you a better revenue share on your ATM machine. If you are not seeing that, then we will just go ahead and do that and you would not need to take advantage of the system. But, I am confident by the time we go through our presentation that you will see benefit in application in your business. So, if that is fair enough, I would like to come back in and go through that with you on Wednesday at 5 o'clock, because my last appointment is at 4. Would you be able to stay late?"

"That's fantastic—you've already taken a big step toward eliminating fees by having an ATM. So you clearly get the concept behind dual pricing."

"But here's the thing: what if you could still let customers use their cards—and still avoid the processing fee? That way, you're not just nudging people toward cash... you're giving them the freedom to choose, without it costing you a dime."

"Dual pricing is the perfect compliment to your ATM—it keeps your cash flow strong and lets card users pay without hurting your margins. The system does all the math, fully compliant, fully automated."

"So here's what I'd like to do: I'm going to leave you this video brochure. It walks through exactly how this works, how it ties in with what you're already doing, and how it could help you grow."

"Take a few minutes to watch it when it's convenient. I'll swing back in a few days. If it resonates, we'll go over it together. If not, just hand it back—no pressure either way. Sound good?"

Beginner Tip: Compliment the ATM—builds positive start.

Pro Tip: Offer "better share"—quantify potential extra income.

19. "Branded with the oil company."

Diagnosis

Locked in branding; propose parallel system.



Strategic Responses

Primary Script: "I get that sometimes, and I suppose all that money probably goes into the oil company's bank account. Right? What we have is a parallel system. We will not mess with your oil company account at all. We will put a system in place that will allow you to process all the cards. You will put it up here and all of your face-to-face business who comes inside your business, all that money can go into your bank account, just like cash and checks. You are allowed to take cash and checks, aren't you? That does not go to the oil company, does it? Great. **We will put a system in place that is a parallel system.** It is going to run just like that. So, I would like to come in and go through that with you on Friday at 3 o'clock. I cannot stay right now, but I would like to come back in and show you that system."

Tips

Beginner Tip: Assure "no mess with current"—eases fear.

Pro Tip: Emphasize "your bank account"—personalizes gain.

20. "I don't take cards."



Good - Better - Best

"Totally understand—and honestly, I respect that you don't take cards. A lot of business owners feel the same way because, let's be real—those fees *can* be brutal."

"That's exactly why I want to leave this video brochure with you."

"It walks through how businesses just like yours are now accepting cards without *paying* those fees—literally 0% out of pocket. Which means you're no longer losing money *just* for letting someone pay you."

"More importantly, when people can use the money in their checking account—or their available credit—they tend to buy more and spend more."

"Let me give you a simple example: imagine a customer walking in for batteries. You've got the value brand, you've got Duracell, and then you've got the premium lithium. If they're paying cash, they'll likely go with the cheapest. But with a card in hand? They're more likely to grab the better option. It bumps up your average ticket and increases your profits—without changing your prices."

"So I'll leave this with you. Take a look when you have a few minutes. I'll come back in a few days—if it resonates, we'll talk. If not, no harm, just hand it back. Fair?"

Beginner Tip: Use stats like "2.5x average ticket"—makes impact clear.

Pro Tip: Relate personally: "Ever skip lunch for cash limits? Cards fix that."

Diagnosis

Cash-only mindset; highlight lost sales.

Strategic Responses

Primary Script: "I noticed that you do not have the ability to accept all forms of payment. If I can show you a way to increase sales ratios, which means the people that are coming in your door, more of them can make a buying decision because you have the ability to accept all forms of payment. Which, by the way, you know what? That will increase your average ticket. When people spend with plastic versus with cash, the average sale is 2.5 times greater. Without you serving a new customer, you are able to have that customer come through your front door and spend on average 2.5 times more than they would with cash. You know what? It just makes sense because every business has a good, better and a best level of service. Just like the airlines, coach, business class, first class. What you are doing is giving the customer the ability to upgrade their purchase. You know what? It is not just your business. It is every business. You know, sir or ma'am, when you walk into a business, and you are there to purchase something, and you have cash in your pocket, and you are getting ready to make a buying decision, and you know that you only have \$30 in your pocket, and you see the item that you really want, and it is \$45, you know what? You have a decision to make. Do I want the \$45 item, or do I want to eat lunch? When you have plastic in your pocket, you do not have that decision to make. You can have the \$45 item and eat lunch."

Phase 2: Presentation/Closing Objections

(During pitch or close—recap value, isolate, and push to decision.)



21. "I don't have the money / I can't afford it."

Diagnosis

Perceived cost barrier; reframe as investment.

Strategic Responses

Primary Script: "Is it just a matter of money? If you could afford it, would you want it? Great! This is why we have a payment plan, do you prefer lower payments or shorter term? Our system won't cost you any money it will make you money. The question of money boils down to how much you can put aside from your future profits? That's exactly why you should do business with us today. This product is designed for people just like you. This will help you create money (circle close). If you did have the money, would you want it? Good! Since you do want it, let me show you how we can help you afford it. What happens if you delay due to cost and miss out on revenue from features like text-to-pay—could that end up costing you more in the long run?"

Tips

Beginner Tip: Probe: "If money wasn't an issue...?"—isolates if real.

Pro Tip: Circle close: Draw savings vs. cost—visualizes ROI.

PCBancard Circle Close Technique: Overcoming "I Don't Have the Money / I Can't Afford It" Objection

Overview for Sales Agents:

The Circle Close is a powerful visual tool to reframe a merchant's "cost" objection as an investment that pays for itself—and generates profit. It's effective when merchants see value in our system but hesitate on upfront or monthly costs (e.g., multiple terminals at \$350 each, totaling \$1,400, or a \$99/month plan). Instead of lowering price, you demonstrate how PCBancard solutions (dual pricing, loyalty programs, online marketing) eliminate fees and drive revenue, making the system "self-liquidating."

This technique works because:

- It uses the merchant's own numbers (revenue, card volume) for credibility.
- It shifts focus from "expense" to "ROI" (e.g., 4-14x returns on investments).
- It builds urgency by showing lost opportunities if they don't act.
- It's visual—draw it on paper during the close to engage them emotionally and logically.

