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## Succeeding in Your New Role

Welcome to CPP!

This training is designed to develop your potential using a variety of teaching tools including: classroom, coaching, observation and running in the field.

Over the next several weeks you will participate in an extensive program where we provide you with the tools and support you need to help you exceed your personal and professional goals at CPP.

You were chosen for this role because we at CPP recognized that you are a leader. An organization can set goals, your manager will set goals, but because you are a leader, you understand the importance of setting personal goals.

The task before you is to seize the opportunity and build a solid understanding of our organization and your role. This will set the foundation for your success.

CPP will invest the time and energy, and will give you the resources needed to succeed. At the end of this training, you will understand what is expected of you on a daily basis.

Welcome to CPP University!





## **EMPLOYMENT AT WILL**

The procedures, work rules, training and benefits discussed herein are intended as a guide, not a contract, and are not a guarantee of any rights, privileges or conditions of employment. Circumstances may require that the procedures, rules training and benefits described herein change from time to time. Consequently, the Company reserves the right to amend, supplement or rescind any provisions of this Handbook -- except for the provision of AT WILL employment -- as it deems appropriate in its sole and absolute discretion.

Employees who do not have a written, individual employment contract with the Company for a specific, fixed term of employment are employed AT WILL for an indefinite period. This means that either the Company or the employee may end the relationship at any time for any reason. No Company representative is authorized to orally modify the "AT WILL" policy for any employee or to enter into any oral agreement contrary to this policy.



## Core Values

- Teamwork and Cooperation
- Integrity
- Mutual Trust and Respect
- Leaders who Serve
- Initiative with No Boundaries
- Open and Honest Communication
- Quality
- Accountability



## Agenda

- Day One Objectives
- Introduction Activity
- “Fish” Video
- Training Expectations
- First American Payment Systems (FAPS) Company Overview
- Certified Payment Processing (CPP) History
- Overview of Products
- Organizational Overview
- Departmental Roles and Responsibilities
- How the Departments Interact
- Wrap Up

# Day 1

## Introduction to Certified Payment Processing

## Objectives

**By the end of this training learners will:**

- Understand the hierarchy of First American Payments Systems (FAPS)
- Acquire knowledge on the history of Certified Payment Processing (CPP)
- Gain general knowledge on some of the products and services that CPP sells to merchants. Comprehension will be verified with the completion of a Test Your Knowledge
- Become familiar with the leadership team and the organization as a whole
- Realize what each department does, how they work together and demonstrate knowledge through a presentation activity



## Introduction

**Interview a person next to you and ask the following questions:**

What is your name?

What is your previous experience in sales?

What else would you like the group to know about you?

## “Fish” Video

**There are 4 simple steps....**

1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

\_\_\_\_\_

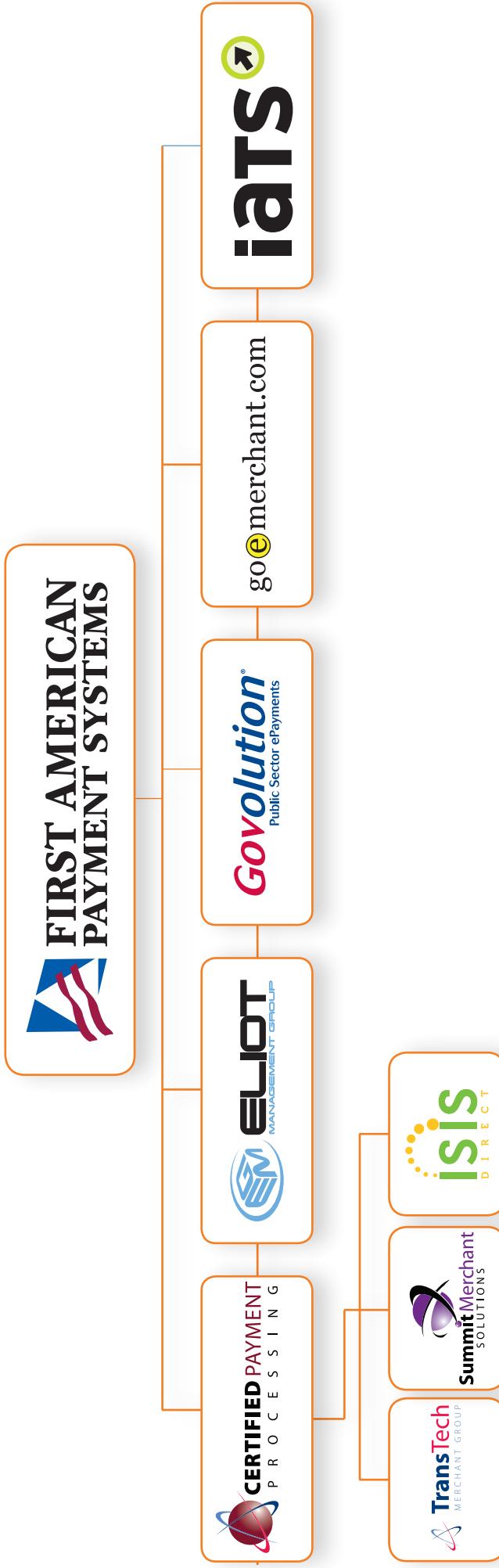
3. \_\_\_\_\_

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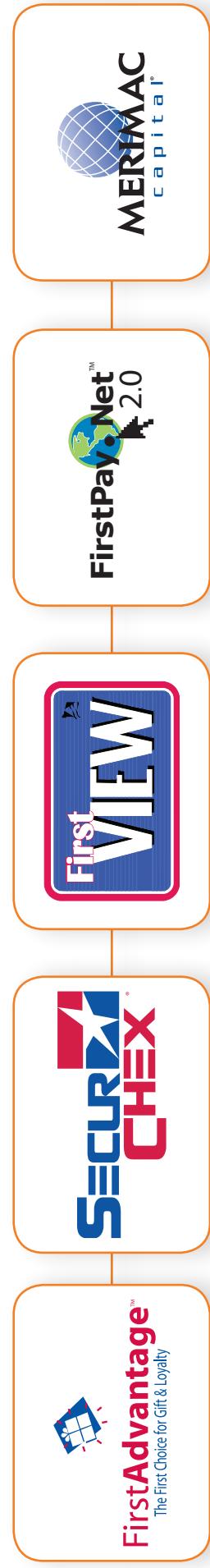
4. \_\_\_\_\_

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## First American Payment Systems (FAPS)



## SERVICES PROVIDED BY FAPS





# Certified Payment Processing (CPP) History

**1991** – Certified Payment Processing began, in \_\_\_\_\_, TX

**1996** – TransTech Merchant Group ( \_\_\_\_\_ ) is created

**1997** – Secur-Chex®, \_\_\_\_\_ guarantee services

**1999** – Debit cards, ATM sales and processing

**2004** – \_\_\_\_\_ .Net

**2005** – FirstAdvantage™ \_\_\_\_\_ program

**2006** – Summit Merchant Solutions

**2009** – Certified Payment Processing exceeds \_\_\_\_\_ active sales reps with a processing volume exceeding \_\_\_\_\_ billion dollars on over 40,000 merchants

## Secur-Chex®

### **SECUR-CHEX® GUARANTEE**

- Guarantees that personal checks will be protected from insufficient funds fees
- Works with our imaging and non-imaging products
- Owners with imaging products are guaranteed the processing of checks up to \$7,500
- Owners without imaging products are guaranteed the processing of checks up to \$1,500

#### **Our Secur-Chex® service verifies the check:**

- Is from a valid checking account
- Writer does not have a history of bad checks

### **CHECK CONVERSION**

Allows the merchant to convert a paper check into an electronic payment. Merchants are able to run a check through an electronic scanner and the check will be deposited into their bank the next day.

### **CHECK GUARANTEE**

Allows the merchant to take the checks to the bank and deposit them in their account. Payment will be deposited into their bank account within 2-3 business days.



## Debit Cards

- Electronic check cards connected to a customer's account and funds are typically deducted immediately
- Use an encrypted PIN number
- Typically cheaper to process than credit cards

## Credit Cards

- Allow customers to make purchases using money they do not have, with the ability to repay at a later date
- Opportunity for merchants to increase their revenue

## FirstAdvantage™ Gift Cards

- Replace paper gift certificates with rechargeable gift cards
- 30-40% of revenue generated from gift certificate sales is lost because of the cash back feature
- The electronic gift card program eliminates cash back, and can save merchants thousands of dollars each year

## FirstView™

Many small business owners use Performance Financial Management software for payroll, receivables/payables and expenses to vendors. We offer an online service called FirstView.

- Provides a statement of the electronic payment processing account
- The data is exportable to spreadsheets

## Test Your Knowledge

1. Gift certificate sales can lose a merchant \_\_\_\_\_ to \_\_\_\_\_ of the revenue generated due to the \_\_\_\_\_ feature. The electronic \_\_\_\_\_ program keeps the merchant from giving \_\_\_\_\_ and thus saves them thousands of dollars yearly.
2. With \_\_\_\_\_, if an owner has an imaging product, we can guarantee a personal check up to \_\_\_\_\_. Without an imaging product, the check can only be guaranteed up to \_\_\_\_\_.
3. \_\_\_\_\_ allows merchants to create the statement of their electronic payment processing account. This product also allows the \_\_\_\_\_ to be exported to a spreadsheet.
4. \_\_\_\_\_ are cheaper than \_\_\_\_\_ for a merchant to process.



# Departmental Roles & Responsibilities

## **APPOINTMENT PLANNER (AP)**

APs are responsible for scheduling quality appointments for our commission-based Merchant Sales Consultants (MSCs). They sit in the marketing centers at TransTech and Summit.

### **APs are expected to:**

- Make 675 dials per day or 90 dials an hour
- Have at least 5 hours of talk time

Appointments being set are expected to be QUALITY appointments. Only quality appointments are validated and approved by the Quality Assurance/Validation department and approved for an MSC to run in the field. In order to set quality appointments, APs are expected to follow a script.

## **APPOINTMENT PLANNER SCRIPT**

STRUCTURE	SCRIPT
INTRODUCTION	Good morning/Good afternoon, is this _____, (name of business)? (Response needed). Great, I need to speak to the owner or co-owner. Hi my name is _____. I am calling from TMG/SMS, and your name is _____ (response needed)? You are the owner of the business, correct? (Response needed).
CLOSE	We will have a consultant in your area (day & time) who will briefly introduce our cashless payment options and offer revenue generating solutions. You are still located at (complete physical address)? (Response needed)
CONFIRMATION	Great! Expect that visit (day & time), to introduce our cashless payment options, ok? (Make sure they say yes, ok, or agree). Look forward to seeing you, have a great day!
RESPONSE TO THE “GATEKEEPER”	This call is about cashless payment options. I need to speak with the owner or co-owner.



## **REASONS FOR APPOINTMENTS NOT BEING APPROVED/VALIDATED**

There are many reasons why an appointment would not be approved/validated by the Quality Assurance team. Some of those reasons are given below. (This is not a complete list - but highlights.)

### **AP did not:**

- Speak to the owner/co-owner but still set the appointment
- Designate an appointment time
- Obtain a response to the visit portion of the script
- Obtain a response to the visit and tagged, "If you are busy..."
- Set the appointment within 24 hours

### **The following statements are misleading and should be avoided by the AP:**

- *"My job is to make sure you are still up and running."*
- *"I am with/from VISA/MasterCard."*
- *"There is no charge... no cost... it's free." "This is a courtesy call."*
- *"We are your current provider."*

## **THE QUALITY ASSURANCE/VALIDATION DEPARTMENT**

The Quality Assurance/Validation department ensures that all calls made to our potential customers meet or exceed our standards. All appointments in the Marketing Center are monitored by the Quality Assurance/Validation department. All set appointments are validated for compliance purposes and to ensure they are quality appointments. MSCs are only allowed to run quality appointments.

## **RECRUITING**

Recruiting has the responsibility of signing new MSCs to sell for TransTech Merchant Group (TMG) and Summit Merchant Solutions (SMS).

Recruiting is tasked with finding the right mix of sales-oriented people who are closers and are successful at working in a 100% sales commission environment.

## **TEAM LEADERS**

Team Leaders are responsible for the MSCs in the field running appointments. This is your new role in the company, and you will learn all the details of your role in the upcoming weeks.

## **MERCHANT SALES CONSULTANTS**

Merchant Sales Consultants (MSCs) meet with small business owners daily to present our service offerings that focus on features and benefits and equipment configurations. MSCs work closely with their Team Leader to run appointments and to close sales.



## **LEARNING AND DEVELOPMENT DEPARTMENT**

The Learning and Development (L&D) department has the responsibility of training the following new hires:

- APs (classroom)
- MSCs (webinar)
- Team Leaders (classroom)
- Recruiting (classroom)

In addition to new hire training, the team provides enhancement training to current employees.

## **APPLICATION PROCESSING**

Application Processors are responsible for reviewing the incoming applications for any errors, missing information or for approval from a supervisor.

Once the incoming application has been approved as “Complete” by the Application Processor, it is then submitted to the Application Scanner.

The Application Scanner is responsible for scanning the application onto the server for new account processing to underwrite and either approve or decline.

Application Processors also call business owners for the missing information needed to clear an application that has pended.

## **PRODUCT SERVICES**

### **Gold Team**

Make outbound calls to existing merchants in the company’s portfolio for the purpose of upselling new equipment. The representative will occasionally create a new MID with the upsell of the lease.

### **Platinum Team**

Handle all the inbound calls from merchants who are transferred from Customer Service via Hot Leads Ticket, or actual calls from Customer Service with the merchant on the line. The team also handles changes to existing merchants profile such as changes to the account, American Express add-ons, change of ownership, new MIDs, multi-merchant accounts, etc.

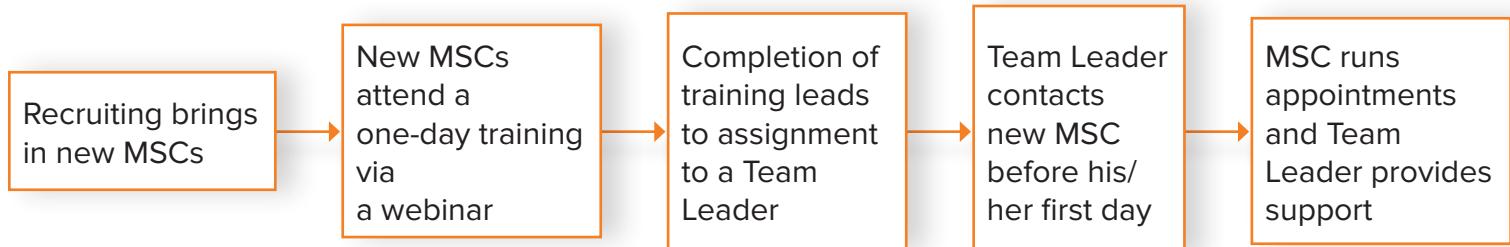
### **Corporate Sales Team**

Make outbound calls to potential business owners to sign them with CPP and secure equipment sales.

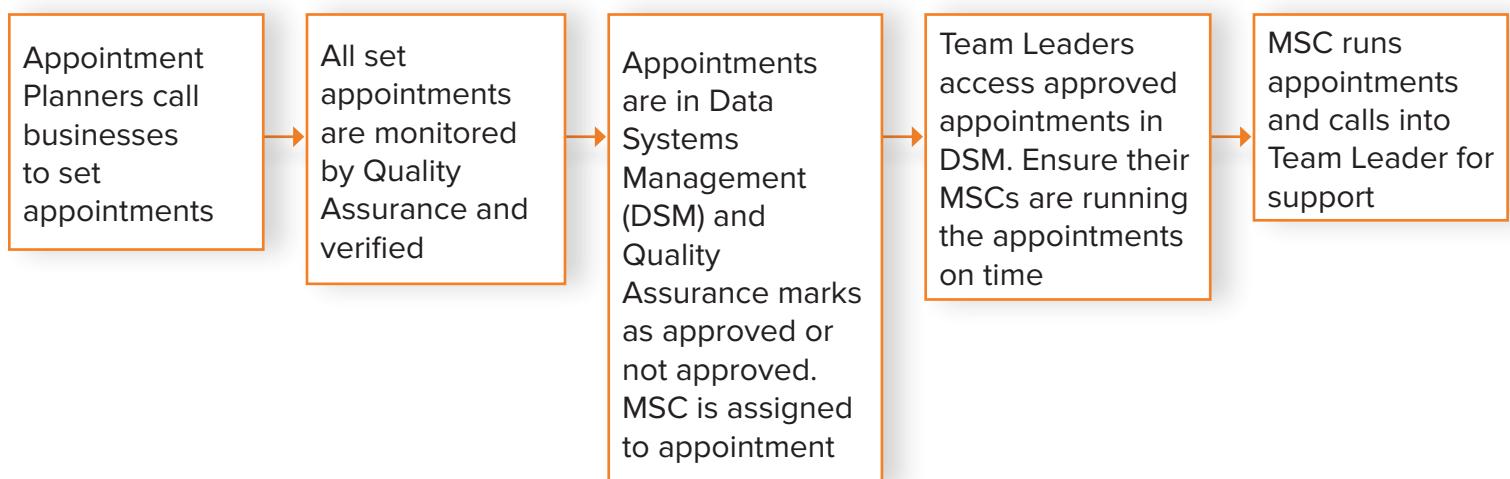


## How the Departments Interact

### RECRUITING, LEARNING AND DEVELOPMENT, TEAM LEADERS

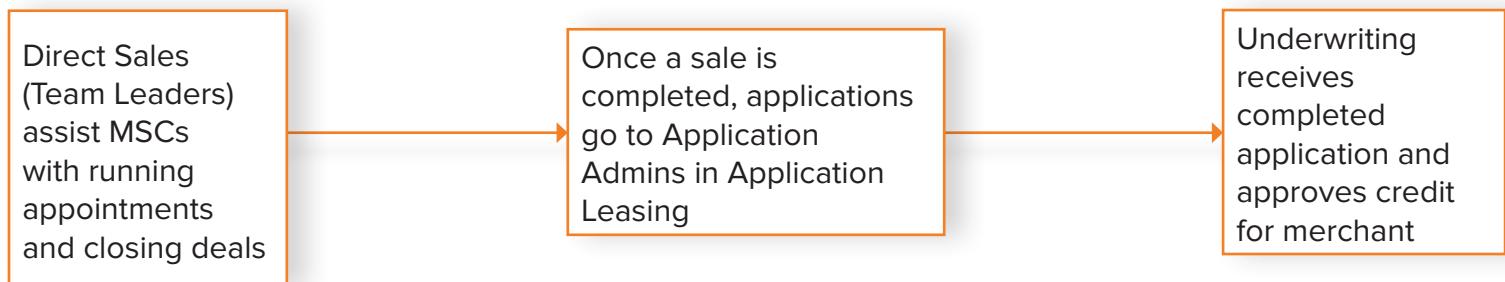


### APPOINTMENT PLANNERS, QUALITY ASSURANCE, TEAM LEADERS

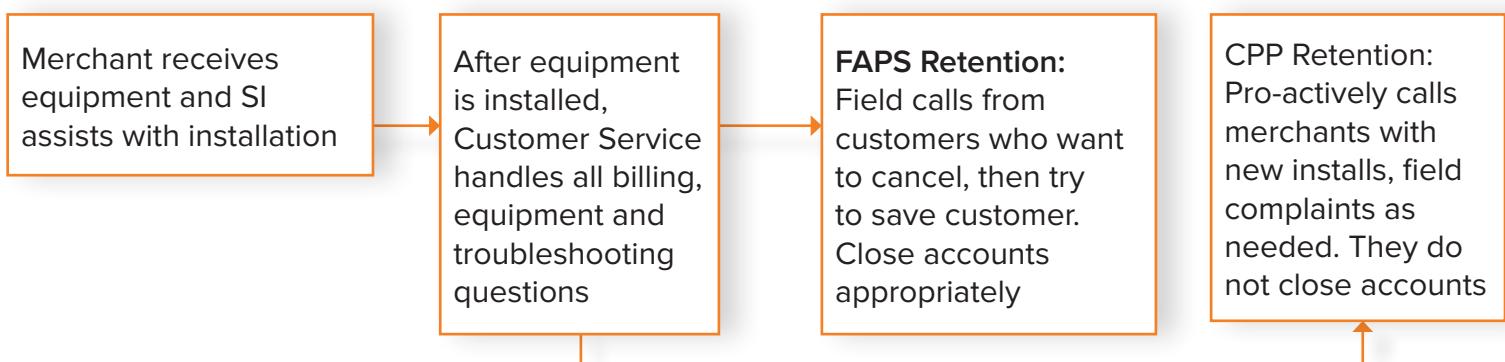




## DIRECT SALES, APPLICATION LEASING/PROCESSING, UNDERWRITING



## SYSTEM IMPLEMENTATION, CUSTOMER SERVICE, RETENTION





## **NOTES**

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## Agenda

- Day Two Objectives
- Office Tour
- Call Monitoring
- Terms and Definitions
- Credit Cards
- Debit Cards
- Gift Cards
- Sales Professionalism
- Core Values
- Wrap Up