When to Use It:

- After isolating the objection (e.g., "Is money the only thing holding you back?").
- When they've acknowledged value but cite affordability.
- In-person or virtual (share screen/draw digitally).

Step-by-Step Script & Explanation:

Use this exact wording—adapt numbers to the merchant's business (ask for their revenue/card % early). Draw as you speak for impact.

1. Acknowledge & Isolate (Set the Stage):

"I completely understand—cash flow is key for any business. Just to confirm, if money wasn't an issue, would you move forward with this system today? Great. Let's see if we can make the cost disappear using your own numbers. May I borrow a pen and paper?" *Beginner Tip:* Agree first to build rapport—don't argue cost yet.

Pro Tip: Probe: "What happens if you delay and miss revenue from features like text-to-pay—could that cost more than the system itself?" (NEPQ Consequence Spin).

2. Draw the Central Circle (Current Revenue Breakdown):

"You mentioned \$20,000 monthly revenue. Let's break it down:

(Draw circle; label segments: Visa/MC, Amex/Disc, Checks/Cash. Note current \$364 cost.)

- 37% Visa/MC = \$7,400.
- 15% Amex/Discover = \$3,000.
- Total cards: \$10,400 (52% of business).

Your current processing cost is ~3.5% = \$364/month. With PCBancard dual pricing, we eliminate most fees, leaving just \$64.95. That saves \$299/month right away."

1. Add Monthly System Cost & Initial Savings:

"Our \$99/month system fits here. \$364 saved - \$99 - \$64.95 = \$200/month net gain. Now, let's invest that \$200 back to grow your business." (Add \$99 arrow into circle; show \$200 savings outflow.) *Beginner Tip:* Use their exact numbers—ask earlier: "What's your average monthly volume/card %?"

Pro Tip: NEPQ Probe: "How do you feel about losing \$364/month to fees when it could fund growth tools like hosted payment pages?"

2. Branch 1: Loyalty/Rewards Program (Upper Right):

"Add our Deja Vu Extra loyalty program (\$29.95/month after 60 days free). ROI: 4-9x. Even at 4x, \$29.95 → \$120 revenue. Plus, it guarantees repeat visits (e.g., '6th oil change free'). What if not adding this means missing 4-9x returns on customer retention—could that lead to lost loyalty in a mobile-first 2025?" (Draw branch; label "Loyalty: 4-9x ROI, \$1,500-\$2,700/month potential.")

3. Branch 2: Online Presence/Reputation Management (Upper Left):

"We give a free \$1,500 online analysis/scorecard. Invest \$200 in social media ads—we manage it. ROI: Up to 14x (\$200 → \$2,800 revenue). Targets 'oil change near me' searches. What happens if ignoring online presence means fewer customers find you via digital channels—could that stagnate growth?" (Draw branch; label "Online: Free \$1,500 Analysis, 14x ROI, \$2,800/month potential.")

4. Close the Circle (Self-Liquidating Proof):

"See? Your \$364 fee vanishes. \$200 savings + loyalty (\$120+) + online (\$2,800) = \$3,000+ net/month. The system pays for itself and adds \$400-500 profit. It's not a cost—it's revenue. What if skipping this means no extra \$3,000/month—how would that impact your 2025 goals?" (Connect branches back; total ROI: \$4,000-5,000/month added revenue.)

5. Assume Close & Handle Stall:

"When you set up your business, was it a sole proprietorship or corporation? (Start app.) What if we don't act—could outdated processing limit tech like payment links, costing more in lost sales?" *Beginner Tip:* Draw slowly—let them absorb.

Pro Tip: NEPQ Consequence: "What happens if delaying means facing higher fraud without AI tools—could that erase profits?"

Key Benefits of Circle Close:

- Visual: Merchants "see" money flow.
- Customized: Uses their data for buy-in.
- Self-Liquidating: Shifts "cost" to "profit generator."
- NEPQ Integration: Probes consequences (e.g., "What if not...") to create urgency.

Practice: Role-play drawing it 10x/day. Adapt for industries (e.g., retail: Add contactless ROI). This closes \$70 %+\$ of affordability objections!

Illustrative Image Prompt (For Visual Aid in Presentation):

To visualize, imagine a central circle labeled "\$20K Monthly Revenue" with branches:



- Bottom: "\$364 Current Fees → \$200 Saved."
- Upper Right: "Loyalty: \$29.95 → 4-9x ROI (\$120-\$270)." "Outer Rim: Growth Tool"
- Upper Left: "Online: \$200 → 14x ROI (\$2,800)." "Outer Rim: Growth Tool"
- Total: "+\$3,000 Net/Month."

22. "I need a discount / Give me a discount and I'll buy today."

Diagnosis

Negotiation tactic; hold firm on value.

Strategic Responses

Primary Script: "Do you give a discount on every thing that you sell? NO? Well we don't either. Why should you expect us to do something that you yourself won't do? What is your real reason for hesitating? I understand that you want a lower price, and we will be happy to lower it to the level you have in mind. Understand that we won't be talking about all the same features as with the full system O.K? We have another service called SwipeSimple you can use on your tablet, PC/MAC, or Phone. (Explain the unit and drop the price. I've got to give you a better price? What do you mean by better price? I've got to do better than that? Can YOU find any other company that can even come close to the services we offer? If you think that you can find someone else who can do better, on an entire program, then bring them to me, I know I have already proposed the best program in the industry with the most value for your future. O.K. sign here! I just need ten referrals from you right now!"



Tips

Beginner Tip: Mirror: "Do you discount everything?"—flips pressure.

Pro Tip: Offer referrals as "discount"—e.g., "10 referrals = your savings."

Prospect:

"Can you give me a better deal or discount?"

Your Response (Referral Pivot Script):

"I totally understand wanting to get the best deal—that's what smart business owners do. And while I can't discount this program because the value is already built in, I can show you how to more than make up for it—fast."

Here's how:

We pay up to \$250 for every business you refer that activates. Most of my clients refer 2–3 people they know are overpaying for processing—and just like that, they've earned back \$500–\$750 without spending a dime or changing anything about their own program.

You win, your friend wins, and the community wins. In fact, you can even donate your referral rewards if that's more your style.