# Day 2

## Call Monitoring

## Objectives

**By the end of this training learners will:**

- Gain a better understanding of how the different departments operate through call monitoring
- Display knowledge of industry terms and definitions
- Know what debit cards are
- Understand gift cards
- Acquire knowledge of sales professionalism and discuss how you will display it on the job
- Be prepared to start the MSC new hire webinar training



# Terms and Definitions

<b>ACQUIRING BANK</b>	The bank that maintains the merchant relationship and receives all transactions from the merchant.
<b>ADDRESS VERIFICATION SERVICE (AVS)</b>	The process of validating a cardholder's given address against the issuer's records, to determine accuracy and deter fraud. This service is provided as part of a credit card authorization for mail order/telephone order transactions. A code is returned with the authorization result that indicates the level of accuracy of the address match and helps secure the most favorable interchange rates.
<b>ATM</b>	An automated teller machine (ATM) is a computerized telecommunications device that provides the clients of a financial institution with access to financial transactions in a public space without the need for a cashier, human clerk or bank teller. On most modern ATMs, the customer is identified by inserting a plastic ATM card with a magnetic stripe or a plastic smartcard with a chip that contains a unique card number and some security information, such as an expiration date or CVC (CVV). Authentication is provided by the customer entering a personal identification number (PIN).
<b>AUTHORIZATION</b>	The process of verifying the credit card has sufficient funds (credit) available to cover the amount of the transaction. An authorization is obtained for every sale.
<b>AUTHORIZATION RESPONSE</b>	An issuing financial institution's electronic message reply to an authorization request, which may include: Approval – transaction was approved Decline – transaction was not approved Call Center – response pending more information, merchant must call the toll-free authorization phone number.
<b>AUTHORIZATION CODE</b>	A code that a credit card issuing bank returns in an electronic message to the merchant's POS equipment that indicates approval of the transaction.
<b>AUTO CLOSE (AUTO-BATCHING, TERMINAL-TIMED BATCH)</b>	A terminal feature that allows an end-of-day batch closing to occur automatically at a specified time, without having to be initiated by the merchant.
<b>AVERAGE TICKET (AVERAGE SALE)</b>	The average dollar amount of a merchant's typical sale. The average ticket amount is calculated by dividing the total sales volume by the total number of sales for the specified time period.
<b>BANKCARD</b>	See Credit Card.
<b>BASIS POINT</b>	One one-hundredth of a percent (.01%). Rates are expressed in terms of basis points.
<b>BATCH</b>	The accumulation of captured credit card transactions in the merchant's terminal or POS awaiting settlement.
<b>CARD ISSUING BANK</b>	An EFT Network Member-Bank that runs a credit card or debit card "purchasing service" for their account holders. An example is Citibank and the Citibank Visa Card that they issue.
<b>CARD NOT PRESENT</b>	A transaction where the card is not present at the time of the transaction (such as mail order or telephone order). Credit card data is manually entered into the terminal, as opposed to swiping a card's magnetic stripe through the terminal.
<b>CARD VALIDATION CODE (CVC)</b>	The purpose of the CVC is to ensure the data stored on the magnetic stripe of the card is valid and was generated by the issuing bank. This value is submitted as part of online transactions and is verified by the issuing bank. The following cards have three-digit codes and naming conventions: <b>MasterCard</b> - "CVC2" (card validation code) <b>Visa</b> - "CVV2" and "CVV" (card verification value) <b>Discover</b> - "CID" (card identification) number American Express cards have a four-digit code and it is called the CID (or Unique Card Code). CVCs are not embossed like the card number, and are always the final group of numbers printed on the back signature panel of the card.
<b>CARD VERIFICATION VALUE 2 (CVV2)</b>	See Card Validation Code (CVC).
<b>CERTIFICATION</b>	A process during which a terminal or software provider meets certain standards required by the certifier.



<b>CHARGEBACK</b>	A credit card transaction that is billed back to the merchant after the sale has been settled. Chargeback's are initiated by the card issuer on behalf of the cardholder. Typical cardholder disputes involve product delivery failure or product/service dissatisfaction.
<b>CHECK GUARANTEE</b>	A service which guarantees check payment (up to the limit defined for the account), provided that the merchant follows correct procedures in accepting the check. The service determines whether the check writer has previously written delinquent checks. It does NOT check the account balance for available funds.
<b>CORPORATE CARDS (COMMERCIAL CARDS)</b>	Credit or charge cards issued to businesses to cover expenses such as travel and entertainment and procurement. Includes the multiple payment card brands of purchasing cards, business cards, corporate cards and multi-utility fleet cards. Visa and MasterCard now have special procedures for passing billing information back to the card-issuing bank so that it can be displayed on cardholder statements; this is a program for promoting the use of credit cards for business purchases by providing purchase tracking to business users. New regulations require that this billing information be passed back with the transactions, otherwise a higher pass - through fee will be incurred.
<b>DEBIT CARD</b>	Payment card whose funds are withdrawn directly from the cardholder's checking account at the time of sale (on-line debit on a Debit Network) or after batch settlement (off-line debit on a Credit Card Network).
<b>DISCOUNT RATE</b>	The percentage charged to the merchant on each transaction.
<b>ENCRYPTION</b>	The process of encoding a PIN pad with the processor's configuration and key injection for the purpose of accepting Debit Cards. <b>Examples</b> (DUKPT – Derived Unique Key Per Transaction, Masterkey – MasterCard's debit key encryption format, 3DES – Triple Data Encryption Standard, PED – Visa's PIN Entry Device, PCI – Payment Card Industry)
<b>FLEET CARDS</b>	Private label credit cards designed mainly for repairs, maintenance and fueling of business vehicles.
<b>FLOAT TIME</b>	The time delay between a check being written and the funds to cover that check being deducted from the payer's account.
<b>FOOTER</b>	Text printed at the bottom of a sales receipt. A merchant can customize the footer (e.g., Have a Nice Day, No Refunds, Thank you for Shopping with us, etc.).
<b>HOST CAPTURE</b>	Type of transaction capture in which transaction information is stored in the processor's host computer and not at the merchant's POS system. Settlement occurs at the host computer and is automatic – no merchant initiation is required.
<b>GIFT CARD – “CLOSED LOOP”</b>	Closed system prepaid cards have emerged and replaced the traditional gift certificate and are commonly known as merchant gift cards. "Closed system" means the cards are only accepted at a single merchant (the merchant who issued the card). Purchasers buy a card for a fixed amount.
<b>INTERCHANGE FEE</b>	A fee paid by an acquirer to an issuer for transactions entered into interchange. The interchange fee is a percentage applied, according to Visa/MasterCard regulations, to the dollar value of each transaction. There are multiple categories of interchange, and Visa and MasterCard each have their own criteria for their own categories. A transaction must meet the specified criteria for a category in order for that category's rate to be applied. Each transaction is evaluated individually, so various interchange rates (fees) may apply within one batch of merchant transactions.
<b>INTERNET SERVICE PROVIDER (ISP)</b>	Internet Service Providers (ISPs) are the Web Site Hosting companies that provide a home for merchant's web sites. They typically resell and/or support the services of a Secure Gateway Provider and/or ISO or Agent or Bank.
<b>ISSUING FINANCIAL INSTITUTION</b>	The bank or other financial institution that extends credit to a cardholder through bankcard accounts. The financial institution issues a credit card and bills the cardholder for purchases against the bankcard account. Also referred to as the cardholder's financial institution. Simply put, the Issuer is a bank or other institution that issues a credit card or debit card to an individual.
<b>LOYALTY CARDS</b>	See Rebate Cards.
<b>MANUAL CLOSE</b>	A batch close that must be initiated by the merchant on a daily basis, as opposed to an auto close at a pre-set time.
<b>MERCHANT</b>	A merchant is a business person who trades in commodities in order to earn a profit.



<b>MERCHANT IDENTIFICATION NUMBER (MID)</b>	This number is generated by a processor/acquirer and is specific to each individual merchant location. This number is used to identify the merchant during processing of daily transactions, rejects, adjustments, chargeback's, end-of-month processing fees, etc.
<b>MAGNETIC STRIPE</b>	A strip of magnetic tape affixed to the back of credit cards containing identifying data, such as account number and cardholder name.
<b>MAIL ORDER/TELEPHONE ORDER (MOTO)</b>	Credit card transactions initiated via mail, e-mail or telephone. Also known as card-not-present transactions.
<b>M.I.C.R. (MAGNETIC INK CHARACTER RECOGNITION)</b>	Characters (such as account information) printed on a check with ink containing particles of a magnetic material.
<b>MID-QUALIFIED RATE</b>	Bankcard sales transaction that does not meet set Visa/MasterCard criteria for that particular merchant and is processed at a higher interchange rate. <b>Example:</b> A merchant who's retail (card present) that processes a card-not-present transaction (or manually enters card data rather than swiping the magnetic stripe through the terminal). The merchant will pay the difference between what they should have paid on retail and what they actually qualified for (card not present).
<b>NETWORK</b>	Company and system used to authorized and capture credit card transactions.
<b>NON-QUALIFIED TRANSACTION FEES (NON-QUAL)</b>	Bankcard sales transaction that does not meet set Visa/MasterCard criteria for that particular merchant and is processed at a higher interchange rate. <b>Example:</b> would be some types of corporate, reward and purchasing cards.
<b>PIN</b>	Personal Identification Number used by cardholder to authenticate card ownership for ATM debit card transactions. It is required that the cardholder enters his/her PIN into a PIN-enable device.
<b>PRIVATE LABEL CARDS</b>	Credit, debit or stored-value cards that can be used only within a specific merchant's store. Also referred to as proprietary cards.
<b>POINT OF SALE (POS)</b>	A location where credit card transactions are performed with the cardholders present, such as a retail store. The card is read magnetically, and the cardholder's signature is obtained as insurance against the transaction. This is the most secure form of credit card commerce.
<b>PROCESSOR</b>	A Processor is the company that routes an Authorization Request from a Point of Sale device (such as a Verifone credit card terminal) to Visa or MasterCard, and then arranges for Fund Settlement to the merchant. Such processors are traditionally accessed via direct dial out modems connecting to their system. Processors need to have a Sponsoring Bank in order to gain access to the Visa and MasterCard networks. When a Processor or other entity has made such an arrangement with a Sponsoring Bank to resell their services, they are called an Agent of that bank. Any entity that sells Visa or MasterCard must disclose themselves as an Agent of their Sponsoring Bank. Such sales entities may be a Processor, or an ISO/Agent of the Processor or Processor/Bank alliance. Many banks are also their own processors, while other banks will use a Third Party Processor to handle this processing for them (in their own brand name in some cases).
<b>REBATE CARDS (LOYALTY CARDS)</b>	A rebate card is a debit card that provides funds promised by a business as a rebate. They are often offered to those who make a specific purchase, or for loyalty to a company by accumulating a certain amount of money or number of points worth of purchases from a particular company. While some rebate cards are valid anywhere where a major credit card is accepted, others can be used at a more limited number of locations, such as certain companies, business types, or localities, or at participating retailers.
<b>RETRIEVAL REQUEST</b>	A request to a merchant for documentation concerning a transaction, usually a cardholder dispute or suspicious sale/return. A retrieval request can lead to a chargeback.
<b>SETTLEMENT</b>	The process of sending a merchant's batch to the network for processing and payment. For non-bankcards, the issuer pays the merchant directly (less applicable fees) and then bills the cardholder. For bankcards, the acquirer pays the merchant (less applicable fees) with funds from Visa/MasterCard. The bankcard issuer then bills the cardholder for the amount of the sale.
<b>SMART CARD</b>	A smart card combines credit card and debit card properties. The 3 x 5 mm security chip is embedded in a card and the contact pads on the card enable electronic access to the chip. The applications of smart cards include their use as credit or ATM cards, as a fuel card, SIMS's for mobile phones, authorization cards for pay television, pre-pay utilities in household, high-security identification and access-control cards, and public transport and public phone payment cards.



<b>SOFTWARE</b>	A POS Terminal Application or PC or Internet Application that runs transactions and associated administration.
<b>TERMINAL SOFTWARE</b>	Programming that determines the characteristics and features of the terminal.
<b>TRAVEL &amp; ENTERTAINMENT CARDS</b>	See Corporate Cards.
<b>TERMINAL IDENTIFICATION NUMBER (TID)</b>	A unique number assigned to each POS terminal.
<b>THIRD PARTY PROCESSOR</b>	<p>A Third Party Processor is an independent processor that is contracted with by a Bank or Processor to conduct some part of the transaction processing process.</p> <p>Some of these Third Party Processors specialize in running and hosting networks of Point of Sale (POS) terminals connected to their Host via Dial out modem; they produce the software in the POS terminals as well as in their host, and route authorization requests to Visa or MasterCard as needed (MAPP, MDI, FDR, for example).</p> <p>Other Third Party Processors specialize in the Settlement of credit card transactions with Visa and MasterCard so that merchants can be paid (FDR for example).</p> <p>In the world of Internet Credit Card Processing, the Secure Payment Gateway Provider is another type of Third Party Processor.</p>
<b>TRANSACTION FEE</b>	A per-transaction charge incurred by merchants. This is in addition to the percentage rate.
<b>VOID</b>	The reversal of a current transaction, one that has been authorized but not settled. (Settled transactions require processing a CREDIT in order to be reversed.)



# Terms and Definitions Speed Round Challenge!

## Instructions:

- Get in teams of two.
- One person will be given the Terms and Definitions cards.
- The other person will be given the Terms and Definitions Cheat Sheet.
- The person with the cards will read the definition and his/her partner will need to guess the term.
- This should move QUICKLY! (It's called a "SPEED ROUND" for a reason!)
- Go through the card deck two times then switch roles.
- Keep switching back and forth as time allows.

## **TERMS AND DEFINITIONS FACE-OFF!**

## Instructions:

- The class will be split into two teams.
- The facilitator will now have the Terms and Definitions cards, and each team will have a Terms and Definitions Cheat Sheet.

## **Terms and Definitions Face-off! Rules**

### Instructions:

- Each person on each team will be expected to answer. Help cannot be given by his/her teammates.
- One team will go first. If they are able to give the name of the term, they will earn 1 point.
- If they cannot give the name of the term in 5 seconds or less, the other team can say if they want to steal it or not.
- If the other team elects to steal, and they answer it correctly, they will earn 1 point. Then the next definition will go to the "stealing" team.
- If the "stealing" team cannot answer it in 5 seconds or less, they will lose 1 point.
- Then the next definition will go to the team they "stole" from.





# Credit Card Industry

## TYPES OF CREDIT CARDS ACTIVITY

Select the definition from the answers provided.

1. Bank cards \_\_\_\_\_
  - A. Such as American Express and Diners Club
  - B. Only good in one chain of stores. Sears is the biggest one of these, followed by the oil companies, phone companies and local department stores.
  - C. Referred to as “open loop” and “closed loop”
  - D. Issued by banks (for example, Visa, MasterCard and Discover Card)
  
2. Travel and entertainment (T&E) cards \_\_\_\_\_
  - A. Such as American Express and Diners Club
  - B. Only good in one chain of stores. Sears is the biggest one of these, followed by the oil companies, phone companies and local department stores.
  - C. Referred to as “open loop” and “closed loop”
  - D. Issued by banks (for example, Visa, MasterCard and Discover Card)
  
3. House cards \_\_\_\_\_
  - A. Such as American Express and Diners Club
  - B. Only good in one chain of stores. Sears is the biggest one of these, followed by the oil companies, phone companies and local department stores.
  - C. Referred to as “open loop” and “closed loop”
  - D. Issued by banks (for example, Visa, MasterCard and Discover Card)



## Credit Card History

**1920s**

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**1950**

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**1958**

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**1966 - 1969**

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**1970**

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**1990s**

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## Credit Card Transaction Process

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_



**Merchant Costs:**

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**Merchant Benefits:**

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## Debit Cards

What is a Debit Card?

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## Gift Cards

Of every \_\_\_\_\_ spent by consumers, nearly \_\_\_\_\_ is in a form other than cash or check. (Source: Visa USA internal statistics, 4th quarter 2006)

Nearly \_\_\_\_\_ in every \_\_\_\_\_ consumer purchases in the United States is made with a payment card, including credit, debit and prepaid products. (Source: Visa USA internal statistics, 4th quarter 2006)

**How do gift cards (“closed loop” cards) benefits merchants?**

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## Sales Professionalism

**Key Points:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## Core Values

\_\_\_\_\_ and Cooperation

Mutual Trust and \_\_\_\_\_

Initiative with No Boundaries

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Integrity

Leaders who Serve

Open and Honest \_\_\_\_\_

Accountability



## **NOTES**

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## Agenda

- Day Eleven Objectives
- I-Store
- FirstPay.Net QuickBooks Payment Plug-in
- PC Charge
- FirstView Online Reporting
- FirstAdvantage Gift Card Program
- ATM Program
- Secur-Chex
- Equipment Quick Reference Guide
- Equipment Exceptions
- Company Comparison Charts
- CPP Competitive Advantages Activity

# Day 11

## Value Added Products

## Objectives

**By the end of this training learners will:**

- Review the FirstPay.Net services through a live webinar with a FirstPay.net representative
- Describe online services available to merchants
- Discuss FirstView online reporting, the FirstPay.Net QuickBooks Payment Plug-in, PC Charge, the FirstAdvantage gift card program, ATM and Secur-Chex products and services in depth
- Demonstrate knowledge of Secur-Check misconceptions through a quick quiz
- Recall key points in the equipment quick reference guide
- Review the equipment exceptions
- Recognize advantages CPP offers over industry competitors through the company comparison charts and an interactive activity



## I-Store

The I-Store allows any merchant to quickly sell products online with no computer programming experience needed! This product is perfect for the merchant who doesn't have a website or those who already have a website, but wants to take online payments.