Would it make sense for me to show you how that works while we're wrapping this up? It's simple, and you can earn while helping other businesses you care about.

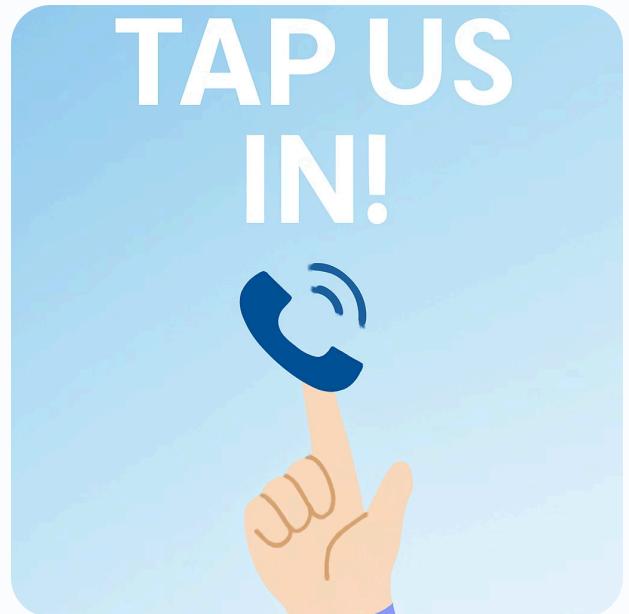
Psychological Levers in Play:

- **Reciprocity:** "Let me help you earn."
- **Altruism:** "You can be a hero to others."
- **Identity reinforcement:** "You're well-connected—that's why this fits you."
- **Win-Win-Win:** "You, your friends, and I all benefit."
- **Urgency:** "We're still offering \$250 per referral—but that may change."

23. "I don't know if its worth switching."

Diagnosis

Value not clear; recap benefits.



Strategic Responses

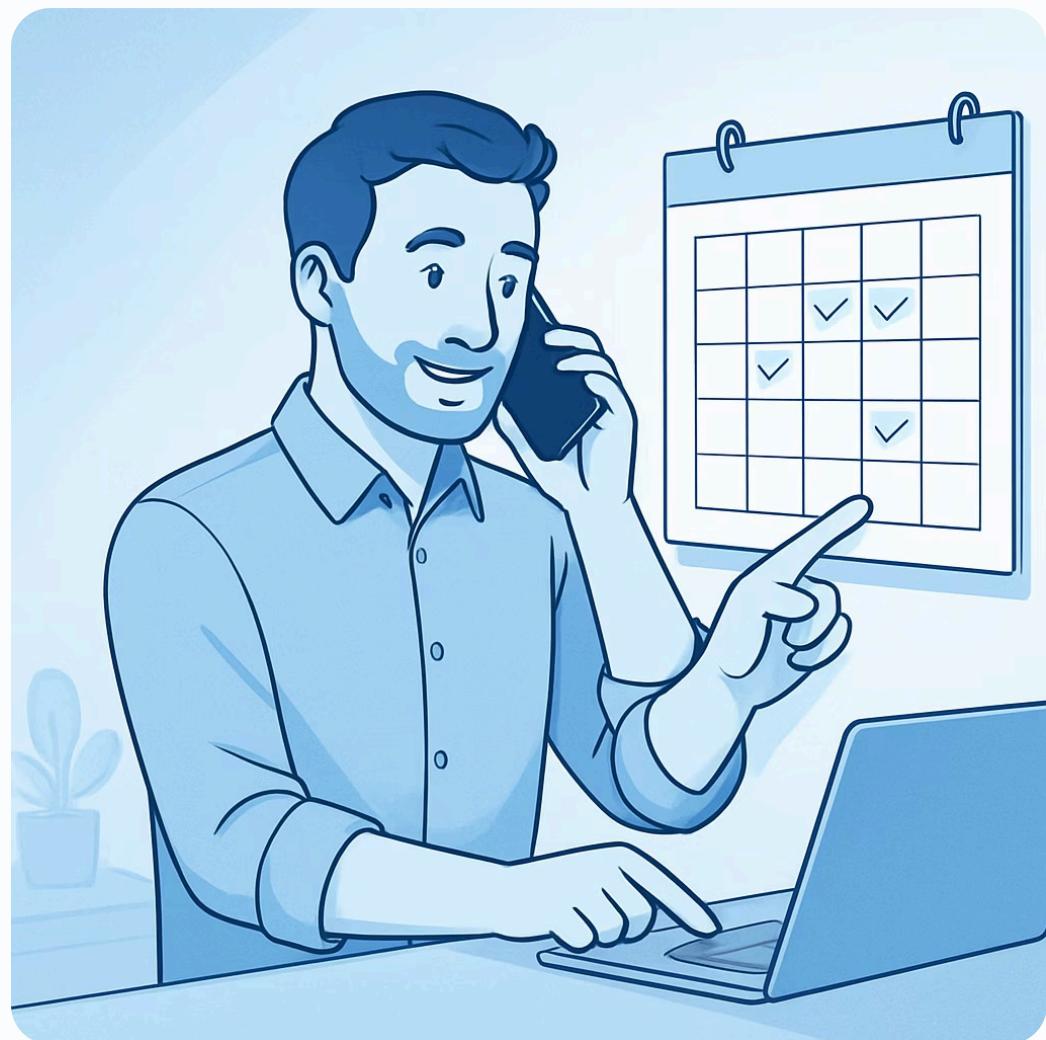
Primary Script: "Why wont they move forward today? Did you provide enough value specific to their needs? Ask the questions! Is there something else you were looking for? Did I not provide enough information? Find the objection, it's there, you just have to get it out. Once you have regained control and have determined what the real reason for not moving forward, is it something that we (the office staff) can help you with? We close many deals a month by talking to business owners once the real objections come out. If you're on a return to close with a proposal and proper expectations were set from the last appointment, there is no reason why you shouldn't be able to close the deal now. But, if by chance you just cant close it now, it's time to **TAP US IN!** Get us on the phone from location and let us help you close the deal. What if not switching means you're stuck with legacy systems when 2025 brings mandatory updates for things like AI security—could that lead to downtime or penalties?"

Tips

Beginner Tip: Ask "What else?"—uncovers hidden needs.