### With the I-Store:

- Merchant receives a welcome kit with personalized log-in information.
- The merchant will log on, pick a website name, and choose a template--we have hundreds!
- The merchant can then upload product images and descriptions, and set prices.

FEATURES	BENEFITS
<b>UP TO 20 PRODUCTS \$19.95/MONTH</b>	<ul style="list-style-type: none"> <li>– Online storefront offers revenue streams 24/7</li> <li>– Increase your customer base = more revenue</li> <li>– Easily brand your business with over 100 website design templates</li> <li>– Website management Control Center helps the merchant easily set-up the site</li> </ul>
<b>UP TO 100 PRODUCTS \$29.95/MONTH</b>	No programming skills needed - saves time and money
<b>UNLIMITED \$39.95/MONTH</b>	One-stop shop - don't waste time searching for hosting, shopping carts and payment gateways from separate providers
<b>WEB SITE HOSTING</b>	Never worry about visitors clogging access to your site
<b>SHOPPING CART / CREDIT CARD PAYMENT GATEWAY</b>	Never worry about running out of space to host files
<b>UNLIMITED BANDWIDTH</b>	GoEMerchant.com meets all BBBOnLine participation and Better Business Bureau accreditation standards and is authorized to display the BBB Accredited Business seal. This business: <ul style="list-style-type: none"> <li>– Has been operating since 06/01/1995</li> <li>– Was accredited by BBB on 05/11/2001</li> <li>– Was approved as meeting BBBOnLine standards on 09/12/2005</li> </ul>
<b>BETTER BUSINESS BUREAU</b>	<ul style="list-style-type: none"> <li>– Over 100 web site design templates to choose from</li> <li>– Unlimited phone, e-mail, and online support</li> <li>– Security tools for online safety and peace of mind</li> <li>– Search Engine Submission so your customers can easily find your business</li> </ul>
<b>GOLD AWARD WINNER FOR THE MOST COMPLETE START-TO-FINISH E-COMMERCE PACKAGE AVAILABLE</b>	<ul style="list-style-type: none"> <li>– PCI - Payment Card Industry</li> <li>– PED - PIN-entry Device</li> <li>– CPP adheres to all standards, and sits on the council</li> </ul>
<b>PCI/PED COMPLIANT</b>	



**Internet options**

**Application Location:** \_\_\_\_\_



## I-STORE FEATURES AND BENEFITS

STORE DESIGN	
Number of products	UNLIMITED!
Free demo/trial	30 days
No programming skills required	✓
Design a professional-looking site with our easy-to-use wizard	✓
Support for third-party tools	✓
Multiple product variations and options	✓
Search engine-friendly pages	✓
Color swatch functionality	✓
Store layout themes	✓
New products feature/selected product on homepage	✓
Assign products to multiple categories/departments and sub-categories/departments	✓
Integrated site search and browsing	✓
Bulk product upload	✓
Unlimited number of photos for each product	✓
Automated thumbnail image creation per product	✓
SHOPPING CART AND CHECKOUT	
Easy "drag and drop" category management/easy integration into site	✓
Customizable page layout	✓
Set up custom fields for order info	✓
Automatically calculate tax and shipping	✓
Progress indicator to orient customers	✓
Gift wrapping options	✓
Support for downloadable products	✓
Integrated with Google® checkout	✓
Quantity based discounts	✓
Automated order confirmation e-mails/professional invoices with details via e-mail	✓
Subscriptions and recurring payments	✓
Customer can view recent history	✓
Customer can receive "back in stock" e-mails	✓
STORE DESIGN	
E-book and digital product delivery/digital downloads	✓
Customize header and footers	✓
Page preview	✓
E-book and digital product delivery/digital downloads	✓
Customize header and footers	✓
Page preview	✓



<b>MARKETING</b>	
Marketing tools	✓
Search engine-friendly pages	✓
Search engine optimization tips	✓
Credit with Yahoo! Search marketing	\$50 Credit
Google adwords credit	\$50 Credit
Dynamically generated static html page creation and product and category index	✓
Built-in e-mail marketing/opt-in e-mail marketing	✓
Google Analytics	✓
<b>PAYMENT PROCESSING</b>	
Own secure payment gateway	✓
Own virtual terminal	✓
Merchant account	✓
Real-time credit card processing	✓
Accept payments with Paypal	✓
Accept payments with google checkout	✓
Credit card verification and validation tools	✓
Offline credit card processing	✓
Integrated with Quickbooks merchant service and Quickbooks financial software	✓
<b>SHIPPING AND TAXES</b>	
Use major carriers like UPS, Fedex, and USPS/real-time shipping quotes	✓
Set shipping rates by weight, price, location, and more	✓
Free shipping option	✓
Tax rates by country, state and zip	✓
Ship orders to international locations	✓
Add handling fees	✓
Charge sales tax before or after shipping	✓
<b>WEB HOSTING</b>	
Free hosting	✓
<b>SECURITY</b>	
Address verification (AVS)	✓
CVV2 fraud protection	✓
Secure socket layer (SSL) with 128 bit encryption to shield transactions	✓
Configurable risk tools to help flag fraudulent orders	✓
IP blocking to help keep out suspect customers	✓
PCI compliant/CISP certified	✓
Multiple administration login	✓
Administration area access history	✓
Displays last four digits of credit card numbers only	✓
<b>E-MAIL</b>	
Personalized web mail and POP e-mail boxes	✓
<b>RELIABILITY</b>	
Consistent 99.9% uptime	✓



PRODUCT CATALOG	
Unlimited products	✓
Easily add products to your store with a step-by-step wizard	✓
Upload an existing product database	✓
Upload a spreadsheet with product details	✓
Track customized product attributes	✓
CUSTOMER SERVICE	
Toll-free phone support	Monday-Friday 9 am-7pm EST
E-mail support	Saturday and Sunday
Extensive online help/searchable knowledge base	✓
Software upgrades	Free
All support based in-house (in the USA)	✓
Complete documentation	✓
Extensive FAQS	✓
Wiki/forum and live chat support	✓
PRODUCT PROMOTION	
Coupons	✓
Site search feature	✓
Discount pricing/variable pricing	✓
Volume pricing/product quantity discounts	✓
Incremental feature pricing	✓
ORDER PROCESSING	
Easy interface to process orders	✓
View new orders by e-mail or online	✓
Automatically e-mail customers to announce order status changes	✓
Display inventory availability to customers	✓
Easy interface to process orders	✓
View new orders by e-mail or online	✓
Automatically e-mail customers to announce order status changes	✓
Display inventory availability to customers	✓
INVENTORY MANAGEMENT	
Real-time inventory control	✓
Receive inventory alerts when quantities are low	✓
Manage inventory by color, size and other variables	✓
Low quantity alarm	✓
Real-time inventory control	✓
Receive inventory alerts when quantities are low	✓
Manage inventory by color, size and other variables	✓
Low quantity alarm	✓
ADMINISTRATION	
Powerful administrative control center	✓
Inventory management	✓
Easily enable or disable store features	✓



# FirstPay.Net™ QuickBooks Payment Plug-In

## LOWER MERCHANT ACCOUNT FEES

Compete for QuickBooks merchants by offering savings on their credit card processing.



## SEAMLESS

MERCHANTS ARE ABLE TO PROCESS CREDIT CARDS JUST AS THEY DO TODAY, DIRECTLY INSIDE QUICKBOOKS. SALES DATA IS STORED IN QUICKBOOKS, WHERE IT BELONGS.

## QUICK AND EASY SETUP

FirstPay does all the work for you by handling the installation and setup of the Payment Plug-in.

## CUSTOMER SERVICE

MERCHANTS WILL RECEIVE TOP NOTCH CUSTOMER SERVICE WITH FIRSTPAY.NET, WITH A 30-SECOND RESPONSE TIME.

### **Key features:**

- Use the QuickBooks' sales receipt form or invoice and receive payments and credit memos
- Process signature credit and debit cards / Level II commercial cards and purchasing cards
- Process sales, voids and returns
- Swiped and keyed transactions (card present and not present)
- Recurring Billing
- Group Authorizations – process credit card payments all at once

### **Requirements:**

- QuickBooks (U.S. version): 2004 - 2010 Pro, Premier, and Enterprise
- FirstPay.Net 2.0 Payment Gateway
- Internet connectivity
- Track I and II card reader optional (reader must support keyboard emulation)

### **Does not support:**

- QuickBooks POS
- QuickBooks Online
- QuickBooks Basic
- QuickBooks Simple Start
- QuickBooks 2003 or older



QuickBooks 2008 and 2009 credit card information stored in the customer record cannot be used due to encryption of card number



## Internet Payment Gateway

In the instance a merchant already has a website , with the Internet Payment Gateway, we can add the payment engine to process transactions. Or, we can swap out an existing payment gateway for our own.

FEATURES	BENEFITS
<b>INTEGRATED ONLINE, REAL-TIME MERCHANT ACCOUNT</b>	<ul style="list-style-type: none"> <li>- Online storefront offers revenue streams 24/7</li> <li>- Increase your customer base = more revenue</li> <li>- Links your purchasing page to the credit card associations and to your merchant account. Within seconds, the gateway obtains authorization for payment from the credit card association.</li> </ul>
<b>TOLL-FREE TECHNICAL SUPPORT</b>	Peace of Mind
<b>VIRTUAL TERMINAL FUNCTIONALITY</b>	Allows you the ability to manually enter payments through a computer.
<b>SECURE CREDIT CARD PROCESSING USING SSL TECHNOLOGY VISA CISP COMPLIANT (VISA APPROVED)</b>	<ul style="list-style-type: none"> <li>- Secure Socket Layer (SSL) enables the secure transmission of data between sender and receiver via the Internet</li> <li>- Cardholder Information Security Program (CISP) ensures security of the card-holders information as it is being processed by the merchant</li> </ul>
<b>CONTINUOUS INTERNET HOSTING</b>	Enabling immediate transactions eliminating connection time delays
<b>MULTI-USER FUNCTIONALITY</b>	Allows multiple users the ability to process through the same device
<b>AVS AND CVV2 FILTERING</b>	Provides added security against fraud related charges by allowing you complete control. Accept or reject transactions based on Address Verification (AVS) or CVV2 responses.
<b>MARKETING TOOLS / CYBER CIRCULAR E-MAIL MARKETING TOOL</b>	Allows for e-mail marketing with <i>buy</i> buttons. Customers receiving your marketing e-mail will have the ability to purchase the advertised items with just a click of a button.
<b>SEARCH ENGINE OPTIMIZATION (SEO) TOOLS</b>	This comprehensive selection of marketing tools will help you drive qualified traffic directly to your site. You'll get access to tips, tools, and amazing insights from some of the top names in the business including Submitnet, Dr. Ralph Wilson, Jill Whalen, Search Engine Watch and more. Over 14 powerful tools are at your disposal.



## MOTO Virtual Terminal

The MOTO (Mail Order, Telephone Order) Virtual Terminal allows merchants to process credit/debit cards via the Internet through a secure merchant services portal. The merchant is never able to swipe the credit card, so the discount rate on these purchases is always at the keyed entry rate.

FEATURES	BENEFITS
<b>ABILITY TO MANAGE RECURRING TRANSACTIONS</b>	No need to re-enter recurring transactions. Perfect for processing monthly recurring fees.
<b>MULTI-USER READY</b>	Create additional logins for co-workers and assign them partial or full access. The choice is yours.
<b>AVS AND CVV2 READY</b>	You have complete control. Accept or reject transactions based on Address Verification (AVS) or CVV2 responses.
<b>DOWNLOADABLE REPORTS</b>	Download your transaction reports for future reference. Always have the information you need.

### **NOTES**

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## Virtual Point of Sale

The Virtual POS allows merchants to process transactions via the Internet from their computer. There is a swiper attached for retail transactions, allowing the discount rate to be lower than if it were a keyed entry rate. Merchants can accept PIN-based transactions, but are unable to process gift cards or checks.

FEATURES	BENEFITS
<b>ALL-IN-ONE PLATFORM</b>	One interface for all e-commerce, MOTO and retail transactions
<b>AFFORDABLE</b>	Affordable, PC or PDA with Internet connection, card reader and printer
<b>AVS</b>	Merchants can achieve lowest interchange rate available based on AVS input on card present swiped transactions
<b>INTERNET BASED</b>	Cost savings compared to wireless terminals. Merchants don't have to pay a per transaction wireless fee
<b>MULTIPLE REPORTING OPTIONS</b>	Enhanced reporting features and transaction management capabilities not found on POS devices. (Download reports in CSV, XML TEXT and QuickBooks )
<b>EASY INSTALLATION</b>	No setup required. No software downloaded needed. Once your Internet is up and you have merchant account, you are ready. USB card reader is plug 'n play
<b>EXPANDABLE</b>	Virtual Point of Sale may be utilized from more than one PC without purchasing additional software license.
<b>FLEXIBLE CONNECTION CAPABILITIES</b>	Process credit cards using an Internet connection via Dial-up, Ethernet, Wi-Fi or Cellular Broadband
<b>PASSWORD READY</b>	Single- or multiple-user password authority by role
<b>CUSTOMIZABLE</b>	Unlimited custom fields
<b>RECURRING BILLING FEATURE</b>	Easily manage your monthly payments through the recurring billing feature
<b>SECURITY</b>	The Virtual Point-of-Sale is PCI Compliant, with industry leading fraud protection features, including AVS and CVV2.



## PC Charge

This is the software and equipment configuration that allows merchants to use a computer as a credit/debit card processing terminal. With this configuration, the merchant will receive the software, a printer, PIN pad and swiper. PC Charge can only be set up on one computer.

**Note:** PC Charge must be on a Merimac lease



## FirstView® Online Reporting

FirstView® online merchant account reports is a secure, fast and convenient way to access your processing data anytime, anywhere you can connect to the Internet. Robust reporting features combined with easy navigation offer a detailed accounting of all your merchant activity, down to an individual transaction.

- No software to download or purchase
- All functions available 24 hours a day, 7 days a week
- View merchant statements online
- Build reports based on monthly, daily or even individual transactions
- Transaction, chargeback and retrieval reports at your fingertips
- Choose to view a single location or multiple locations on one report
- Access your information anywhere you use the Internet
- Advanced encryption keeps your sensitive data safe from prying eyes



With FirstView, you can discover a new level of simplicity, security and convenience in managing your merchant data.

FEATURES	BENEFITS
<b>EASY-TO-USE</b>	FirstView's menu screen allows viewing of daily and monthly transactions, down to a single sale.
<b>CONVENIENT</b>	MERCHANTS no longer have to sort through stacks of paperwork to find sales data.
<b>SAFE / SECURE</b>	MERCHANTS enter FirstView through a secure password protected point of entry.



## FirstAdvantage™ Gift Card Program

Gift cards are popular items these days. Almost 50 million adults purchase gift cards each year. Gift givers enjoy giving them because they allow the recipients to pick out what they really want. Merchants like selling them because they increase ticket size and guaranteed revenue. Recent studies show that companies offering gift cards have increased profits up to 30 percent. Gift cards also keep money "in house" when used as a store credit option instead of refunds.



**FirstAdvantage™**  
The First Choice for Gift & Loyalty

Here at CPP, you can sell the FirstAdvantage gift card program to small-to medium-sized merchants looking to be included in the gift card boom!

With no start-up charge and a low monthly fee, merchants can quickly and easily start offering gift cards to their customers.

### **PRICING AND OPTIONS - MERCHANTS WANT TO BUY!**

For one affordable setup fee merchants receive the following:

- Various gift card types to choose from – with quick re-order turn around
- Standard cards – three designs to choose from
- Custom cards – 100 card minimum – ship 15 days from receipt of approved artwork from the merchant
- Re-orders for all card types ship within five business days of receipt of re-order form
- Gift card holders
- Point of sale display
- A Starter Kit that is shipped within 72 hours of the activation of a FirstAdvantage Gift Card account
- The access to view reports at [www.first-advantage.net](http://www.first-advantage.net)
- Customer support from highly trained representatives

Merchants then pay a small monthly rate to maintain their account, and receive 100 transaction at no additional cost! All of this makes merchants want to participate in the FirstAdvantage Gift Card program!

### **MSC SELLING POINTS**

**Customer Retention** - The more services a merchant has with us, the less likely they are to leave!

**Cost Effective** - The low setup and monthly maintenance costs make it easy for small- to medium-sized business owners to participate!

**Easy** – One stop shop! The merchant is able to get gift cards and handle their payment processing all with the same company!



## REASONS FOR MERCHANTS TO BUY

- Increase sales
- When people use their gift card, they usually spend more than what is on the gift card
- Keep revenue “in house” when used as store credit instead of a refund
- Builds brand awareness having the merchant’s name and logo on the gift card

FEATURES	BENEFITS
<b>LOW START-UP COST</b>	For FREE, the merchant will receive: <ul style="list-style-type: none"><li>– 25 cards</li><li>– 25 card holders</li><li>– An attractive merchandising display unit</li></ul>
<b>LOW MONTHLY FEES</b>	For \$12.95, the merchant will receive 100 transactions each month.
<b>EASY TO ORDER MORE GIFT CARDS</b>	Re-orders for all card types ship within 5 business days of receipt of re-order form.
<b>NO MINIMUM CARD ORDER (ON STANDARD DESIGNS)</b>	Merchants can order 10 or 10,000 gift cards! It's up to them!
<b>FAST TO SET UP</b>	A Starter Kit that is shipped within 72 hours of the activation of a FirstAdvantage Gift Card account.
<b>SUPPORT</b>	<ul style="list-style-type: none"><li>– Free online reporting for monthly statement and transaction history at, <a href="http://www.firstadvantage.net">www.firstadvantage.net</a></li><li>– Customer support from highly trained representatives</li></ul>



Application Location: \_\_\_\_\_



## ATM Program

Merchants can lease or purchase an ATM from Certified Payment Processing. Merchants who purchase an ATM receives 100% of the ATM Surcharge (Transaction Fee).

**Note:** ATMs must be on a Merimac lease

### **REVENUE OPPORTUNITIES**

- For the Merchant – ATMs generate revenue for the merchant in the form of surcharge fees. This fee is set by the merchant and charged to the cardholder for cash withdrawals.
- For the MSC and the company – The MSC can generate income by selling and/or leasing the ATM equipment.

### **MERCHANT RESPONSIBILITIES OPERATING THE ATM**

- Phone and Power Line Required
- Maintenance
- Loading Cash

### **GENERAL INFORMATION**

- Settlement funds deposited daily on next banking day a.m.
- Surcharge funds deposited monthly on 7th business day a.m.
- Statement available online monthly on 1st business day a.m.