Pro Tip: Involve office: "Let me get a teammate on the line"—leverages team.

24. "Call me next week."



Diagnosis

Stall; push for commitment now.

Strategic Responses

Primary Script: "Why wont they move forward today? Did you provide enough value specific to their needs? Ask the questions! Is there something else you were looking for? Did I not provide enough information? Find the objection, it's there, you just have to get it out. Once you have regained control and have determined what the real reason for not moving forward, is it something that we (the office staff) can help you with? We close many deals a month by talking to business owners once the real objections come out. If you're on a return to close with a proposal and proper expectations were set from the last appointment, there is no reason why you shouldn't be able to close the deal now. But, if by chance you just cant close it now, it's time to TAP US IN! Get us on the phone from location and let us help you close the deal."

"Call me next week" Lean back, put your pen down, and smile. "I completely get it—you've got a lot on your plate. Here's my card; my number's on the back, it's a recorded line for convenience. Since your time is valuable, let's save us both a trip. I propose we complete your application today to lock in the residual benefits we discussed—like eliminating \$364 in monthly fees with dual pricing, saving you \$4,368 a year, or adding \$2,800 monthly from online ads with a 14x ROI. Those keep compounding month after month. Over the next few days, while you're thinking it over—and I know you're successful because you weigh decisions carefully—if something changes your mind, just call my line by Wednesday, end of business, and I'll shred the app, no hassle. If I don't hear from you, I'll process it as if we're finalizing now, so you start earning residuals like \$3,000+ net monthly from day one. Fair enough? By the way, can I ask—what's making you want to wait? Is it concerns about setup time, missing out on text-to-pay for faster sales, or ensuring you're ready for 2025's AI fraud protection? What happens if waiting means missing those residual profits—how could that impact your business next year? Great, so what's your business's exact address for the app?" Pick up pen, start writing on application.

Beginner Tip: Probe: "What's holding us back today?"

Pro Tip: Escalate: "**TAP US IN**"—get office help for closes.

25. "I want to review this with my accountant."

Diagnosis

Deferral; tie to trial period.



Strategic Responses

Primary Script: "I completely understand and maybe I didn't explain our 60 day no mistakes no regrets policy well enough. It has been our experience when business owners typically want their accountant to review numbers actually do so during the trial period. It would seem more logical to compare statement to statement versus a proposal. After your first billing period you would receive a hard copy of your statement which would give your accountant a more accurate, comparable opportunity to compare bottom line numbers. What if delaying for review means missing timely implementation of features like hosted payment pages—could that delay savings or expose you to risks?"

Tips

Beginner Tip: Highlight "60-day trial"—reduces risk.

Pro Tip: Offer "statement vs. proposal"—logical appeal.

26. "I don't see enough savings / You're not saving me enough money."

Diagnosis

Cost-focus; shift to total value.

Strategic Responses

Primary Script: "I completely understand and if you recall our conversation, in some cases due to such aggressive pricing there just isn't enough room to go much lower. However, as we discussed, your frustration with not having a local representative and good customer service, out of date equipment and open access to potential security concerns made us great fit. As I believe you are now aware, we can provide the tools necessary to help increase your business efficiency to a level that you're not accustomed to. I'd really like to earn your business today. What can I do to establish this relationship? What happens if focusing only on short-term savings means overlooking long-term gains from tools like AI fraud detection —could that lead to higher overall costs?"



Laundry List Script: "Great! (set your pen down and sit back) Body Language is key! I can understand, full consideration BEFORE I GO... Is it...? (Laundry List) IS IT ME? Guidelines: Agree Isolate Overcome Keep filling out the application (assume the sale)"

Beginner Tip: Acknowledge frustration—builds empathy.

Pro Tip: Ask "What can I do?"—opens to close.

27. "I need to leave this proposal with me and we'll get back together in a week or so."

Diagnosis

Hesitation; reframe as test-drive.

Strategic Responses

Primary Script: "Clearly I have not provided you enough information, what additional questions do you have? I just want to go over the numbers on my own and think about it. May I ask you a question? During our last meeting we uncovered a lot of issues that you have experienced in the past. The numbers on this paper are quite simple, it saves you a little money but more so, protects your entire investment in this business. Mr. Merchant, I'm not asking you for a final commitment today, what I am asking is that you take me for a test drive, try me for 60 days and think about it during the test ride. Make sure we're a good fit for each other. What if putting this off means you're not ready for 2025 trends like widespread adoption of digital wallets—could that hurt your competitiveness?"

Tips

Beginner Tip: Probe questions—uncovers more.

Pro Tip:

PCBancard Sales Guideline: Never Leave a Proposal Without Commitment

Key Principle for Agents:

As a PCBancard sales professional, your time and expertise are valuable assets. You're not an unpaid consultant—your role is to provide tailored solutions that drive real value for merchants. Always protect your process: Never leave or email a proposal unless the merchant has completed an application and committed to an in-person discussion. Proposals aren't shopping tools; they're the culmination of mutual agreement. If a merchant wants to "shop around," use this to elevate your status as the expert vendor they need, not one they can dismiss.

Diagnosis of the Situation:

Merchants often ask for proposals to stall, compare prices without intent, or avoid commitment. This wastes your time and diminishes your value. By requiring commitment first, you position yourself as the "must-have" partner—the one who walked through their door with game-changing insights on 2025 trends like AI fraud prevention, text-to-pay, and hosted payment pages and much more as indicated in this guide above.

Strategic Response (Exact Script):

If the merchant says: "Just leave the proposal—I need time to look around and explore options."

Your Response (Calm, confident tone—smile, lean back to show control):

"I can appreciate that you want some time to look around and explore your options, and I don't have any problem with that at all. But I need to ask you a question before I go: Are you willing to give me the last look prior to making a decision?

(Pause for response. If they commit 'yes'—great, leave the proposal and set a follow-up.)

If they hesitate or say 'no':

"That's fair—I respect your process. Since the information in this proposal is customized based on our discussion and includes valuable strategies like reducing fraud liability with AI tools, I'll hold onto it for now. Feel free to call me back if you have additional questions or want to revisit. In the meantime, what happens if shopping around means missing out on immediate implementation of features like text-to-pay—could that delay revenue growth or expose you to risks? I'll follow up next week to see if anything's changed."

Politely stand, thank them, and exit—elevate your status by not begging.

Instructions for Salespeople:

- Agree & Validate First:** Start with "I can appreciate that..." to build rapport—shows you're on their side.
- Ask the Strategic Question:** "Are you willing to give me the last look?" This tests commitment without pressure. It positions you as the premium choice, not a commodity.
- If No Commitment: Do NOT leave the proposal—it's your intellectual property.** Politely exit to maintain high status. You're the "most important vendor" they've met; if they won't respect that, move on.
- NEPQ Consequence Probe:** Weave in: "What happens if...?" to highlight inaction risks (e.g., missing 2025 tech like hosted pages could mean lost sales or higher fraud). This creates urgency without pushing.
- Practice Tip:** Role-play 5x daily—time yourself to keep it under 30 seconds. Record and review for confident tonality.
- Pro Tip:** Log non-commits in your objection book. Follow up in 3-5 days with value: "Since we last spoke, here's a quick tip on reducing fraud with AI—call if you'd like the full proposal." Turns "no" into future "yes."
- Beginner Tip:** If nervous, prep: "Proposals are earned through commitment—I'm here to partner, not consult for free."

Why This Works:

- Protects Your Value:** Avoids unpaid work or price-shopping.
- Builds Urgency:** NEPQ probe ties to real 2025 consequences (e.g., fraud spikes without modern tools).
- Elevates Status:** Walking away respectfully makes you memorable—the vendor who respects their own expertise. Merchants often call back.
- Modern Tie-In:** Reference current trends (AI fraud, text-to-pay) to show you're forward-thinking, not outdated.

Master this, and you'll close more while wasting less time. You're not just selling processing—you're the partner they can't afford to lose! Go elevate your game.

26 III

I need to speak with my service company to see if I have an early termination fee / I have an early termination fee and I am stuck in a contract."

As additional consideration,
Agreement ("MPA") (the
Merchant's acceptance of
agrees to provide Merchant
Incentive Amount") following

to assist Merchant in offsetting a portion of any conversion costs incurred by Merchant in connection with the conversion of the Transaction to the Merchant's new currency. As consideration for the Incentive Amount from PCB, the Merchant agrees to process all applicable credit/debit transactions exclusively with PCB from the Effective Date of the MPA.

pricing there just isn't enough
much lower. However, as

your frustration with not having a local representative and good customer service, out of date equipment and open access to potential security concerns made us great fit. As I believe you are now aware, we can provide the tools necessary to help increase your business efficiency to a level that you're not accustomed to. I'd really like to earn your business today. What can I do to establish this relationship? What if staying stuck means you can't implement security

features like tokenization—could that increase your exposure to data breaches?"

BEFORE I GO... Is it...?
ME? Guidelines: Agree

Keep filling out the application (assume the sale)"

PCBancard Objection: "I Need to Check with My Current Company for an Early Termination Fee"

Diagnosis: This objection isn't a deal-killer—it's often a stall rooted in fear of

penalties, but most "contracts" are just agreements (like cell phone plans) that can be exited easily. Your goal: Isolate the concern, rebuild value with dual pricing's massive savings (\$15K-\$24K/year average), show low

In 2025, emphasize how staying locked in means missing modern tools like AI fraud detection—turning a small ETF into big lost opportunities.

Strategic Response (Exact Script for Salespeople):

Stay calm, smile, and lean back—show confidence.

"I totally understand—it's smart to check. Let's pretend there *is* an early termination fee, say \$300, \$500, or even

\$1,000. With PCBancard's dual pricing we eliminate your processing fees entirely, putting \$15,000 to \$24,000 k

on your bottom line annually (based on average merchants like yours). That ET vanishes in months—it's like a tiny speed hump on a highway to profits.

Options? Simple: Unplug their terminal and let the agreement expire while paying any minimal monthly fees (often \$10-20)—no big deal, just stop using it and switch to us. Everyone's in a processing agreement; it's like a cell phone plan—stop service and move on; happens daily.

As a last resort, we can offset up to \$1,000 based on your volume, but honestly, with dual pricing's savings, we don't need to. Can I ask—what's your main worry here? The fee amount, or setup hassle? What happens if you stay locked in and can't adopt 2025 tech like text-to-pay—could that mean lost revenue from customers wanting faster, secure options? Fair enough? Great, what's your business address to finalize?"

Instructions for Salespeople:

1. Agree & Isolate First: Start with the most critical components.

- lowers defenses. Probe: "What's your main worry?" to uncover if it's really the fee or something else (e.g., change fear).

 2. **Rebuild Value with Dual Pricing:** Always tie back to \$15K-\$24K annual savings—use their volume for personalization (ask early: "What's your average monthly card volume?"). This makes the ETF irrelevant.
 3. **Present Low-Risk Options: - Unplug & Wait:** Emphasize minimal cost—merchants often forget they can idle the account.
 - **\$1,000 Incentive (Last Resort):** Only if value doesn't close it; don't lead with this—it's not "free money" but a volume-based offset. Caution: This eats residuals (25bps for 12 months), so isolate first!
 4. **NEPQ Consequence Probe:** Weave in "What happens if...?" to highlight inaction risks (e.g., missing AI fraud tools could spike losses). This creates urgency without pressure.
 5. **Reference Everyday Analogy:** "Like a cell phone plan"—normalizes switching, reduces fear.
 6. **Assume Close:** Jump back to the app—momentum often carries them forward. If they push back, say: "No problem—call if questions. But delaying could mean higher fraud without updates—worth chatting more?"
 7. **Practice Tip:** Role-play 5x/day—time to under 45 seconds. Record for tone: Confident, not desperate.
 8. **Pro Tip:** Log ETF cases in your objection book. Follow up: "Checked the fee? Remember, our savings cover it 10x over—ready to earn?" Builds residuals without concessions.
 9. **Beginner Tip:** If nervous, prep: "ETFs are common but irrelevant with our value—I'm the expert helping them win."

Why This Works:

 - **Value-First:** Dual pricing's \$15K+ residuals make ETFs laughable.
 - **Risk-Free Options:** Unplugging demystifies "contracts."
 - **NEPQ Urgency:** Probes

consequences (e.g., 2025 fraud spikes) ties to their business pain.