### **REQUIRED FEES**

- \$30 monthly processing fee
- \$50 sponsor bank application fee
- \$300 non-refundable lease deposit

### **PAYMENT**

- Purchase-Check, ACH or Credit Card
- Lease-A, B and C Credit = Accepted; D and Z Credit = Not Accepted

### **EQUIPMENT INFORMATION**

- Parts warranty is provided by the manufacturer on new purchases for 12 months
- Labor is not included



## MERCHANT RESPONSIBILITIES

### Dedicated Telephone Line

- Telephone line must be a dedicated, analog line; no other equipment sharing line (DSL, Broadband, High Speed, IP, Digital Telephone Line = not acceptable)
- Telephone jack must be located directly behind ATM unit; no extension cords

### Dedicated Power Source

- Power source must be a dedicated circuit; no other equipment sharing circuit
- Power outlet must be located directly behind ATM unit; no extension cords

### ATMs Are Shipped to the Location Ready for Use

Merchant is required to:

- Unpack ATM
- Bolt down unit, if desired
- Connect phone line
- Connect power line
- Load paper
- Load cash

## SURCHARGE AMOUNT

Merchants are able to set the surcharge fee at any amount. There is no limit on the amount and the surcharge can be raised or lowered at any time.

## MAXIMUM WITHDRAWAL AMOUNT

The Maximum Withdrawal Amount must be set at \$200 or more. ATM network regulations require that cardholders be given a choice to receive at least \$200 when paying a fee. The cardholder may use the ATM multiple times to receive more than \$200, but they will pay a fee on each withdrawal. The maximum withdrawal amount can be set higher, but it cannot be set lower than \$200. This setting is separate from and has no bearing on the limit that is set by the cardholder's financial institution for daily cash withdrawals.

## TECHNICAL SUPPORT/CUSTOMER SERVICE

Toll Free: 800-218-9344

Queue: 3344



Application Location: \_\_\_\_\_



# ATM Pricing Chart

## ATM PRICING

CASH	60 MONTH LEASE
\$3,500	\$100
\$3,700	\$105.71
\$3,900	\$111.43
\$4,100	\$117.14
\$4,300	\$122.86
\$4,500	\$128.57
\$4,700	\$134.29
\$4,900	\$140
\$5,100	\$145.71
\$5,300	\$151.43
\$5,500	\$157.14
\$5,700	\$162.86
\$5,900	\$168.57
\$6,100	\$174.29
\$6,300	\$180
\$6,500	\$185.71
\$6,700	\$191.43
\$6,900	\$197.14

\*MUST BE A MERIMAC LEASE

## MODEL 1700 SPECS

- 5.7" Color Display
- 56K Modem,
- Electronic Lock
- Integrated Lighted Topper Sign
- Single Tray (800 notes)
- 12-Month Manufacturer Parts Warranty

**TRANAX**



# Secur-Chex

Accepting a check can be as easy for merchants, as running a credit/debit card transaction with Secur-Chex! CPP offers the following Secur-Chex Check Services:

## Guaranteed Conversion:

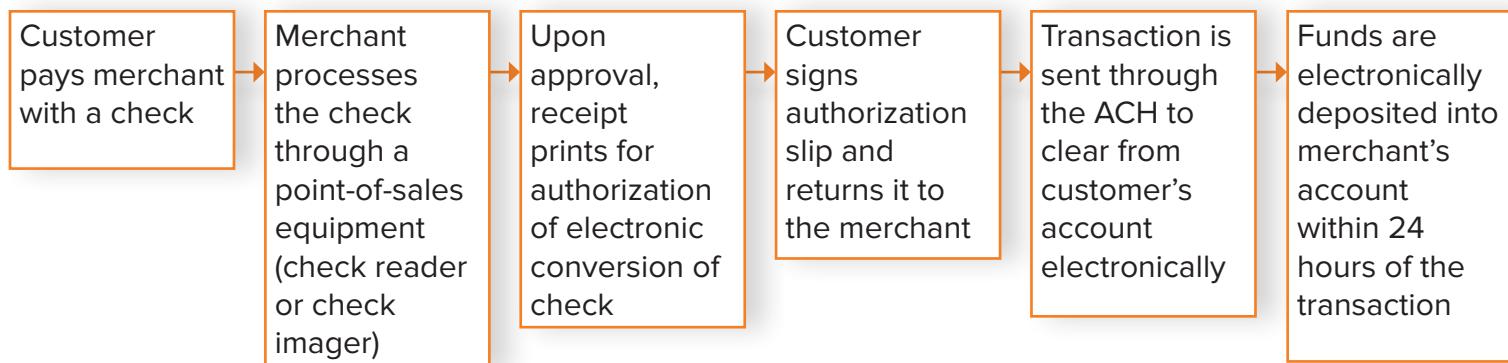
- With Image (CONVG)
- No Image (CONVGM)

## Check Guarantee (Paper Based)

## Corporate Check Guarantee (Paper Based)

## OVERVIEW OF GUARANTEED CONVERSION

This allows a merchant to convert a paper check into an electronic transaction, thus eliminating the need to make bank deposits. The check is slid through a check reader or check imager for authorization and conversion. The check is then returned to writer. Funds will show up in the merchant's account the next day.



### Guaranteed Conversion – With Image

This service allows merchants to use an imager to provide additional check writer information.

Merchants who take a high number of checks, have a larger ticket size, experience a high volume of returns, and who have a large number of employees can benefit from this service.

Guaranteed Conversion (With Image) has a maximum guarantee amount of \$7,500. This is the highest limit a merchant can obtain. It is based on the merchant request and the credit decision.

### Guaranteed Conversion – No Image

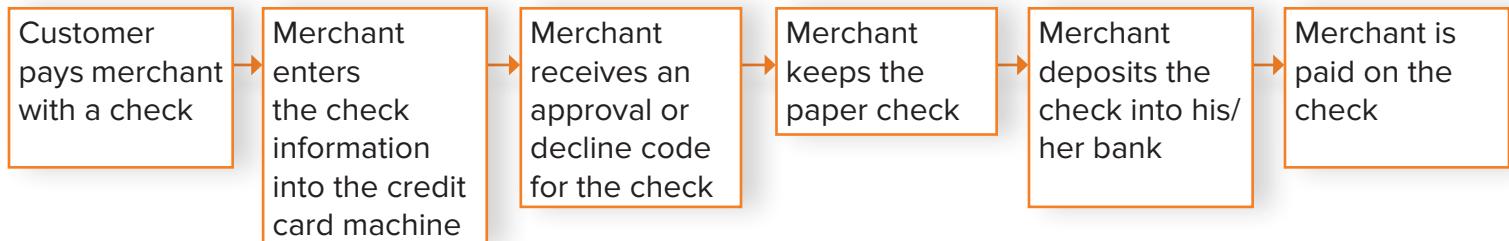
Guaranteed Conversion (No Image) comes with a guarantee from CPP that funds will be deposited into the merchant's accounts the next day, regardless if the check is returned for insufficient funds.

- The merchant will use a check reader. An imager is not needed with this service.
- Guaranteed Conversion has a maximum guarantee amount of \$1,500.



## CHECK GUARANTEE (PAPER BASED)

Check Guarantee allows the merchant to receive an approval or decline code after the check information is entered into his/her credit card machine. This allows the merchant to receive a guarantee on the check up to \$1,500 and to avoid taking bad checks from customers.



## CORPORATE CHECK GUARANTEE (PAPER BASED)

Works the same as Check Guarantee (Paper Based), but for corporate checks from businesses. This service has a maximum guarantee amount of \$1,500. Please note that check conversion is not offered on corporate checks.



Application Location: \_\_\_\_\_



## MISCONCEPTIONS OF SECUR-CHEX® PRODUCTS

- Guarantee does not mean that we are guaranteeing the customer has funds in their account to cover the transaction.
- It does mean that Secur-Chex will fund the merchant as long as all check requirements were met when processing the payment at the Point of Sale.

### The common check requirements are:

- The amount in words and figures must coincide and must match that of the inquiry.
- The customer's driver's license identification number and state of issue must appear on the front of the check or the original conversion receipt (when applicable).
- The check must be drawn on the consumer's personal, non-corporate demand deposit account
- Check writer must initial any alterations on the checks.
- The date of the check and the date of the inquiry must be the same and must be the current date.
- The maker's name must be imprinted by the bank on the check. No temporary checks.
- The address must appear on the check. No PO boxes.

### Secur-Chex will not guarantee payment for converted checks returned for the following reasons:

- Stop payment
- Customer advises not authorized, notice not provided, improper source document
- Forgery, lost or stolen checks
- Irregular signature, counterfeit, refer to maker or tax levy checks



# Equipment Quick Reference Guide

FEATURES	MP4500	MP4230	PC CHARGE
15 LINES/SEC. THERMAL PRINTER	✓	8 lines / sec	✓ w / attachment
24MB OF MEMORY	✓	✓	N/A
32-BIT ARM9 PROCESSOR	✓	✓	N / A
CONTACTLESS CAPABLE	✓	N / A	N / A
CUSTOMIZED TERMINAL RECEIPTS	✓	✓	✓
“DUMMY” RECEIPT	✓	✓	✓
GIFT CARD READY	✓	✓	✓
MULTI-MERCHANT READY	✓	✓	N / A
PCI/PED COMPLIANT	✓	✓	✓
PIN-BASED DEBIT READY	✓	✓	✓ w / attachment
RECEIPT RECOVERY	✓	✓	✓
RECEIPT TRUNCATION	✓	✓	✓
SCORCHED® READY	✓	N / A	N / A
SMALL “FOOTPRINT”	✓	✓	N / A
SMART CARD READY	✓	✓	N / A
SURELOAD™ CLAM SHELL PRINTER DESIGN	✓	✓	✓ w / attachment
TERMINAL PASSWORD PROTECTION	✓	✓	✓
TOUCH SCREEN	N / A	✓	N / A
TIMED BATCHING	✓	✓	✓
V.34 MODEM AND 10/100 BASE-T ETHERNET	✓	WIRELESS / GSM	N / A

## EQUIPMENT EXCEPTIONS

### MerchantPro with S9

Prompt for tip to be entered (both credit and debit) **has** to be MerchantPro and S9 PIN Pad. No other combination.

### Hypercom T7Plus 35key

Lodging (any check-in / check-out). Able to do credit and/or debit. Can't do checks, gift cards or contactless card on lodging.

### Omni Vx570

Better chance of processing over digital lines. Able to download 3rd party applications like Wright Express, Fuelman, Voyager into another “cluster” or “group.” Merchant has to already be set up with 3rd party. Our customer service provides service for credit/debit, etc. Merchant must go through 3rd party customer service for service on 3rd party applications.



# Company Comparison Charts

## SERVICES

	TMG / SMS	ENCORE	CRESCENT	HEARTLAND	FIRSTDATA
PCI DSS COMPLIANT	✓	✓	✓	✓	✓
CHECK PROCESSING (ACH)	✓	✓	✓	✓	✓
CONVERSION	✓	✓	✓	✓	✓
GUARANTEE	✓	✗	✓	✓	✓
COLLECTIONS	✓	✗	✗	✓	✓
DEBIT CARD PROCESSING (PIN-BASED)	✓	✓	✓	✓	✓
EBT	✓	✓	✓	✓	✓
E-COMMERCE SERVICES	✓	✓	✗	✓	✓
PAYMENT GATEWAY	✓	✓	✓	✓	✓
VIRTUAL TERMINAL	✓	✗	✓	✓	✓
DOMAIN NAME AND HOSTING	✓	✓	✗	✓	✓
ELECTRONIC CHECKS	✓	✗	✗	✓	✓
GIFT CARDS	✓	✓	✓	✓	✓
MERCHANT CAN PURCHASE ONE CARD AT A TIME	✓	✗	✗	✗	✗
CREDIT CARD PROCESSING	✓	✓	✓	✓	✓
VISA AND MASTERCARD	✓	✓	✓	✓	✓
DISCOVER	✓	✓	✓	✓	✓
AMERICAN EXPRESS	✓	✓	✓	✓	✓
DINERS CLUB	✓	✓	✓	✓	✓
CARTE BLACHE	✓	✓	✗	✓	✓
JCB	✓	✓	✗	✓	✓
SMART CARD PROCESSING	✓	✓	✗	✓	✓
CONTACTLESS CARD PROCESSING	✓	✓	✗	✓	✓
ATM PROCESSING	✓	✗	✗	✗	✓
CASH ADVANCE PROGRAM	✓	✓	✓	✓	✓
PRE-PAID CARDS (CELL PHONE, LONG DISTANCE)	✗	✓	✗	✓	✓
WI-FI SERVICES	✗	✓	✗	✗	✗
FIRSTVIEW (ONLINE STATEMENTS)	✓	✓	✓	✓	✓
UPS SHIPPING DISCOUNTS	✗	✓	✗	✗	✗
PAYROLL SERVICES	✗	✗	✗	✓	✓



## PRICING

	TMG/SMS	ENCORE	CRESCENT	HEARTLAND	FIRSDATA
<b>FULL DISCLOSURE</b>	✓	✓	✓	✓	✓
<b>AVERAGE QUALIFIED DISCOUNT RATE</b>	1.69%	1.79%	1.74%	1.75%	1.59%
<b>AVERAGE TRANSACTION FEE</b>	\$0.25	\$0.25	\$0.26	\$0.20	\$0.30
<b>AVERAGE MONTHLY MINIMUM</b>	\$25.00	\$25.00	\$0.02 p/trans	\$0.00	\$15.00
<b>AVERAGE STATEMENT FEE</b>	\$7.50	\$1.00	\$9.50	\$10.00	\$10.00
<b>START UP COST/APPLICATION FEE</b>	\$95	\$125	\$60	\$0.00	\$0.00
<b>AVS FEE</b>	Free	\$0.05	\$0.05	\$0.00	\$0.05
<b>PCI COMPLIANCE FEE</b>	\$124.75 YR	\$50.00 YR	\$89	?	?
<b>LEASE BUY-OUT OPTION</b>	✓	✗	✗	✓	✓
<b>PROCESSING AGREEMENT BUY-OUT OPTION</b>	✓	✗	✓	✓	✓
<b>COMPETITIVE COMMISSIONS FOR REPS</b>	✓	✓	✓	✓	✓
<b>PAID FOR REPROGRAM</b>	✓	✓	✓	✓	✓
<b>PAID FOR TERMINALS</b>	✓	✓	✓	✓	✓
<b>MONTHLY RESIDUALS</b>	✓	✓	✓	✓	✓
<b>MONTHLY BONUSES</b>	✓	✓	✓	✓	✓
<b>SELF-GEN LEAD COMMISSIONS REP</b>	\$50/\$200	\$50/\$50	\$0/\$0	?	?
<b>FAST START BONUS FOR SALES REP</b>	\$2,000	\$4,000	\$450	?	?
<b>PRE-SET APPOINTMENTS FOR REPS</b>	✓	✓	✓	✓	✗

## FEATURES TERMINALS

	TMG/SMS	ENCORE	CRESCENT	HEARTLAND	FIRSDATA
<b>TERMINAL TIMED BATCHING</b>	✓	✓	✓	✓	✓
<b>RECEIPT TRUNCATION</b>	✓	✓	✓	✓	✓
<b>MERCHANT RECEIPT</b>	✓	✓	✓	✓	✓
<b>CUSTOMER RECEIPT</b>	✓	✓	✓	✓	✓
<b>TERMINAL PASSWORD PROTECTION</b>	✓	✓	✓	✓	✓
<b>CUSTOMIZED TERMINAL RECEIPTS</b>	✓	✓	✓	✓	✓
<b>MULTI-MERCHANT READY (20 ACCOUNTS)</b>	✓	✓	✓	✓	✓
<b>FREE SOFTWARE UPDATES</b>	✓	✗ (\$95)	✗ (\$50)	✓	✓
<b>CABLE/DSL CONNECTION</b>	✓	✓	✓	✓	✓
<b>LANDLINE CONNECTION</b>	✓	✓	✓	✓	✓
<b>EXCLUSIVE TERMINAL</b>	✓	✓	✓	✓	✓
<b>FREE EQUIPMENT</b>	✓	✓	✓	✓	✓



## CUSTOMER SERVICE

	TMG/SMS	ENCORE	CRESCENT	HEARTLAND	FIRSTDATA
PERSONAL SALES REPRESENTATIVE	✓	✓	✓	✓	✓
24/7/365 CUSTOMER SERVICE	✓	✓	✗	✓	✓ (\$10 monthly)
TOLL-FREE CUSTOMER SERVICE NUMBER	✓	✓	✓	✓	✓
NO-COST SUPPLIES	✓	✓	✓	✗	✗
NO-COST WARRANTY REPLACEMENT	✓	✓ (\$49 s/h)	✓	✗	✗
WARRANTY/REPLACE FOR ALL TERMINALS	✓	✗	✓	✗	✗
30-DAY CANCELLATION POLICY	✓	✓ (\$49 s/h)	✗	✓	✓
3-BUTTON ACCESS TO CUSTOMER SERVICE	✓	✗	✓	✗	✗
3-BUTTON ACCESS TO ORDER SUPPLIES	✓	✗	✗	✗	✗
3-BUTTON ACCESS TO ADD PRODUCTS	✓	✗	✗	✗	✗
INTERNAL OWNED SERVICES	✓	✗	✓	✓	✓
CHECK PROCESSING/SERVICE	✓	✗	✓	✓	✓
GIFT CARDS PROCESSING/SERVICE	✓	✗	✓	✓	✓
E-COMMERCE SOLUTIONS	✓	✗	✗	✓	✓
CUSTOMER SERVICE	✓	✓	✓	✓	✓
EQUIPMENT INSTALL/ACTIVATION DEPARTMENT	✓	✓	✓	✓	✓
WARRANTY/TECHNICAL SUPPORT DEPARTMENT	✓	✓	✓	✓	✓
INTERNAL LEASING	✓	✗	✗	✓	✓
INTERNAL PAYROLL SERVICES	✗	✗	✗	✓	✓
36-MONTH MERCHANT AGREEMENT	✓	✓	✓ (\$48 monthly)	✓	✓
PRESENTATION ON LAPTOP	✗	✗	✗	✗	✗



## **NOTES**

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## Agenda

- Day Twelve Objectives
- Completing an Application
- Top Reasons Why an Application is Pended
- Completing a Lease
- Don'ts of Credit Card Processing with CPP
- Application & Lease Activity
- Accounting System Commission Chart
- MSC Commissions and Bonuses
- Commissions Activity
- Wrap Up

# Day 12

## Apps vs. Leases

## Objectives

**By the end of this training learners will:**

- Discuss the top reasons why an application is pended
- Demonstrate being able to assist an MSC with filling out an application and lease through class activities
- Review how to keep your “sent” percentage high
- Identify the important terms and conditions and selling points in the application
- Restate the “Don’ts of credit card processing with CPP”
- Calculate MSC commissions accurately
- Recognize when and how to use the commission correction form



# Merchant Statement

TRANSTECH MERCHANT GROUP  
100 THROCKMORTON STREET SUITE 1800  
FORT WORTH, TX 76102

1

PAGE 1

Month Ending 07/31/10  
3 PAGES IN THIS STATEMENT

2

MERCHANT NUMBER XXXXXXXXXX  
DDA/SAV/GL NR 3XXX164

3

CUSTOMER SERVICE  
TEL #: 888-453-4538

4

MERCHANT STATEMENT  
SUMMARY OF BANKCARD DEPOSITS



## !ATTENTION!

FOR INQUIRIES REGARDING CUSTOMER SERVICE, TERMINAL ASSISTANCE, BILLING QUESTIONS OR SUPPLIES, PLEASE CONTACT THE CUSTOMER SERVICE PHONE NUMBER LISTED ABOVE.