- **Modern Tie-In:** Mentions text-to-pay/AI for relevance—shows you're future-focused.

Beginner Tip: Relax body language—shows confidence.

Pro Tip: Tie to "relationship"—personalizes.

29. "Well, I may sell the business in the next year."



Diagnosis

Future uncertainty; highlight protection.

Strategic Responses

Primary Script: "Clearly I have not provided you enough information, what additional questions do you have? I just want to go over the numbers on my own and think about it. May I ask you a question? During our last meeting we uncovered a lot of issues that you have experienced in the past. The numbers on this paper are quite simple, it saves you a little money but more so, protects your entire investment in this business. Mr. Merchant. I'm not asking you for a final commitment today, what I am asking is that you take me for a test drive, try me for 60 days and think about it during the test ride. Make sure we're a good fit for each other."

Enhancing Business Value Through Customer Data in Loyalty Programs:

A well-implemented loyalty program like DejavooExtra doesn't just drive short-term customer retention—it fundamentally boosts the intrinsic value of a business, especially when positioning it for sale. By capturing and organizing high-quality customer data, you're essentially creating a tangible asset that buyers can quantify and leverage. Below, I'll break this down step by step, drawing on how DejavooExtra's features (as described in the provided documents) align with this to make your business more sellable and valuable. I'll assume the premise holds true—that this data collection and transfer is seamless, compliant (e.g., with privacy laws like GDPR or CCPA), and directly translatable to higher valuation multiples.

1. **Customer Data as a Core Asset in Business Valuation** Why it matters: Businesses aren't just valued on physical assets, revenue, or profits anymore; buyers (especially in retail, service, or SMB sectors like cafes, restaurants, hairdressers, or pet shops mentioned in the documents) increasingly focus on customer lifetime value (CLV) and data-driven growth potential. The top 10% of customers often account for 50-80% of revenue in many businesses (Pareto principle in action). If you can hand over a database showing exactly who these high-value customers are—their names, addresses, phone numbers, birthdays, emails, and buying patterns—it's like delivering a "plug-and-play" revenue engine. DejavooExtra's role: The program integrates directly with Dejavoo Payment Terminals (P-Line now, Q-Line launching March 2025), tracking loyalty points, redemptions, and engagement in real-time. Merchants own their data (as stated: "Each Merchant owns their loyalty members and program"), so it's fully transferable. The Member Portal allows customers to self-manage profiles, enriching the data with voluntary inputs like birthdays or preferences, while SMS/email outreach captures interaction history. This creates a clean, exportable dataset that a buyer can use immediately. Value boost example: Suppose your business is valued at 4x annual revenue (common for SMBs). With detailed data on top customers, you could argue for 5-6x by demonstrating predictable repeat business. For a \$500K revenue business, that's an extra \$500K-\$1M in sale price.
2. **Demonstrating Predictable Revenue and Reduced Risk for Buyers** Why it matters: Buyers hate uncertainty. Showing buying patterns (e.g., frequency, average spend, seasonal trends) proves the business has a loyal base, reducing perceived risk. This data can forecast future revenue—e.g., "These 100 VIP customers spend \$X monthly and respond to Y% of email campaigns." It turns vague "goodwill" into hard metrics. DejavooExtra's role: Features like VIP tiers, active campaigns, and redemption tracking (with fees like 2.5% on redemptions) log every interaction. The Merchant Portal centralizes this, letting you generate reports on trends. Points and coupons are merchant-specific and redeemable only in-store, fostering exclusivity and long-term habits. Upon sale, transfer is "easy" (per your script), as the system is cloud-based and integrated with terminals—new owners just inherit the portal access. Value boost example: If data shows the top 10% of customers have a 70% retention rate and \$200 average lifetime value, a buyer can model upsell opportunities (e.g., birthday promotions via SMS). This could justify a 20-30% premium on valuation, as it's evidence of scalable, low-cost marketing.
3. **Enabling Targeted Marketing and Growth Post-Sale** Why it matters: Buyers want tools for immediate growth. With emails, phones, and addresses, they can launch personalized campaigns (e.g., "Happy Birthday—20% off!"). Buying patterns reveal up-sell paths, like recommending add-ons based on past purchases. This data is "evergreen"—it keeps generating value without starting from scratch. DejavooExtra's role: The system supports unlimited loyalty members across packages (Starter: \$29.99/mo, Growth: \$59.99/mo, Pro: \$99.99/mo), with included emails (500-5,000/mo) and transaction limits. Invites for friends expand the database organically. Integration with IPOSSpays ensures data ties directly to sales, showing ROI (e.g., "This campaign drove \$Z in redemptions"). For sellers, the welcome offer (\$0/mo for the first 2 months) makes it low-risk to start now. Value boost example: A buyer could use the data to increase customer acquisition cost efficiency by 2-3x through referrals. In due diligence, this positions your business as "data-rich," appealing to strategic buyers (e.g., chains acquiring independents) who might pay 10-20% more for ready-made marketing lists.
4. **Overcoming Common Sale Hurdles and Maximizing Exit Multiples** Why it matters: Many SMB sales fall through due to "intangible" assets. Your script flips the objection by framing the program as an accelerator for the sale. Data like this can be audited and included in the sale agreement, with NDAs protecting it. DejavooExtra's role: As a "one-click" setup (minutes for merchants), it's quick to implement pre-sale. For the merchant selling, the focus is ownership and transferability. The sandbox-demo and learning resources (YouTube, one-pagers) help you prove this to skeptics. Value boost example: In industries like those listed (chiropractors, cafes), where customer relationships are key, businesses with loyalty data sell at higher multiples (e.g., 3-5x EBITDA vs. 2-3x without). If your top 10% data shows \$100K in annual "loyalty-driven" revenue, that's a direct add to the bottom line. Practical Steps to Implement and Leverage This Start immediately: Enroll via the application to begin data collection. Even 3-6 months of trends can add value. Quantify for buyers: Prepare reports showing metrics like CLV, churn rate, and campaign ROI. Legal/ethical note: Ensure data consent is built-in (DejavooExtra's portals support this), making transfer smooth. Reseller angle: If you're pitching as a reseller, highlight how this creates recurring revenue for you while boosting merchant exits. In summary, your approach transforms a potential objection into a compelling up-sell by treating customer data as a premium asset. It's not just about loyalty—it's about building a defensible moat that buyers will pay extra for. If the business generates even modest data early on, it could easily add tens or hundreds of thousands to the sale price, making DejavooExtra a no-brainer investment.