RECONCILE YOUR MERCHANT STATEMENT TO YOUR CHECKING ACCOUNT MONTHLY! TRANSTECH MERCHANT SERVICES MUST BE NOTIFIED OF ANY ITEMS THAT WERE NOT PROCESSED WITHIN NINETY DAYS OF THE TRANSACTION DATE. WE MUST ALSO BE NOTIFIED IN WRITING WITHIN FOUR MONTHS OF ANY INCORRECT CHARGES TO YOUR ACCOUNT IN ORDER TO HAVE THOSE CHARGES CONSIDERED FOR A REFUND.

7

OUR RISK MANAGEMENT DEPARTMENT STRONGLY ADVISES MERCHANTS TO USE CAUTION WHEN ACCEPTING MAIL ORDER, TELEPHONE ORDER, AND INTERNET TRANSACTIONS FROM THE FOLLOWING COUNTRIES .... GHANA, INDONESIA, AND PARTICULARLY NIGERIA. A COMMON FRAUD SCHEME IS TO CONTACT MERCHANTS BY PHONE USING THE TDD HEARING-IMPAIRED RELAY. THE INDIVIDUAL WILL ATTEMPT TO MAKE FRAUDULENT PURCHASES USING SEVERAL COMPROMISED CREDIT CARD NUMBERS. IT IS COMMONLY REQUESTED THE PRODUCT BE SHIPPED OUT OF THE COUNTRY BY THE MOST EXPEDITIOUS MEANS POSSIBLE. THE INDIVIDUAL MAY ALSO CONTACT THE MERCHANT VIA EMAIL USING A GENERIC YAHOO OR HOT MAIL EMAIL ADDRESS.

\*\*\*\*\* IMPORTANT TIPS TO PROTECT YOUR BUSINESS \*\*\*\*\*  
1) DON'T GIVE OUT ANY PERSONAL OR BUSINESS INFORMATION OVER THE PHONE UNLESS YOU HAVE INITIATED THE CALL TO YOUR MERCHANT SERVICES PROVIDER.

\*0032763

TRANSTECH MERCHANT GROUP  
100 THROCKMORTON STREET SUITE 1800  
FORT WORTH, TX 76102  
6950 0010 EG RP 01 0032763 07312010 NNNNNN

Month Ending 07/31/10

MERCHANT NUMBER XXXXXXXXXX

DDA/SAV/GL NR 3XXX164

MERCHANT STORE NAME  
123 MERCHANT AVE.  
ANYWHERE, US 12345-000

5

MERCHANT STORE NAME  
123 MERCHANT AVE.  
ANYWHERE, US 12345-000

6

- 1. Return address of statement
- 2. Month of statement
- 3. Merchant identification number (MID)
- 4. First and last three numbers of banking info
- 5. Merchant's corporate address
- 6. Merchant's DBA address
- 7. Statement message



# Merchant Statement

PAGE 2

Month Ending 07/31/10  
3 PAGES IN THIS STATEMENT

2) BE AWARE OF TELEMARKETING CALLS FROM COMPANIES SAYING THEY ARE YOUR MERCHANT SERVICES PROVIDER CALLING TO OFFER CREDIT CARD PROCESSING SUPPLIES SUCH AS PAPER AND RIBBON. NEVER GIVE OUT YOUR BANK ACCOUNT NUMBER OR CREDIT CARD NUMBER TO ANYONE ON A SOLICITATION CALL.  
3) DON'T ALLOW ANYONE TO UPDATE OR REPROGRAM YOUR CREDIT CARD TERMINAL UNLESS YOU HAVE INITIATED A CHANGE TO YOUR ACCOUNT, SUCH AS A NAME OR ADDRESS CHANGE.

BE AWARE OF SCHEMES SUCH AS OTHER MERCHANT SERVICE PROVIDERS CALLING TO REPROGRAM YOUR CREDIT CARD TERMINAL, CLAIMING YOUR CURRENT PROVIDER WAS BOUGHT OUT, OR THEY NEED TO REPROGRAM YOUR TERMINAL TO UPDATE YOUR INFORMATION. PROTECT YOUR PERSONAL AND BUSINESS INFORMATION. IF YOU ARE EVER IN DOUBT, PLEASE CONTACT THE CUSTOMER SERVICE PHONE NUMBER LISTED ABOVE.



TOTAL CHARGE TO YOUR ACCOUNT IS		1	26.12
<hr/>			
CARD TYPE	3	SALES	SUMMARY OF CARD DEPOSITS
MASTERCARD	1	65.00	RETURNS
VISA	7	163.00	0.00
GEN DEBIT	1	20.00	0.00
TOTAL	9	248.00	0.00
			NET
			65.00
			163.00
			20.00
			248.00
<hr/>			
SUMMARY OF CARD FEES			
MASTERCARD	9	65.00	1.17
DISCOUNT		1	.15
MC	10	1	.02
QUAL			
>			
ITEM			
MC BRAND USAGE			
TOTAL			
VISA			
DISCOUNT			
VS CHK			
QUAL			
>			
ITEM			
AUTH & AVS			
VS AUTH PRC FEE			
TOTAL			
OTHER			
AUTH & AVS			
POS WATS VISA			
TOTAL			
LESS DISCOUNT PAID			

1. Total Month-End Fees
2. Type of Card
3. Settled Transaction Total for Each Card
4. Sales Amount Totals in Dollars
5. Returns Showing Number and Amount in Dollars
6. Net Dollars Processed (Sales - Returns = Net)
7. Totals Shown for Each Category
8. Card Types Total Card Fees (per card type)
9. Discount Method
10. Interchange Categories
11. Total per Interchange Category in Dollars
12. Total Authorization Attempts (per card type)
13. Merchant's Discount Rate per Interchange Category
14. Transaction Fees
15. Total Fees Assessed per Interchange Category in Dollars
16. Total Transaction Fees (per card type)
17. Total Card Fees (per card type)



# Merchant Statement

PAGE	3				
Month Ending	07/31/10				
3 PAGES IN THIS STATEMENT					
SUMMARY OF CARD FEES					
TOTAL CARD FEES	1.47				
SUMMARY OF MISCELLANEOUS FEES					
TOTAL CARD FEES	2. 1.47				
STATEMENT FEE	3. 3.00				
MONTHLY MINIMUM	20.22				
BTCH HDR CREDIT	1.10				
BTCH HDR DEBIT	0.22				
OTHER AUTHS	0.11				
TOTAL CHARGES	26.12				
SUMMARY OF MONETARY BATCHES					
6. GROSS	7. R&C	BATCHES	8. NET	9. DATE	10. REF
85.00	0.00		85.00	07/01	70101824500
17.00	0.00		17.00	07/03	70301837100
49.00	0.00		49.00	07/07	70701733900
65.00	0.00		65.00	07/11	71101343800
12.00	0.00		12.00	07/15	71501764300
20.00	0.00		20.00	07/15	PIN DEBIT

- 1. Cards Fees Assessed
- 2. Total Batch Fees in Dollars
- 3. Fee for Return
- 4. Authorization Fee
- 5. Total Month - End Fees Assessed
- 6. Gross Dollars per Batch
- 7. Returns and Credits per Batch
- 8. Net Dollars per Batch
- 9. Date of Batch
- 10. Batch Reference Number



## Completing an Application

Applications are completed when a merchant is signing up to process with CPP. A merchant can keep his/her current equipment and only process with CPP. In this instance, an application will be filled out by the MSC and merchant.

If a merchant wants to lease equipment from CPP, a lease (for the equipment) and an application (for the processing) will both be completed.

Applications can be cancelled within the first 30 days of service. While factual, this is not something we want to use to “sell” the merchant on processing with CPP. Always emphasize more service for less cost, to the merchant.

**Note:** When corrections need to be made, nothing on the application can be whited out, or scratched out. The page where the error occurred will need to be completed again. When making corrections, ensure that the new page is the same version as the previous application.

### **NOTES**

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# Top Reasons Why an Application Is Pended

## **DEBIT/EBT:**

If a merchant wants EBT, debit **MUST** be selected as well. (Food stamp customers must enter their PIN numbers same as debit card users.) Also, extra paperwork must be completed at time of application completion.

## **FIRSTPAY.NET™ INTERNET SERVICES:**

Internet setup fee (\$105) should be collected at time of application completion

### **Additional forms to complete:**

- Internet setup form-Get from Team Leader
- Internet Addendum/MOTO Addendum-Page 7 in your Application

## **FIRSTVIEW® ONLINE REPORTING:**

When FirstView is checked, you **MUST** have the merchant's e-mail address. (FirstView setup instructions are sent via e-mail.)

## **MAIL ORDER TELEPHONE ORDER ADDENDUM/ PREVIOUS LEASE PAYOFF OPTION:**

MOTO Addendum (page 7 in application) must be filled out if 20% or more of merchant's credit card business is keyed in transactions (Card Not Present).

- The "Previous Lease Pay-off Option" section, which is at the bottom of page 7, must be filled out completely for the merchant's equipment to be paid off. This includes lease number, pay-off quote, prior leasing company, and prior leasing phone number.
- We can only pay a merchant's lease off if we are leasing them a new terminal.
- You should verify with your Team Leader if the amount the merchant owes can be paid off by the new lease you are completing.

## **MISSING OR INCORRECT TAX ID NUMBER:**

- A Sole Proprietorship is the only merchant profile that doesn't need a tax ID number. The owner's social security number can be used.
- Partnership, Corp., Limited Liability Co. (LLC), etc. all need a 9-digit tax ID number.

## **MISSING SOCIAL SECURITY NUMBER:**

The owner's social is a **MUST!** The corporate office will not process an application without one.



## **RATE OPTIONS:**

**Opt. 1: Qualified 1.46% and .12; MOTO 1.95% and .12**

**Opt. 2: Qualified 1.69% and .10; MOTO 2.49% and .10**

- Debit is selected only when the merchant has an external or terminal with an internal PIN pad. (See your NSM to verify if equipment has internal debit.)
- If a merchant says they accept debit but doesn't have a PIN pad (external / internal), they probably run all cards as credit cards. (Do not check the debit box!)

## **SIGNATURES:**

Signatures must match the name from the first page (e.g., owner signs the first page and the assistant manager signs the acknowledgements and Terms and Conditions page). Signer on the application must have 20% ownership in the business, listed on the Articles of Incorporation or have Power of Attorney.

Signature stamps are not acceptable.

## **VOIDED CHECK:**

Incorporated Merchants -The check name must match the DBA or legal name (cannot be the owner's name on the check)

Sole Proprietor - The check name can be the owner's name, DBA or legal name

## **WIRELESS FEES:**

- Wireless Fees should be collected at the time of application completion
- Way System (\$75) (also get the SIM Card #)
- Nurit 8020 (\$20) (also get the MANN and ESN) and MP Mobile 4230 (\$20)

## **WRONG SECUR-CHEX® SELECTION:**

The equipment **MUST** match the check selection

- Guaranteed Conversion (with image)-RDM 6014 imager
- Guaranteed Conversion (no image)-Magtek Mini MICR Reader/Ingenico EnCheck 2500
- Check Guarantee (Paper-Based Only)-Additional equipment not needed; merchant's credit card machine can possibly be used



# ATM Selection on an Application

## COMMON ERRORS ON ATM APPLICATIONS

- Date of birth missing
- Driver's license number missing
- Social security number missing
- Tax ID number missing
- Applicant has less than 50% ownership of the business
- Preprinted check missing (Temporary Checks = Not Accepted)

## ATM TIMEFRAME

ATM applications require approval by our sponsor bank. During this process, the sponsor bank performs a background and credit check on each applicant. This process is separate and in addition to any due diligence performed internally at FAPS. Once approval is received from our sponsor bank, processing of the application can move forward. Application processing, ATM programming and freight in-transit time usually take 10-12 business days.



# How to Keep Your “Sent” Percentage High

## **STAY INVOLVED!**

**After every 2-3 sales an MSC makes:**

- Refresh them on good paperwork by walking them through the application.
- Don’t worry if they’re a veteran MSC, they’ll appreciate getting paid on time.

**Confirm every deal:**

- Ask the merchant to verify that their signature shows up on their yellow copies in 3 spots on page 4, 1 spot on page 5, etc.
- Verify that the merchant has given your MSC a voided check.

## **RULES TO LIVE BY**

**No voided check = no deal = MSC not getting paid = MSC quits**

- Top Team Leaders do not log deals unless they know the voided check is included.
- Close to 75% of apps received without voided checks never become active MIDs.

**Bad paperwork = MSC not getting paid = MSC quits**

- Review the application one more time with the MSC outside the merchant’s business.
- If they missed something, send them back right then to correct it.

## **DO YOUR DUE DILIGENCE**

**The best Team Leaders get to work early**

- Review pending deals and make a plan for getting things resolved early in the day.
- Take care of issues quickly and early to reduce the chance of merchants cancelling.

**Take time every morning to go through your work list**

**E-mail the appropriate people if you need assistance**



# Standard Application

## IMPORTANT TERMS AND CONDITIONS

### Termination fee-Merchant Processing

- Within 30 days without penalty
- Not less than \$495 for each location

**Page 4, Section 23**

### Prior processor termination fee refund

- Up to \$250

**Page 6, Section 44**

### Termination fee-Debit/EBT Processing

- Within 30 days without penalty
- Not less than \$100 for each location

**Page 9, Section 23**

### No termination fee-Check Services

- Within 30 days without penalty
- Not less than \$100 for each location

**Page 12, Section 9**

### No termination fee-FirstAdvantage Gift Cards

- Within 30 days without penalty
- Not less than \$100 for each location

**Page 15, Section 7**

## NOTES

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# Selling Points in the Application

## **INFORMATION ON PAGE 4 OF APPLICATION**

### **Termination Fee-Merchant Credit Card Processing**

- Terms and Conditions Section 43

### **Supplies- Merchant Credit Card Processing**

- Terms and Conditions Section 27 paragraph 5

### **Warranty - Merchant Credit Card Processing**

- Terms and Conditions Section 27 paragraph 6

### **30 - day trial Period**

- Page 4 paragraph 4



# Arkansas Application

## IMPORTANT TERMS AND CONDITIONS

### Termination fee-Merchant processing

- Within 30 days without penalty
- At least \$50 for each location

Page 5, Section 23

### Prior processor termination fee refund

- Up to \$250

Page 8, Section 44

### No termination fee-Debit/EBT Processing

Page 12, Section 23

### No termination fee-Check Services

Page 15, Section 9

### No termination fee-FirstAdvantage

Page 19, Section 7

## NOTES

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## Completing a Lease

Leases are completed when a merchant is signing up to lease processing equipment from CPP. When a merchant leases equipment, an application will also need to be completed for the payment processing.

Leases cannot be cancelled, unless a merchant lives in a cancellable lease state. In these instances, a merchant is able to cancel the lease within 3 business days. There are five Cancellable lease states. They are as follows:

- Kansas
- Pennsylvania
- South Dakota
- Tennessee
- Vermont

**Note:** When corrections need to be made, nothing on the lease can be whited out, or scratched out. The page where the error occurred will need to be completed again. When making corrections, ensure that the new page is the same version as the previous lease.

### **NOTES**

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## The Don'ts of Credit Card Processing with CPP

**DON'T** misrepresent products or services in the agreement.

**DON'T** sign or initial any contract on behalf of the merchant.

**DON'T** promise to pay for an existing lease without submitting the proper documentation.

**DON'T** agree to close a merchant's prior processing account. The merchant must close the account.

**DON'T** agree to pay prior processing termination fee without informing the merchant that they must submit required documentation and we ONLY pay up to \$250 towards the fee.

**DON'T** alter any portion of the contract after merchant has signed it.

**DON'T** forget to leave a copy of the contract including the Terms and Conditions.

**DON'T** make any verbal or side agreements which are not part of the Terms and Conditions

For example: The Lease Agreement is NOT part of the 30 day trial period, The Check Card rate is NOT a flat rate and does NOT apply to all card types and transactions. Cancellation of existing services is the responsibility of the merchant.

**Don't** allow the MSC to remove equipment from the merchant's place of business. Transportation of equipment is to be handled by the elected carrier (FedEx). CPP employees are prohibited from carrying out transportation services.

**By not strictly adhering to these guidelines you put everyone at risk. Commission of any of these items will result in corrective action, up to and including termination.**



# Required Documentation for Proof of Business

In order to process paperwork as efficiently as possible, we ask that when writing an application/lease you make sure and obtain proof of business.

## **BUSINESS TYPES REQUIRING PROOF OF BUSINESS**

- Hair Salons
- Flea Markets
- Business less than 9 months old

## **REQUIRED DOCUMENTATION**

### **One of the following:**

**Utility Bill** - A copy of bill with name and address matching the location

**Business License** - A copy of the DBA (doing business as) with name and address matching the location

**Space Rental Agreement** - Obtain a copy signed by the merchant and owner of the building

**Letter** - On letterhead from the owner of the building, signed by the merchant and the space owner. If letterhead document is not available, a letter can still be presented but it must be notarized



# Completing an Application and Lease Activity

## Overview:

As a Team Leader, you will be responsible for helping your MSCs' complete applications and leases over the phone. It is important that you understand how to verbally walk someone through completing these documents, and that it is done accurately.

## Activity Instructions:

Your facilitator will pair you up in teams of two. Sit where you are not facing each other (back to back, opposite side of a table with your backs to one another, etc.).

- One person will be the Team Leader, the other the MSC. The role of the MSC is that of a new person- it is your first day on the job- you have no clue how to fill out the application and/or lease.
- The MSC will be given a scenario. This scenario will give the details needed to complete an application and/or lease.
- The Team Leader will need to assist the MSC with completing an application and/or lease. The MSC should not fill out anything the Team Leader does not direct him/her to complete.
- Once completed, see your facilitator for the answer key for your scenario.
- The goal is to ensure that the application and lease are filled out 100% accurately!
- When each teams' scenario has been completed and answer keys have been reviewed, teams will switch scenarios and roles. The person who was the Team Leader will now be the MSC and the activity will begin again.



## Accounting System MSC Commission Chart

All commissions on this chart are based on the monthly terms in Column B.

Any standard 60-month lease lowered will have at least a 1/3 reduction in the net Funding Commission (Column C).

CONFIG.	ACCOUNTING SYSTEM	A BASE PRICE	B TERM IN MONTHS	C FUNDING COMMISSION
1	MerchantPro 4500X SC and Ext. PP and (Check Equipment or Contactless Reader)	\$99.95	60	\$650
2	MerchantPro 4500X SC and (Check Equipment or Contactless Reader)	\$99.95	60	\$550
3	MerchantPro 4500X and Ext. PP and (Check Equipment or Contactless Reader)	\$89.95	60	\$450
4	MerchantPro 4500X and (Check Equipment or Contactless Reader or Ext. PP.)	\$79.95	60	\$400
5	MerchantPro 4500X SC	\$74.95	60	\$350
6	MerchantPro 4500X	\$69.95	60	\$325
7	MerchantPro 4000	\$64.95	60	\$300
8	The Orion and Ext. PP	\$99.95	60	\$650
10	MerchantPro Mobile	\$99.95	60	\$650
11	Check Imager	\$39.95	60	\$100
12	Check Scanner	\$39.95	60	\$100
13	Contactless Reader	\$39.95	60	\$100
14	External PIN pad	\$29.95	60	\$100
15	PC Charge (including swiper, PIN pad, and printer)	\$99.95	60	\$650

## OFF-GRID PRICING

If a lease price is negotiated below the Base Price (Column A), **\$30** will be deducted from funding commission (Column C) **for every dollar** deducted from the lease price.