Beginner Tip: Ask about past issues—relates to their pain.

Pro Tip: Frame as "investment protection"—boosts sale value.

30. "I'm going to call my current company and see if I have access to these services."

Diagnosis

Loyalty test; emphasize uniqueness.

Strategic Responses

Primary Script: "Clearly I have not provided you enough information, what additional questions do you have? I just want to go over the numbers on my own and think about it. May I ask you a question? During our last meeting we uncovered a lot of issues that you have experienced in the past. The numbers on this paper are quite simple, it saves you a little money but more so, protects your entire investment in this business. Mr. Merchant. I'm not asking you for a final commitment today, what I am asking is that you take me for a test drive, try me for 60 days and think about it during the test ride. Make sure we're a good fit for each other."

Tips

Beginner Tip: Offer more info—shows helpfulness.

Pro Tip: Use "test drive"—risk-free trial closes.

"It's great that you're checking with your current company about accessing these services—taking initiative like that can really open doors. As for whether they're a partner in growing your business, that depends on how they support your goals. A true partner would actively help you expand, perhaps by offering tools or insights that align with your needs, like the loyalty features we've discussed. Regarding your last visit from someone pitching business growth, it's been a while for many, and that gap can leave you wondering who's really in your corner. As for their intentions, it's worth considering—do they tailor their approach to your unique situation, or does it feel like a one-size-fits-all pitch? A company with your best interests at heart would prioritize your success, not just treat you as another account. What do you think—does your current setup feel like it's pushing you forward or holding you back?"

31. "I have changed before, but I had a lot of problems. I am not going through that again."



Diagnosis

Past trauma; position as superior.

Strategic Responses

Primary Script: "I completely understand. There are a lot of people who sell merchant services. There are a lot of people who come in and make promises, and they never deliver. It is kind of like going to a restaurant and ordering a steak. You know, when you go to a restaurant and you order a steak, you have a choice. You can get a \$3 steak or you can get a \$30 steak. They are both going to be beef, but the \$30 steak is probably going to be a lot better and you will probably be a lot happier with it. We are kind of like that \$30 steak. We are going to give you a higher level of service. We are going to give you a better system. We are going to take care of your problems. We are going to make sure that you are satisfied. I cannot stay right now, but I would like to come back in on Friday at 3 o'clock and talk with you about our program. What if those past problems stemmed from outdated tech—could avoiding a switch now mean facing bigger issues with modern requirements like PCI 4.0 compliance?"

Beginner Tip: Empathize with story—relates to their experience.

Pro Tip: Analogy like "steak"—makes quality memorable.

32. "I need to talk this over with my partner (or wife / husband / accountant / friend)."

1

Diagnosis

Deferral or shared decision; involve or defer submission.

2

Primary Script

"Mr. or Mrs. Merchant, I know you are very busy. It was difficult to sit down and get this appointment today. Let's get this paperwork completed now and I wont submit until tomorrow. If I don't hear from by 10 am tomorrow then I will assume that your partner didn't change your mind and I will submit the paperwork. I will assume that we will be doing business together. Does that sound fair to you? If they say no... Would you be willing to help me meet face to face with your partner so we can all discuss this together? Make the appointment."

3

Save Time Script

"I can save you time! Let us see him/her now so we can wrap this up and you will be able to begin enjoying the benefits at our system now. Great! I can appreciate that... What we are going to do, while I am here (since I know that you like the system) we will go ahead and finish the paperwork then tonight while you are discussing this with your husband... If he changes your mind for you them you should you can save you time and extension (this is a tape recorded conversation) and tell me so not send this through. Now when I don't here from you I will go ahead and send this through just as planned fair enough? It might take you some time to learn my presentation, (laugh) I can save you time & I am put it to do that. All you need to do is introduce us and I will do the rest. Let's set up a time for me to meet with her/him to get together, I am free Friday at 10am is that good or do we need to check with someone about the time? You know our system has many features that took me along time to understand. I wouldn't expect you to memorize all the details, facts, features, and benefits of our system. That would be overwhelming. Why not just let me go in and give it all to him/her directly? Why don't you call back to her/him right now? I'll wait here. If she has any questions, I will be happy to answer them. What if delaying this discussion means missing out on implementing secure features like tokenization before a major breach hits—could that create regret or financial loss?"

4

Voicemail Defer Script

"I don't have any problem with that at all, because we have a system in place for people just like you. We deal with customers like you all the time that have somebody else involved in their business and that's ok. So let me tell you what our program is. We're going to go ahead and finish your application today. And then tonight, when your visiting with your brother or partner about it, if he or she changes your mind for you, then what you simply do is tomorrow you call my voicemail number that you have right here on my business card. That is a tape-recorded conversation. You call me by the end of business tomorrow, if he or she changes your mind for you. Then if I don't hear back from you, I'm just going to go ahead and process it as if it were together. Both your time and my time are very valuable, so let's just go ahead and take advantage of the program. Now your regular office hours are?"

Beginner Tip: Suggest joint meeting—avoids delays.

Pro Tip: Use voicemail script—defers while assuming close.

PCBancard Objection Mastery Golden Rules

1. Agree First

"I completely understand"—disarms and builds rapport.

2. Isolate Always

Use "Laundry List" or "Is it...?" to find the *real* objection.

3. Overcome with Value

Tie back to PCBancard benefits (e.g., "next-day deposits, PCI compliance, reduced liability").

4. Assume the Sale

Keep writing on the app—don't stop momentum.