For example: A MerchantPro 4500X SC and Ext. PP and check equipment sold for a monthly lease price of \$89.95 will result in a funding commission of \$350.

**(All other commissions can still apply-Programming, Application Fee, Secur-Chex)**

## MINIMUM COMMISSIONS

\$100 minimum earned per accounting system sold above \$49.99/Standard Term in Months (**Column B**).

\$50 minimum earned per accounting system sold at or below \$49.99/Standard Term in Months (**Column B**).



# MSC Programming Commission Chart

Programming commissions start at \$125. The following bonuses are added as applicable:

ITEM	LISTED ON APPLICATION AS	COMMISSION	EXPLANATION
<b>CREDIT</b>			
Annual Fee	\$95	\$25	\$25 Bonus paid-every account must have either annual fee or monthly minimum
Monthly Minimum	\$25	\$25	\$25 Bonus paid-every account must have either annual fee or monthly minimum
Statement Fee	>= \$7.50	\$25	Statement fee of \$7.50 Or above will result in a bonus of \$25
<b>CHOOSE ONE</b>			
Transaction Fee (Option 1)	>=\$.12	\$25	Transaction fee of \$.12 Or above will result in a bonus of \$25
Qualified Rate (Option 1)	>= 1.46%	\$25	Qualified rate of 1.46% Or above will result in a bonus of \$25
<b>OR</b>			
Transaction Fee (Option 2)	>=\$.10	\$25	Transaction fee of \$.10 Or above will result in a bonus of \$25
Qualified Rate (Option 2)	>= 1.69%	\$25	Qualified rate of 1.69% Or above will result in a bonus of \$25
<b>SECUR-CHEX</b>			
Standard Rates and Fees		\$50	\$50 Bonus paid for Secur-chex® service with standard rates and fees
<b>SELF-GEN</b>			
Reprogram		\$50.00	\$50.00 bonus for a self-gen that results in a reprogramming for a merchant
Lease	\$30.00 and above leases (only exception is a PINpad)	\$200.00	\$200.00 bonus for a self-gen that results in a reprogramming for a merchant

## Possible MSC Commission Chart

CONFIG	ACCOUNTING SYSTEMS	BASE PRICE PER MONTH	TERM IN MONTHS	FUNDING COMMISSION	PROGRAMMING COMM CAN BE UP TO*	APPLICATION FEE	SECUR-CHEX®	MAX TOTAL POSSIBLE
1	MerchantPro 4500X SC and Ext. PP and (Check Equip. or Contactless Reader)	\$99.95	60	\$650	\$250	\$95	\$50	\$1,045
2	MerchantPro 4500X SC and (Check Equip. or Contactless Reader)	\$99.95	60	\$550	\$250	\$95	\$50	\$945
3	MerchantPro 4500X and Ext. PP and (Check Equip. or Contactless Reader)	\$89.95	60	\$450	\$250	\$95	\$50	\$845
4	MerchantPro 4500X and (Check Equip. or Contactless Reader or Ext. PP.)	\$79.95	60	\$400	\$250	\$95	\$50	\$795
5	MerchantPro 4500X SC	\$74.95	60	\$350	\$250	\$95	\$50	\$745
6	MerchantPro 4500X	\$69.95	60	\$325	\$250	\$95	\$50	\$720
7	MerchantPro 4000	\$64.95	60	\$300	\$250	\$95	\$50	\$695
8	The Orion and Ext. PP	\$99.95	60	\$650	\$250	\$95	\$50	\$1,045
10	MerchantPro Mobile	\$99.95	60	\$650	\$250	\$95	NA	\$995
11	Check Imager	\$39.95	60	\$100	\$250	\$95	\$50	\$495
12	Check Scanner	\$39.95	60	\$100	\$250	\$95	\$50	\$495
13	Contactless Reader	\$39.95	60	\$100	\$250	\$95	\$50	\$495
14	External PIN pad	\$29.95	60	\$100	\$250	\$95	\$50	\$495
15	PC Charge (including swiper, PIN pad, and printer)	\$99.95	60	\$650	\$250	\$95	NA	\$1045

- All 4500X and 4000's can support internal debit
- You can substitute a 4000 for configurations 1 through 4 and subtract \$5 off the lease price

\* See page 76 for all possible programming commissions



# MSC Commissions Timetable

Below is a sample timetable to show how your commissions may be disbursed. (This timetable is an example and meant to be used only to explain the distribution process and not imply deadlines.)

Scenario A represents an Accounting System sale. Scenario B represents a Reprogram-only sale.

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>WEEK 1</b> (ANY SALE FUNDED, APPROVED OR PROGRAMMED)	<b>A-Sold</b> <b>B-Sold</b>	<b>A-Received</b> <b>B-Received</b>	<b>A-Approved</b> <b>B-Approved</b>	<b>A-Shipped</b> <b>B-Programmed</b>	<b>A-Installed</b> <b>A-Verified</b> <b>A-Funded</b>
<b>WEEK 2</b> (SALES FUNDED, APPROVED OR PROGRAMMED FROM PREVIOUS WEEK PAID OUT FRIDAY)					<b>A-Paid</b> <b>B-Paid</b>

## (SCENARIO A) ACCOUNTING SYSTEM SALE

**Sold** -Application has been filled out, confirmed with merchant by the Team Leader and FedEx tracking number has been logged.

**Received** -Application has been received at CPP sales office.

**Approved** -Application has been reviewed by underwriting and issued a Merchant Identification Number (MID).

**Shipped** -Accounting System has been sent overnight to the merchant's location.

**Installed** -Accounting System has been received, tested and merchant training is complete.

**Verified** -Merchant has verbally agreed to the terms and monthly lease payment via conference call with the Leasing Company.

**Funded** -Lease Company has released funds to CPP to be issued for payment. Typically, verifications completed before 3:00 p.m. (CST) will result in funding being completed the same day, if original lease documents are complete, correct and free of mark-outs or write-overs.

## (SCENARIO B) REPROGRAM ONLY SALE

**Sold** - Application has been filled out, confirmed by Team Leader and FedEx tracking number has been logged.

**Received** - Application has been received at CPP sales office.

**Approved** - Application has been reviewed by underwriting and issued a Merchant Identification Number (MID).

**Programmed** - Merchant's existing terminal has been downloaded and the merchant has been trained.

## COMMISSION CATEGORIES

**Advance Commission**-Consists of 100% of the application fee collected for every account approved by Friday at 5 p.m. (CST).

**Programming Commission**-Consists of balance remaining from programming commission including commission for Secur-Chex services, if applicable, and is applied for every account successfully downloaded by Friday at 5 p.m. (CST) or any Accounting System sale funded by Friday.

**Funding Commission**-Refers to the funding commission amount and is applied once the lease company has released the funds to CPP.



## Lease Pay Off (LPO)

All LPOs must be written as a 60-month lease.

**The following deductions for LPO's will be deducted from the Funding Commission (Column C):**

- LPOs for \$399 or less will result in a \$225 deduction
- LPOs between \$400 and \$800 will result in a \$350 deduction
- LPOs for over \$800 will result in a Funding Commission of no more than \$100



## MSC Sales Incentives/Bonuses

### **FAST START BONUS\* = \$2,000**

- 1st 30 days -10 (installed/funded) accounts. 5 out of the 10 funded leases = \$1,000
- 2nd 30 days -10 (installed/funded) accounts. 5 out of the 10 funded leases = \$500
- 3rd 30 days -10 (installed/funded) accounts. 5 out of the 10 funded leases = \$500

\* The Fast Start Bonus is only available for the first 90 calendar days after start date. Only active MSCs qualify to receive any of the incentives or bonuses. CPP at its sole discretion reserves the right to discontinue the above Incentives / Bonuses without notice.

### **GAS/CAR ALLOWANCE = \$500**

- 12 (installed/funded) accounts and 3 funded leases in a calendar month

### **CELL PHONE = \$100**

- 10 (installed/funded) accounts and 1 funded leases in a calendar month

### **FUNDING BONUS = \$250**

- 5 funded leases in a calendar month

### **FIRST SALE = \$50**

- Bonus for making the first sale

## High Productivity MSC Bonuses

<b>20 REPROGRAMS / 4 LEASES / \$ 50 LEASE AVG.</b>	\$ 1,000
<b>25 REPROGRAMS / 5 LEASES / \$ 50 LEASE AVG.</b>	\$ 1,500
<b>30 REPROGRAMS / 6 LEASES / \$ 50 LEASE AVG.</b>	\$ 2,000
<b>35 REPROGRAMS / 7 LEASES / \$ 50 LEASE AVG.</b>	\$ 2,500



## MSC Account Sharing Program

ACTIVE MIDS	PRIOR MONTHS PRODUCTION	BONUS	PRIOR MONTHS PRODUCTION	BONUS	PRIOR MONTHS PRODUCTION	BONUS
0-99		\$-		\$-		0
100-199		\$ 1		\$ 0.50	<b>LESS THAN 10 REPRO'S/LESS THAN 2 LEASES/</b>	0
200-299	<b>15 REPRO'S/3 LEASES/\$40 LEASE AVG.</b>	\$ 2	<b>10 -14 REPRO'S/2 LEASES/\$40 LEASE AVG.</b>	\$ 1	<b>LESS THAN 2 LEASES/ LESS THAN \$40 LEASE AVG.</b>	0
300-399		\$ 3		\$ 1.50		0
400-499		\$ 4		\$ 2		0
500 +		\$ 5		\$ 2.50		0

- MSC must be active
- Account must be processing



# ATM Commission Chart

## ATM PRICING

CASH	60 MONTH LEASE	MSC COMMISSION
\$3,500	\$100	\$0
\$3,700	\$105.71	\$200
\$3,900	\$111.43	\$300
\$4,100	\$117.14	\$400
\$4,300	\$122.86	\$500
\$4,500	\$128.57	\$600
\$4,700	\$134.29	\$700
\$4,900	\$140	\$800
\$5,100	\$145.71	\$900
\$5,300	\$151.43	\$1,000
\$5,500	\$157.14	\$1,100
\$5,700	\$162.86	\$1,200
\$5,900	\$168.57	\$1,300
\$6,100	\$174.29	\$1,400
\$6,300	\$180	\$1,500
\$6,500	\$185.71	\$1,600
\$6,700	\$191.43	\$1,700
\$6,900	\$197.14	\$1,800

## MODEL 1700 SPECS

- 5.7" Color Display
- 56K Modem,
- Electronic Lock
- Integrated Lighted Topper Sign
- Single Tray (800 notes)
- 12-Month Manufacturer Parts Warranty



\*MUST BE A MERIMAC LEASE



# Commission Correction Form

Due each Tuesday by 11 am.

Date Submitted: \_\_\_\_\_

Team #: \_\_\_\_\_

MSC Name: \_\_\_\_\_

MSC Employee ID #: \_\_\_\_\_

(First two letters of the last name, First two letters of the first name, last four digits of the SSN. Ex: John Doe, SSN 123-45-6789, would be DOJO6789. This is located in MSC Maintenance.)

**FULL MSC**

**1099**

Merchant Account DBA Name: \_\_\_\_\_

Last 6 Digits-MID: \_\_\_\_\_

Appt #: \_\_\_\_\_

## **CORRECTION ISSUE AND REASON**

- Programming Not Paid \_\_\_\_\_
- Equipment Not Paid \_\_\_\_\_
- Swap Fee Adjustment \_\_\_\_\_
- Self-Generated Bonus \_\_\_\_\_
- MSC Deduction \_\_\_\_\_

## **BONUSES:**

- First Sale \_\_\_\_\_
- Car Allowance \_\_\_\_\_
- Cell Phone Allowance \_\_\_\_\_
- Fast Start Bonus \_\_\_\_\_
- Residuals - How many MIDs: \_\_\_\_\_

## **Commission Adjustment Should Be:**

ADD       SUBTRACT

\$ \_\_\_\_\_

Sales Manager Signature: \_\_\_\_\_



## NOTES

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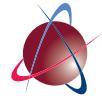
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## **NOTES**

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## Agenda

- Day Thirteen Objectives
- Commissions Review
- Role of a Team Leader
- Team Leader Daily Schedule
- Team Leader Fines and Terminable Offenses
- Recorded Calls Activity
- Wrap Up



# Day 13

## The Life of a TL

## Objectives

**By the end of this session, learners will:**

- Describe the tasks and goals Team Leaders must accomplish each day
- Listen to Team Leaders through recorded calls, then discuss the role of a Team Leader in further detail



# Team Leader Daily Schedule

## 8:00 am

- Review work list for the day
- Take inbound calls; coach and motivate MSCs / talk about daily goals

## 8:30 am

- Call any MSC who has not checked in (except Pacific time)
- Coach and motivate the MSCs

## 9:00 am

- Have an accurate account of MSCs who have checked in and are running
- The goal is to have 13 or more active MSCs running
- Any MSC not running appointments should be marked off the board (in DSM) for at least five days

**Note:** No more than 10% of your team should fall off. MSCs working in the Pacific time zone can be included in this count.

- All East Coast MSCs should be finished with first appointment; central time zone MSCs should be heading to first appointments

## 10:00 am

- Check East Coast appointments
- West Coast MSCs begin to check in

## Before lunch:

- Check next day's schedule and appointments
- Make sure all today's appointments are dispositioned up to current time
- Know where your MSCs are

## 11:00 am

- Need to have one sale on the board
- Lunch breaks start at this time
- Ensure your lunch break is covered
- Floor goal – 20 sales

## Noon

- Floor goal – 25 sales



## 1:00 pm

- Check status of pending appointments
- Floor goal – 30 sales
- Establish training schedule with your MSCs

## 2:00 pm

- Floor goal – 40 sales

## 3:00 pm

- Check overdue appointments
- Floor goal – 45 sales

## 4:00 pm

- Training should be conducted with new MSCs from Monday – Thursday/4 – 6 p.m. or Friday/3 – 5 p.m.
- Coach current MSCs and wrap up MSCs day
- Make contact with new MSCs
- Team leaders who are averaging below 4/1, or have fewer than 13 MSCs running appointments need to spend a minimum of 1.5 hours of talk time with his/her team. Talk time should be spread evenly.
- Floor goal – 50 sales

## 5:00 pm

- Ensure all appointments are properly dispositioned in DSM
- Ensure all running MSCs have been contacted
- Wrap up and prepare for the next day
- Floor goal – 60 sales



# Expectations of Team Leaders to Always Lead with Integrity and High Standards

## Team Leaders ALWAYS:

- Confirm sales and talk with merchants at every appt
- Ensure proper disposition of an appointment within DSM
- Avoid making verbal or side agreements contrary to company policies and programs
- Speak truthfully to merchants or MSC's on rates and fees
- Send out approved marketing materials
- Speak truthfully with MSC's regarding pay and timing of pay
- Share accurate information to merchants on prior processing termination refunds
- Call MSCs coming out of their training classes
- Act with the highest levels of integrity with their MSCs and merchants



## Recorded Calls Activity

### AS YOU LISTEN TO EACH CALL, ASK YOURSELF:

What objections are you hearing?

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How are Team Leaders overcoming these objections?

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Listened to the MSC and addressed his/her concern  Yes  No

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Conveyed enthusiasm and confidence  Yes  No

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---

Encouraged and motivated the MSC  Yes  No

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---

Listened to the objections from the merchant  Yes  No

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Coached the MSC on the appointment before and after  Yes  No

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**What would you have done differently?**

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**Could the Team Leader have done something differently to save the deal?**

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## **NOTES**

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## Recorded Calls Activity

### AS YOU LISTEN TO EACH CALL, ASK YOURSELF:

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How are Team Leaders overcoming these objections?

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## Agenda

- Day Fourteen Objectives
- Five-Point Value System
- Five-Step Sales Process
- Features and Benefits
- Getting an MSC Back into a Presentation
- Objections and Rebuttals
- Merchant Conversation
- Wrap Up



# Day 14

A TL's Job

## Objectives

**By the end of this session, learners will be able to:**

- Review the Five-Point Value System
- Examine the Five-Step Sales Process
- Discuss The Basics of Team Leading and what each letter of the acronym represents and how to use it in the Team Leader role
- State the features and benefits through a group activity
- Demonstrate proper use of objections and rebuttals through a role-playing activity
- Review how to use the merchant conversation as a closing tool



# Five-Point Value System

## VALUE IN OUR REPUTATION

- We have over 400 customer services representatives to help with your services needs
- We have 24/7/365 day a year national support
- Processed over \$3 billion in payment processing transactions
- Have over 40,000 active business merchants throughout the United States
- We represent the payment processing profession with integrity and professionalism in our relations with merchants, colleagues and the general public

## VALUE IN OUR SERVICES

- Maintain and own our processing, customer service and merchant support facilities
- Have invested in a Sales Retention and Quality Assurance department to ensure the highest standards
- Provide warranty on equipment for as long as a merchant is processing with the company
- Direct provider for Visa, MasterCard and Discover
- Process debit cards, gift/loyalty cards, smart/contactless cards and checks

## VALUE IN KNOWLEDGE

- CPP leadership has more than 60 years of payment process experience
- CPP has 17 years of payment processing knowledge and history
- Sales consultants receive ongoing training from our professional trainers and managers
- CPP will pro-actively contact every new merchant within 5 days of being installed/reprogrammed to validate that the merchant agrees and clearly understands all rates, fees terms and conditions of the application and/or lease

## VALUE IN OUR PRICING

- We pledge the rates and fees charged will be commensurate with the products and services delivered
- We provide equipment and services that are competitively priced
- Merchants can expect fair and honest pricing across the board
- We are a full-disclosure company, with straight forward pricing for all products and services

## VALUE IN OUR EMPLOYEES

- CPP employees will be put through our proven training and development programs which have been refined over the years
- Sales consultants are assigned Team Leaders to assist in learning essential business practices
- Employees are provided crosstraining and career path opportunities
- Employees are provided Medical, Vision and Dental benefits after 90 days
- Employees are eligible for production bonuses and incentives immediately



# Five-Step Sales Process

The Five-Step Sales Process is to be followed, in order, 100% of the time!!