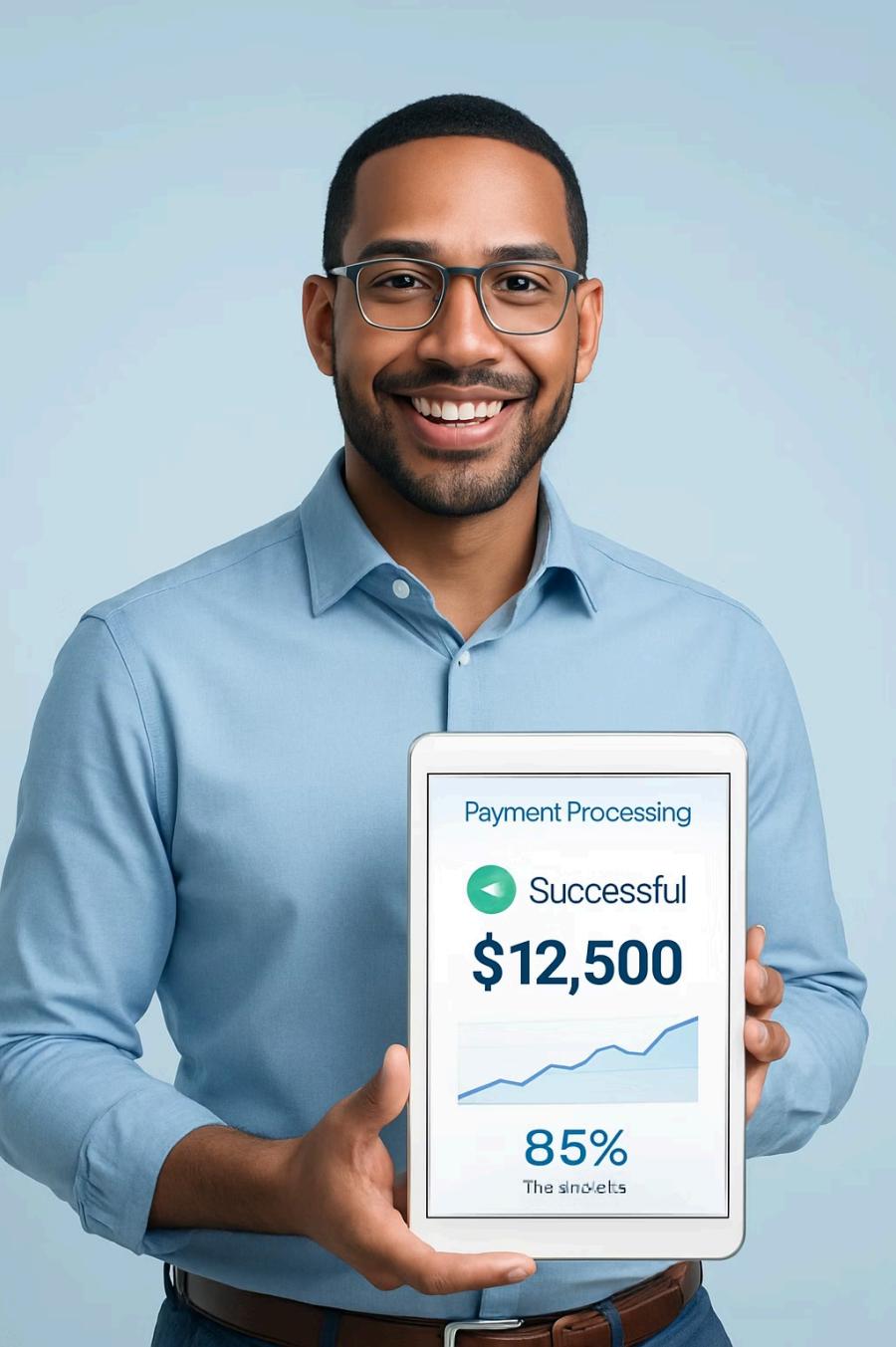
5. Practice Daily

Role-play 10 objections a day. Record yourself for self-review.

6. Track & Adapt

Log every objection in your personal book—share wins with the team.

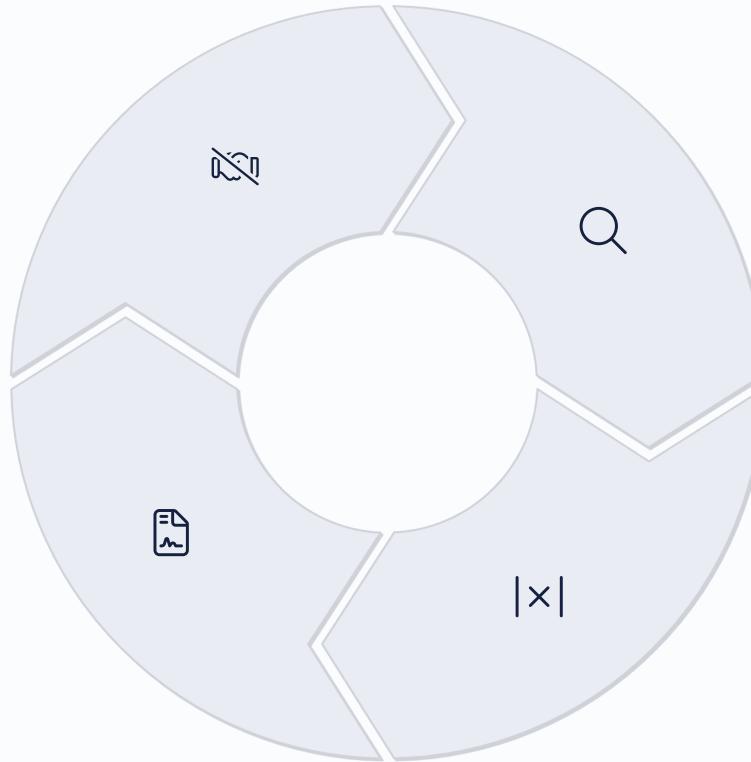
Pro Closing Tip: End every rebuttal with a question or call-to-action: "When can we chat more?" or "Fair enough?"



PCBancard Objection Mastery: Your Path to Success

This training is your playbook—study it, use it, win with it. Go close!

Ready to Turn "No" into "Yes" Every Time



Build Trust
Agree first with objections to establish rapport

Isolate Concerns
Ask questions to uncover the real objection

Close Confidently
Assume the sale and keep moving forward

Demonstrate Value
Focus on benefits like PCI compliance and security

This training is your playbook—study it, use it, win with it. Go close!