## **STEP 1 - OPENING**

- Arrive at the appointment
- Warm-up/build rapport
- Set agenda
- Merchant questionnaire
- Processor comparison sheet
- Get pre-commitment

## **STEP 2 - SERVICES**

- Gift Cards
- Debit
- Checks
- Smart Card
- Contactless
- I-Store
- Cash Advance
- Trial Close

## **STEP 3 – PRESENTING EQUIPMENT “STEP-DOWN APPROACH”**

- All-In-One System
- Modified All-In-One System
- Terminal Only
- Peripherals
- Reprogram

## **STEP 4 – CALL YOUR TEAM LEADER**

- Call-In Script #1: Partial Presentation
- Call-In Script #2: No Presentation

## **STEP 5 – FOLLOW UP**

- Referrals
- Nearby merchants
- Undecided merchants



# The Basics of Team Leading

1

2

3

4

5

6

**THE BASICS OF TEAM LEADING**

**1**  
Reps check in every morning by 8:30 a.m. Central time (West Coast by 10:30)  
**COMPLETED**

**2**  
Appointments are given out one at a time and ran in order.  
**COMPLETED**

**3**  
Reps call from every appointment and TL talks to every merchant. If rep leaves appointment, TL sends the rep back in to call from inside.  
**COMPLETED**

**4**  
The rep uses a Call In Script at every appointment and the TL does not allow him/her to cement the objections.  
**COMPLETED**

**5**  
TL Ensures rep does a Full Presentation 100% of the Time.  
Merchant Questionnaire, Processor Comparison, All In One 99.95  
**COMPLETED**

**6**  
From the hours of 4 – 6 PM, TL spends their time training reps on the appointments they ran.  
**COMPLETED**



# Features and Benefits

## 1. Password

- Reduce employee \_\_\_\_\_
- Reduce non-employment theft
- Peace of mind
- Decrease liability

## 2. Custom Receipts

- Return Policy (chargebacks)
- Warranty (chargebacks)
- Advertisements
- Coupons
- "Visit our website:"
- "Store credit only on returns"
- Increase \_\_\_\_\_
- Decrease liability

## 3. Supplies

- \_\_\_\_\_ for supplies
- Quick Ship
- As long as you are a customer
- Convenience
- Saves time

## 4. AVS/CVV2

- No charge
- Security (less \_\_\_\_)
- Lowers keyed rate
- Decrease liability

## 5. Thermal Paper

- No \_\_\_\_\_
- Quiet
- Faster
- Saves time

## 6. Wireless

- Signature capture
- Time saver
- Increase customer base
- \_\_\_\_\_ rate
- Increase profit



## **7. Easy Load Paper**

- Convenience
- Peace of mind
- No Jam
- Saves \_\_\_\_\_

## **8. Gift Cards**

- Marketing
- More customers
- Increase purchase average
- Cash up front
- \_\_\_\_\_ on Gift cards
- Loyalty
- Professional image
- Rewards points
- \$80 billion market
- Increase profit

## **9. Customer Support**

- Language line
- \_\_\_\_\_ hours
- Quick answers
- Professional
- No outsourcing
- Terminal specialists
- Save time

## **10. Merchant-Friendly Functions**

- Push Button, Customer Service calls you
- Push Button, paper ships
- Guaranteed call back within \_\_\_\_\_
- Employees can use without merchant number
- Peace of mind
- Saves time

## **11. Secure-Chex**

- Security against fraud
- Money faster
- More customers
- Lower rates
- No chargebacks
- Saves money/time not going to \_\_\_\_\_
- RemoteDepositCapture.com Calculator



## **12. Local MSC**

- Personal service
- Local perspective
- Benefits of big company with local service
- \_\_\_\_\_ assistance
- Additional info
- Peace of mind

## **13. Multi-Merchant**

- Up to \_\_\_\_\_ accounts
- Everyone liable for their account
- Only need one terminal
- Only pay for one terminal
- Save counter space
- Account transferable
- Separate custom receipts
- Gift cards

## **14. ATM**

- Convenience
- Additional income
- More customers
- Vendor pays to \_\_\_\_\_

## **15. Cancelation Fee Reimbursement**

- P.\_\_\_\_\_ #43
- Confidence
- Risk free
- Peace of mind

## **16. Auto Batch**

- Saves money
- Security
- Keeps discount rate
- Peace of mind
- Decrease liability
- Don't have to be there



## **17. MP Memory and Easy Setup / Train**

- Security of transactions
- Decrease liability
- Save time on training new employees
- Multi \_\_\_\_\_
- More payment options
- Protects in disaster situations
- Intel processor

## **18. One-Stop Shop**

- More payment options
- Reduce cost by no middlemen
- Security in services
- \_\_\_\_\_ point of contact for quicker resolution
- Not customer of customer

## **19. Battery Backup**

- Security for transactions
- Decrease liability
- Don't lose unbatched transactions
- Longer \_\_\_\_\_ than other terminals

## **20. Cash Advance**

- Promotes growth
- Expand
- More \_\_\_\_\_
- Update equipment
- Advertise
- Pay taxes / bills

## **21. Truncation**

- Decrease liability
- Protects \_\_\_\_\_
- Increase loyalty
- Up to \$5,000 per receipt

## **22. Warranty**

- P. \_\_\_\_\_ section 27, 6th paragraph
- Peace of mind
- Time saver – not out replacing
- Save money not having to replace
- Next day delivery



### **23. PCI Compliance (Payment Card Industry)**

- PCI data security standards that protects cardholder's data
- Customer loyalty
- Prevents breaches
- \_\_\_\_\_ knowing you won't be susceptible to breaches
- Security added to merchants business brand

### **24. Contactless / Smart Cards**

- Quicker payment / customer convenience
- Increase \_\_\_\_\_
- Smart Cards reduces liability
- Increase transaction safety

### **25. PIN Debit**

- No \_\_\_\_\_
- Faster deposit
- No discount rate
- Customer security
- Increase ticket
- Increase customer base
- MP with S9 takes tips

### **26. FirstPay.Net (I-Store)**

- Increase customer base
- Marketing
- Inventory available
- Increase ticket \_\_\_\_\_
- 24/7 business
- Like having 2 companies

### **27. Reoccurring Billing**

- Monthly, \_\_\_\_\_
- Increase customer base
- Loyalty
- Faster payment
- More payments / purchase
- Layaway
- Lawn care, gym, storage etc...

### **28. High Speed**

- Eliminate need for 2nd phone line
- Faster transactions
- More \_\_\_\_\_
- Self-diagnostics



### **29. Full Disclosure**

- Peace of mind
- Reduce liability
- Builds \_\_\_\_\_

### **30. Swipe & Go**

- Faster
- \_\_\_\_\_ Loyalty

### **31. Server Numbers**

- Track sales and returns by salesperson
- Great for commission tracking
- Track fraudulent transactions by person
- See who causes \_\_\_\_\_ and returns



## Getting an MSC Back into a Presentation

There will be times when you, the Team Leader, will need to assist your MSC with getting back into a presentation with a merchant. When the MSC calls you and gives the call-in script, letting you know the merchant is not interested, follow the script below to get your MSC back into a presentation.

**IF THE REP CALLS IN WITH  
STANDARD CALL IN SCRIPT AND  
THEY ARE NOT INTERESTED.**

**(Merchant name)** My name is \_\_\_\_\_, I'm part of the support staff here at TMG and I also work with \_\_\_MSC name\_\_\_ on a day-to-day basis. First, I wanted to thank you for allowing us to come by and visit and I also wanted to make sure that \_\_\_MSC name\_\_\_ was polite, professional, and able to answer any questions you had up to this point?

Great! Was he able to explain WHY we came by today?\_\_\_\_ Merchant Name\_\_\_\_, the real reason for the visit is to go over some changes with VISA/MC, to make sure you have the best deal possible and also to show you some new, updated equipment that will make a huge impact on your business.

Keep in mind, we are direct processor through Visa/MC. We're NOT a 3rd party, so you will be well taken care of. Why don't you put \_\_\_MSC name\_\_\_ on the phone, and I will make sure he/she shows you the new EQ and he/she only has a few questions to go and then we will get out of your hair!

**Thanks (Merchant name\_!)**

REP – “MSC”, Go show him/her the All-In-One, and start the questionnaire and PC, then call me from INSIDE with the info!

### Here is why the script works:

- It shows the merchant that the MSC is connected to a corporation with a support system (you).
- Because we have told the merchant what is going to happen, and given him/her a good reason why it needs to be that way, they will likely do what we ask, since we gave a great reason for it and we were assumptive. We are essentially asking the merchant, at this point, to meet us halfway.
- This also shows the MSC (who Team Leaders' and the company alike cannot live without) that we are effective in their success and this will ultimately cause the MSC to use you (the Team Leader) more and more, therefore buying into the sales model.



# Merchant Conversation

This is the conversation that should take place each and every time you talk to an owner and we've done a presentation, unless we have already earned the merchant's business.

FORMULA		EXAMPLE
<b>THANK YOU</b>		Thank you very much for the time today, ( <b>Merchant's name</b> ); I did want to make sure you understood the offer that we are making you today.
<b>RECAP WHAT YOU KNOW</b>		Give examples: merchant-friendly functions, truncation, customized receipts, timed batching, password protection, Merchant E-view, lifetime equipment warranty, free supplies, 24 hr customer service, etc. (i.e. bring up a specific issue the merchant has shared with you or your MSC if possible.)
<b>GET A COMMITMENT</b> "IF I CAN HELP YOU OUT WITH YOUR RATES AND FEES AND GIVE YOU ALL THE SERVICES I MENTIONED, AM I GOING TO EARN YOUR BUSINESS TODAY?"		So, ( <b>MSC's name</b> ) told me you are with ( <b>current processing company</b> ); or Who do you currently process with?  So, you are probably paying what? A 1.75% - 1.79% with them, right? Ok. If I can help you out with your rates and fees and give you all the services I mentioned, am I going to earn your business today?
<b>YES</b>	<b>SIGN THEM UP</b>	Great. Well, I will see what I can do for you. If you'll put ( <b>MSC's name</b> ) back on the phone, I'll let him know what we have agreed to
<b>MAYBE</b>	<b>IDENTIFY AND OVERCOME OBJECTION. BE ASSUMPTIVE AND CLOSE</b>	<p><b>Identify and overcome objection (see Objection and Rebuttals pages)</b></p> <p>I just offered you 4 or 5 advantages in going with us over your current provider. Let me offer you one more thing so I can make this an even easier decision for you. I'm going to do all the things we just talked about and waive our standard set-up fee of \$95.</p> <p>In other words, (<b>Merchant's name</b>), it won't cost you a thing. Go ahead and put (<b>MSC's name</b>) back on the phone and I will let him know what we have agreed to do for you today.</p>
<b>NO</b>	<b>IDENTIFY AND OVERCOME OBJECTION. ATTEMPT TO GET A COMMITMENT. BE ASSUMPTIVE AND CLOSE.</b>	<p><b>Identify and overcome objection (see Objection and Rebuttal pages)</b>; So based on all that, if I could take care of you today with everything I mentioned, will I earn your business today?</p>



# Objections and Rebuttals

OBJECTION	MERCHANT AGREES	MERCHANT DISAGREES
I'M TOO BUSY / DON'T HAVE TIME	<p><b>TL:</b> I understand. I know how you feel. I don't have time for anything else myself, but tell me this, is your business where you want it to be financially?</p> <p><b>Background:</b> Must change the flow—the reason he/she is not interested; he/she feels you have nothing of value.</p> <p><b>No.</b></p> <p><b>TL:</b> Do you want to be?</p> <p><b>Merchant:</b> Yes, of course</p> <p><b>TL:</b> Why, what would financial freedom mean to you?</p> <p><b>Merchant:</b> So I can make more money!</p> <p><b>TL:</b> Do you think it would be worth it to find some time if I could show you how we could help with that?</p> <p><b>Yes</b></p> <p><b>TL:</b> Great put my rep on the phone and he/she will show you how we can help you.</p>	<p><b>TL:</b> I understand and apologize for the inconvenience, but tell me this, is your business where you want it to be financially?</p> <p><b>Merchant:</b> Look, I really don't have time right now. Thank you.</p> <p><b>T.L.</b> Ok. Once again, I'm sorry for the inconvenience. Is there a better time to see you?</p> <p><b>Merchant:</b> Call me later, I am just too busy right now. <b>At this point the conversation is done so you want to make sure the MSC has the information to call the merchant back. We need to let the MSC know that we made some progress in the call and this is a potential follow up/ sale.</b></p>
I'M HAPPY	<p><b>TL:</b> We're not here to take you from a good situation and put you in a bad one. If you could add additional services that benefit your business without increasing your costs, you would do that right?</p> <p><b>Yes</b></p> <p><b>TL:</b> Great, put my rep back on the phone, I will have them do a full presentation and share those things with you.</p>	<p><b>TL:</b> That's great, (Merchant name), and I am not asking you to change now, merely have a look at what we do. Many of our merchants were happy with their existing companies when we first spoke to them and then found it really useful talking to us.</p> <p><b>Merchant:</b> No, thanks, I've heard it all before.</p> <p><b>TL:</b> I understand. What made you choose your processor you have now?</p> <p><b>Merchant:</b> Lower rates at the time.</p> <p><b>TL:</b> So if I can do the same you, would look at my company?</p> <p><b>Merchant:</b> No.</p> <p><b>TL:</b> Well, thank you for your time.</p>
NO APPOINTMENT	<p><b>TL:</b> I understand that there was some confusion with the appointment. What happened when we called?</p> <p><b>TL:</b> There are a lot of things we do for small/medium businesses in your industry...</p> <p><b>TL:</b> If you will put _____ back on the phone, I will have them do a full presentation and share those things with you.</p>	<p><b>TL:</b> I am sorry about the confusion. Are you the owner we spoke to yesterday?</p> <p><b>Merchant:</b> No</p> <p><b>TL:</b> Who did they talk to?</p> <p><b>Merchant:</b> I am not sure, but I am not interested</p> <p><b>TL:</b> I am sorry once again for the confusion, but my rep there is local in your area and we have noticed that a lot of merchants are not set up properly and are being over charged. If you would give him/her just a few minutes, he/she will show you what I'm talking about.</p> <p><b>Merchant:</b> No, thanks.</p> <p><b>TL:</b> Is there any reason you would not like to hear that?</p> <p><b>Merchant:</b> I am just not interested.</p> <p><b>TL:</b> Ok. Thank you for your time.</p>



OBJECTION	MERCHANT AGREES	MERCHANT DISAGREES
I WANT TO THINK ABOUT IT/ NOT READY	<p><b>TL:</b> What is going to change between now and then?</p> <p><b>Merchant conversation</b></p> <p><b>TL:</b> These services WILL benefit your business right?</p> <p><b>TL:</b> Put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p>	<p><b>Background:</b> First know why they may have said that:</p> <p><b>You have said something that has confused them and they feel they need to do more research before they can make an informed decision. This can include verifying the price.</b></p> <p><b>They do not like the product, it's not what they thought it was, or it's no longer needed or wanted.</b></p> <p><b>You have rubbed them the wrong way and they just don't feel comfortable buying from you.</b></p> <p><b>TL:</b> Sure, no problem, but before you go may I ask you something? (Get their approval before continuing.) I have been in sales a long time and usually when someone tells me that they have to think it over, it means one of three things: either there is a problem with the price, the product or it is something I said or did. Which one of these is it for you?</p>
I WANT TO TALK TO MY (WIFE/PARTNER)	<p><b>TL:</b> What would _____ object to?</p> <p><b>TL:</b> Ok, so if (objection) was resolved, _____ wouldn't object right? (Repeat as needed)</p> <p><b>Merchant conversation</b></p> <p><b>Reiterate changes</b></p> <p><b>TL:</b> Put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p> <p><b>Nothing</b></p> <p><b>Merchant conversation</b></p> <p><b>TL:</b> We'll leave you a copy to look over together and I'll give you my direct line that _____ can call if they have any questions, put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p>	



OBJECTION	MERCHANT AGREES	MERCHANT DISAGREES
JUST SWITCHED	<p><b>TL:</b> How long ago did you switch?</p> <p><b>TL:</b> If we were there _____ ago and offered you more services at a lower cost, would you still have gone with them?</p> <p><b>TL:</b> Great, today is no different; we cover up to \$250 which covers most cancellation fees.</p> <p><b>Merchant Conversation</b></p> <p><b>TL:</b> Put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p>	<p><b>TL:</b> How long ago did you switch?</p> <p><b>Merchant:</b> (gives answer)</p> <p><b>TL:</b> So as a business owner, you were open to someone improving your business then, correct?</p> <p><b>Merchant:</b> No.</p> <p><b>TL:</b> If we were able to improve on your current situation, then you would be open to listening, correct?</p> <p><b>Merchant:</b> No.</p> <p><b>TL:</b> Then what would it take to get a few minutes of your time?</p> <p><b>Merchant:</b> Leave a card and I will call you</p> <p><b>TL:</b> I can have my rep do that, but let me tell you why we are here: my rep is local and we have noticed that a lot of merchants are not set up properly and are being over charged. If you would give my rep just a few minutes, he/she will show you what I'm talking about.</p> <p><b>Merchant:</b> (If a yes, put rep on the phone to do a presentation) No.</p> <p><b>TL:</b> Ok. Well, thank you for your time</p>
I HAVE A CONTRACT	<p><b>TL:</b> Good news, we cover up to \$250, which covers most cancellation fees.</p> <p><b>Merchant conversation</b></p> <p><b>TL:</b> Put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p>	
BAD EXPERIENCE IN THE PAST	<p><b>TL:</b> I'm sorry to hear that, unfortunately there are a lot of independent resellers out there that give our industry a bad reputation.</p> <p><b>Direct processor</b></p> <p><b>Full disclosure</b></p> <p><b>\$3 billion annually</b></p> <p><b>40,000+ active merchants</b></p> <p><b>Merchant conversation</b></p> <p><b>TL:</b> Put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p>	
ALL CREDIT CARD PROCESSORS ARE THE SAME	<p><b>TL:</b> Not quite, we provide several services for businesses just like yours that truly set us apart from other companies in the industry.</p> <p><b>Merchant conversation</b></p> <p><b>TL:</b> Put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p>	



OBJECTION	MERCHANT AGREES	MERCHANT DISAGREES
COST	<p><b>Means: not enough value in services</b>  <b>TL:</b> Which one?  <b>TL:</b> Is that your only concern?</p> <p><b>Merchant conversation</b>  <b>Reiterate changes.</b>  <b>TL:</b> Put my rep back on the phone</p> <p><b>No</b>  <b>Return to rebuttals</b></p>	
I DON'T WANT A CONTRACT/ CANCELLATION FEE	<p><b>Means: fear of the unknown of bad decision</b>  <b>TL:</b> Just like when you cancel a cell phone, it's just a cancellation fee.  <b>TL:</b> Good news, we pay each other's fees.</p> <p><b>Merchant conversation</b>  <b>TL:</b> Put my rep back on the phone</p> <p><b>No</b>  <b>Return to rebuttals</b></p>	
NOT ENOUGH SAVINGS	<p><b>TL:</b> If you went to the grocery store to buy milk and they had a ½ gallon for \$3 and 1 gallon for \$2, you would buy the gallon, right?</p> <p><b>Merchant conversation</b>  <b>Reiterate changes</b>  <b>TL:</b> Put my rep back on the phone</p> <p><b>No</b>  <b>Return to rebuttals</b></p> <p><b>TL:</b> If we walk out, you are still paying more for less right? Put my rep back on the phone.</p>	
DON'T PRESSURE ME	<p><b>TL:</b> I'm not trying to back you into a corner; I'm just passionate because I believe that we can help you.</p> <p><b>Merchant conversation</b>  <b>TL:</b> These services would help you right?  <b>TL:</b> Put my rep back on the phone</p> <p><b>No</b>  <b>Return to rebuttals</b></p>	



OBJECTION	MERCHANT AGREES	MERCHANT DISAGREES
JUST NOT INTERESTED	<p><b>TL:</b> I'm sure you're not interested in everything you've heard before, that's why we're here to talk about something new.</p> <p><b>TL:</b> There are a lot of things we do for _____ businesses, so</p> <p><b>TL:</b> If you will put _____ back on the phone, I will have them do a full presentation and share those things with you.</p>	
WHAT'S YOUR RATE	<p><b>TL:</b> I'm going to beat your rate, I have several corporate programs available based on your business' habits.</p> <p><b>TL:</b> Now let me ask you something. How many credit card companies have you had in your business over the past few months?</p> <p><b>TL:</b> How many of them beat your rate?</p> <p><b>TL:</b> Why didn't you switch?</p> <p><b>TL:</b> So obviously while rates are important, it's not the most important.</p> <p><b>TL:</b> If you will put _____ back on the phone I will have them do a full presentation and share those things with you.</p>	

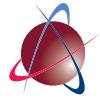


## **SELLING POINTS FOR CPP**

- Customer Service: 24/7/365, even holidays
- Language line
- Warranty on your equipment
- Overnight replacement
- Customized receipts
- Free supplies
- Password protection
- Auto batching

A lot of times, merchants use sales representatives to get great rates and call their current company to get them to lower what they already have because that's the easiest thing for them. However, if their company is not offering them these services, calling them won't make a difference. These are things that you either offer, or you don't. This will help eliminate the "Let me think about it" crowd.

Your competition is not telling merchants about these services because they either don't offer them, or they offer them at an additional cost. Presenting these correctly will keep your merchant engaged in the conversation and set you apart from every other person who already walked into their business.



## **NOTES**

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## Agenda

- Day Fifteen Objectives
- Log into Data Systems Management (DSM)
- Appointments
- My Work List
- Team Reports
- MSC Schedule and Maintenance
- Deactivating an MSC
- Wrap Up

# Day 15

## A TL's Management System

## Objectives

**By the end of this session, learners will be able to:**

- Review how to log on to the computer and how to access DSM
- Examine how to access the Appointments section of DSM and the selections for viewing and managing MSCs
- Discuss how to search for appointments in DSM
- Review how to view the details of an appointment
- Demonstrate how to access the Team Leader Work List
- Examine how to run reports in DSM
- Discuss how to schedule time off for an MSC
- Review how to complete MSC maintenance in DSM, including managing a territory and deactivating an MSC



# Data Systems Management (DSM) System

Data Systems Management (DSM) is an online software system that enables Team Leaders (and the company in general) to keep track of appointments, deals and MSCs. It has several reports and search capabilities to assist you in your daily management activities. In essence, it's your lifeline to managing your team.



## **LOG ON TO THE COMPUTER**

To get to DSM, you will have to log on to a computer using the following steps:

- Click **Ctrl + Alt + Delete** when prompted
- This screen is present when you first arrive on a computer that has been logged off by the previous user
- If you see that the pop-up box indicates that someone else is logged on they will have to log off before you can successfully log in. Or you can just turn the CPU off to reset the machine.

**You should see a box asking for your Username, Password and Log on to: information.**

- Your **Username** is your legal first name and last name with a period in between. (First.Last)
- Your **Password** is the first 3 letters of your first name and last name with the first letter of each name capitalized, followed by 12 (FirLas12). Be sure to reset this password as soon as you log in.
- **Log on to:** is a drop down box with three options (FapsLp, Domain, Main\_Domain). Select FapsLp.
- Click **OK**.



## Accessing DSM

To access DSM complete the following steps:

1. Open Internet Explorer
2. For TMG, enter Web1; For SMS, enter Webx
3. Click **DSM**

The screenshot shows the 'web 1' interface. At the top, there is a navigation bar with 'Home', 'Legal/HR' (which is highlighted in blue), and 'who am i'. Below the navigation bar are four main menu sections:

- Tickets / Phonebook / Helpdesk**
  - [Ticket System | Queue View](#)
  - [Phone Directory](#)
- Sales and Commissions**
  - [DSM](#)
  - [Agent Commissions](#)
- Reports**
  - [Reports and Administration](#)
- Miscellaneous**
  - [Giftcard Services Management](#)
  - [First American Intranet](#)



# Appointments



“The Clipboard” is how you access the Appointments section of DSM. This is the section you will be in most of the time.

## APPOINTMENT SUMMARY SEARCH FILTERS

- Filters enable restricted viewing of the data to eliminate information for other teams or unwanted data
- Adjusting the filter will be reflected in the appointment list
- Clicking on the column title of the appointment list will sort the list alphabetically or numerically

## SUMMARY

- Click “the clipboard”/Appointments icon to view the Account Summary



## **SELECTIONS FOR VIEWING AND MANAGING MSCS**

### **Status**

This is used to identify the appointments that are still active from those that have been completed.

**All** - Will show both open and complete appointments.

**Open** - The appointment is still active.

**Complete** - The appointment has been dispositioned and has been completed.

### **Disposition**

Reflects what happened to the appointment after it was set by an Appointment Planner.

**All** - To view all appointments without any filter.

**Pending Appointment** - Appointments that have not been run yet.

**Not Accepted (credit pending)** - QA determined the 4 validation points were not met.

**Bad Appointment** - Due to incorrect information (appointment not set with the owner, etc.) MSC was unable to fulfill the appointment.

**Merchant No-Show** - Owner was not at the location at the time of the appointment.

**Consultant No-Show** - MSC was not able to make it to the scheduled appointment. An attempt was made to find another MSC to run the appointment.

**Awaiting Rate Confirmation** - Application has been completed but not confirmed by a Sales Manager/Team Leader. **Note:** Use only if directed by National Sales Manager.

**Merchant Sold** - Application has been completed by the MSC and confirmed by the Team Leader. MSC understands that the application will be at TransTech/Summit within 48 hours.

**Not Interested** - Presentation was given and the merchant declined.

**Reset** - The appointment had to be re-scheduled for a specific time and date because of circumstances beyond our control.

**Future Merchant** - MSC completed a presentation but the merchant would not give us a decision that day and would not schedule for a specific time and date.

### **Type**

Identifies if the appointment was generated by the Marketing Group (Appointment Planners) or the MSC.

**Appointment Sale** - This lead originated from the Marketing Group (Appointment Planners).

**Self Generated** - Any sale that is not set by an Appointment Planner.

### **Team**

Allows Sales Managers to view data for a specific team.

### **MSC**

Allows you to view appointments for a specific MSC.



## SEARCHING APPOINTMENTS

The more information you fill in on the screen, the **LESS** search results will be returned. So try to filter the information as little as possible.

Appt #	Date	Status	Disposition	Team #	MSC	Merchant	Type

1.

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2.

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3.

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4.

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## APPOINTMENT DETAILS

Clicking on an appointment number from the Summary screen will access the Appointment Details screen.

### From the Appointment Detail screen you can:

- See the specifics of the appointment
- Make notes
- Disposition the appointment
- Find directions for the location using online map services

## WHEN MAKING CHANGES OR ADDING NOTES:

- Click **Edit**
- Make the appropriate changes or add your notes
- Click **Save**

The lower portion of the Appointment Detail screen allows you to verify the information that the MSC has gathered during the appointment.

- Click **Edit**
- Check the **Yes** or **No** radio buttons as applicable
- Click **Save**



# My Work List

This section is utilized to check on the status of the paperwork that has been received.

The MSC will not get paid until the deal is programmed, installed and funded. If a MSC is not getting paid, he/she will NOT continue to run appointments! So it is very important to work on getting your MSCs paid.

The Team Leader is responsible for getting his/her MSC paid by assisting in the process of correcting information that may be missing or incorrect.

**DSM Appointment**

**Appointments** Appointment Work List (My Work List)

Search	Office:	Work Phase:	Work List Phase:	Quantity
New Appointment	ALL (3)	ALL	Not Received	196
Current Appointment			Received	450
Validate	ALL (67)	All Processor:	Processor	164
MSC Appts by Zip		ALL	Reviewed Not Keyed	230
Resets	ALL (568)	Purchase Option:	FAPS Pending Worklist	2376
My Work List		ALL	FAPS Active Worklist	
Reports				
Appt. Totals				
Active MSCs				
MSC Performance				
MSC Appt. Count				
AP Appt. Count				
Resetter Appt. Count				
AP Performance				
AP Ranking				
MSC Availability				
User Appt. Count				
Appl Proc WL Progress				
<b>MSC Schedule</b>				

Refresh | 3416 Work List Items Found | Sale is being taken over by Product Services | Sale is more than 3 months old | Remove Selected Items

1 2 3 4 5 6 7 8 9 10 ...

Appt #	Phase	Appt Recd ARC'd	Team Leader	MSC	Received by Appl Processor	Merchant	Keyed (Status)	Reprov?	Shpd?	Fnd?	Canc/ Decl	X
		05/15/11 05/15/11 05/15/11					NOTES   APP   TICKETS   Commission	N/A	N/A	-		
		05/25/11 05/25/11 05/25/11					NOTES   APP   TICKETS   Commission	N/A	N/A	-		
		02/02/11 02/02/11 02/02/11					NOTES   APP   TICKETS   Commission	N/A	N	-		
		02/07/11 02/07/11 02/07/11					NOTES   APP   TICKETS   Commission	N/A	N/A	-		
		02/09/11 02/10/11 02/15/11					NOTES   APP   TICKETS   Commission	N/A	N/A	-		



# Team Reports

Appointments		MSC Performance Report																							
Summary		Date Range From:	To:	Office	Team Leader	NSE																			
New Appointment		09/19/2011	09/26/2011	TransTech	ALL (45)	ALL (319)																			
Validate	Refresh	33 Team rows returned																							
MSC Appt's by Zip	Team No.	Total	Run	CNS	MNS	NI	Total Sales	Appt Sales	SG Sales	Appt SG Sales	Appt Sold %	SG Sales /Tot Sales	Appt SG Sales /Tot Sales	Total Sold %	A\$ Sold %	A\$ Sold %	Appl Recv	Appl Sales %	Recvd Compl	Total Sent	Appl Recv /Tot Sent	MID Issued	MID Issued /Tot	A\$ Funded	A\$ Funded / Tot
Resets	1	266	132	134	40	49	19	2	17	0	0.75	89.47	0.00	7.14	9	47.37	13	68.42	11	12	108.33	10	83.33	7	77.78
My Work List	2	228	109	124	28	36	11	5	6	0	2.19	54.55	0.00	4.82	2	18.18	10	90.91	7	7	142.86	5	71.43	1	50.00
Reports	3	161	87	74	31	31	3	1	2	0	0.62	66.67	0.00	1.86	1	33.33	4	133.33	4	4	100.00	3	75.00	0	0.00
Appt. Totals	4	275	179	96	13	115	26	6	20	0	2.18	76.92	0.00	9.45	4	15.38	25	96.15	22	23	108.70	22	95.65	2	50.00
Active MSCs	5	194	130	64	27	43	10	3	7	0	1.55	70.00	0.00	5.15	5	50.00	8	80.00	8	8	100.00	8	100.00	1	20.00
MSC Performance	6	218	98	133	35	26	13	2	11	0	0.94	84.62	0.00	6.13	2	15.38	12	92.31	9	10	120.00	9	90.00	3	100.00
MSC Perf. Count	7	139	41	134	11	11	0	0	0	0	0.00	0.00	0.00	0	0	0	0	0.00	0	0	0.00	0	0.00	0	0.00
AP Appt. Count	8	277	143	134	24	69	3	2	1	0	0.72	39.33	0.00	1.09	1	33.33	3	100.00	3	3	100.00	4	130.33	2	200.00
Resetter Appt. Count	9	98	47	51	14	24	1	1	0	0	1.02	0.00	0.00	1.02	0	0.00	1	100.00	1	2	80.00	2	100.00	0	0.00
AP Performance	10	182	125	53	55	27	5	2	0	0	1.64	40.00	0.00	2.73	3	30.00	4	80.00	2	2	200.00	1	50.00	0	0.00
AP Ranking	11	188	114	74	48	51	5	3	2	0	1.60	40.00	0.00	2.66	3	60.00	5	100.00	4	4	125.00	2	50.00	2	66.67
AP Ranking	13	130	67	63	29	20	3	1	2	0	0.77	66.67	0.00	2.31	0	0.00	3	100.00	3	3	100.00	4	133.33	1	0.00
MSC Availability	15	297	123	174	35	49	15	0	15	0	0.00	100.00	0.00	5.05	5	33.33	15	100.00	11	11	136.36	9	81.82	3	60.00
User Appt. Count	16	259	169	93	24	91	22	8	14	0	3.09	63.64	0.00	8.49	7	31.82	24	109.09	21	23	104.35	13	56.52	4	57.14
Appt. WL Progress	17	184	101	83	29	41	4	2	2	0	1.09	50.00	0.00	2.17	0	0.00	5	125.00	5	5	100.00	6	120.00	2	0.00
MSC Schedule	19	8	1	7	0	0	1	0	0	0	0.00	100.00	0.00	12.50	1	100.00	1	100.00	1	2	50.00	3	150.00	0	0.00
	22	233	145	88	27	42	23	4	19	0	1.72	82.61	0.00	9.87	5	21.74	23	100.00	16	17	135.29	15	88.24	0	0.00
	23	173	137	36	37	65	14	6	8	0	3.47	57.14	0.00	8.09	4	28.57	15	107.14	8	10	150.00	11	110.00	3	75.00

**Total** - Total appointments set for the MSC.

**Run** - Total number of appointment MSC went to.

**CNSE** - (consultant no show excused) - Total number of appointments MSC did not go to.

**CNSU** - (consultant no show unexcused) -

**MNS** - (merchant no show) - Total number of appointments where the merchant was unavailable.

**NI** - Total number of appointments the MSC went to and the merchant was not interested in changing.

**Total Sales** - Total sales made both self generated and appointment.

**Appt. Sales** - Sales made when we provided the appointment.

**Appt. SG Sales** - Sales made when the MSC added on another location after meeting with the merchant.

**Appt-SG Sales/Total Sales %** - Percentage of sales that are Appt/SG.

**AS Sold** - Accounting systems sold.

**AS Sold %** - Percentage of sales that are account system sales.

**Acct Recv** - Sold accounts that have had the paperwork received for review.

**Recv'd Compl** - Accounts that have been sold and the paperwork has been received and reviewed as complete.

**Total sent** - Paperwork has been sent to FAPS.

**MID issued** - FAPS has issued a merchant identification number.

**AS Funded** - We have been paid for the accounting system by the lease company.

## MSC PERFORMANCE SEARCH FILTERS

In this section you can find statistical data on the performance of active MSCs. This will allow you to identify your stars and those who need coaching. You can filter by start/end date, team and MSC.

Home Phone*	<input type="text"/>
Work Phone*	<input type="text"/>
Mobile Phone*	<input type="text"/>
Fax Phone	<input type="text"/>
E-Mail*	<input type="text"/>
AgentSupport Login	<input type="text"/>
AgentSupport Pwd	<input type="password"/>
Use ACH?	<input type="checkbox"/> Check here to use ACH for this MSC
MSC Classification	Appointments (Full MSC) <input type="button" value="▼"/>
Start Date	<input type="text"/>
MSC Active?	<input checked="" type="checkbox"/> Check here if this MSC is Active
Comments	<input type="text"/>



## MSC Schedule

This is the section you will use when an MSC needs time off.

We schedule anywhere from 2-4 appointments for each MSC every day. Each appointment costs CPP approximately \$30 to produce.

Therefore MSCs need to be removed from the schedule for the times/days they will not be working, so another MSC can run the appointments.

- Select **MSC Schedule**
- Click **Edit**

**DSM Appointment**

ule

Office	MSC Team	
ALL	1 - Bill Glass	

Rows Returned

Off All Day	8 AM	9 AM	10 AM
No	0 15 30 45	0 15 30 45	0 15
No	0 15 30 45	0 15 30 45	0 15
No	0 15 30 45	0 15 30 45	0 15
Yes	0 15 30 45	0 15 30 45	0 15
No	0 15 30 45	0 15 30 45	0 15
No	0 15 30 45	0 15 30 45	0 15
Yes	0 15 30 45	0 15 30 45	0 15
No	0 15 30 45	0 15 30 45	0 15
No	0 15 30 45	0 15 30 45	0 15
No	0 15 30 45	0 15 30 45	0 15
No	0 15 30 45	0 15 30 45	0 15
No	0 15 30 45	0 15 30 45	0 15
No	0 15 30 45	0 15 30 45	0 15
No	0 15 30 45	0 15 30 45	0 15
No	0 15 30 45	0 15 30 45	0 15
No	0 15 30 45	0 15 30 45	0 15

it Systems

### You can block off a portion or a full day:

- Click **Edit**
- To block off a partial day - Next to the MSC name, click on the hours that they need off. Each hour is divided into 15 - minute increments, so you must click all 4 areas for one hour
- To block off the full day - Next to the MSC name, check **Off Entire Day**
- To block off a full week - Next to the MSC name, check **Off 5 Days**
- Click **Save**



# MSC Maintenance

MSC contact information is stored in this area. This area can also be used to enter notes for MSCs.

To update information:

- Click “**The Wrench**”/Administration
- Select Team
- Select MSC
- Click **Edit**
- Click **Save**

MSC Detail

MSC Summary  
MSC Search  
MSC/Zip Maint  
MSC Schedule Tier  
Dialer Admin  
Queue Admin  
AP Dial On Behalf  
Office / DBA Summary  
Facility Summary  
Team Group Leader  
AP Absence  
Map Resetter

MSC ID: 1215328  
Office: TransTech

Team#-Team Leader: [dropdown]

First Name: [text]  
Last Name: [text]  
Recruit DBA: [text]  
Pay Code: [text]  
Address Line 1: [text]  
Address Line 2: [text]  
City: [text]  
State: [dropdown]  
Zip: [dropdown]  
Schedule Tier: [dropdown]  
Created: [text]  
Updated: [text]

Home Phone\*: [text]  
Work Phone\*: [text]  
Mobile Phone\*: [text]  
Fax Phone: [text]  
E-Mail\*: [text]  
Agent Support Login: [text]  
Agent Support Pwd: [text]  
Use ACH:  check here to use ACH for this MSC  
MSC Classification: [dropdown]  
Start Date: [text]  
MSC Active?:  check here if this MSC is Active

Comments: [text area]  
View Prior Comments (2)

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## THREE TYPES OF MSCS:

### **MSC Class:**

**Appointments (Full MSC)** - MSC will receive appointment from the Marketing Center.

**1099 (No leads)** - MSC is self generating only. They will not receive leads from the Marketing Center.

**Active MSC** - MSC is running appointments or self generating (1099).



# Administration of MSCs

"The Wrench"  is used to access the Administration section of DSM. This section is used to manage territory size and to deactivate MSCs.

## MANAGING TERRITORY SIZE

To change the territory size for an MSC, complete the following steps:

**Note:** Only do this if your NSM has stated it is acceptable.

- ① Click "the Wrench"/Administration icon
- ② Click MSC/ZIP Maint
- ③ Select Team
- ④ Select MSC and click Details
- ⑤ Click Edit



MSC Zip Code Summary								
Office	Team	Include Non-Active MSCs						
Office	Team	Check here to include Inactive MSCs						
Dialer Admin	Office	Refresh	588 Rows Returned	1	2	3	4	5
Facility Summary	Details	Office	Team	MSC Name	Active	Base Zip	Search Radius	Distinct Zips Served
Team Group Leader	Details	TMG	50	53212, MILWAUKEE	True	53212	20.00	73
AP Absence	Details	TMG	50	75152, OKC	True	75152	20.00	95
Map Resetter	Details	TMG	50	75254, DALLAS	True	75254	20.00	191
	Details	TMG	50	76107, FT WORTH	True	76107	20.00	100
	Details	TMG	50	80228, DENVER	True	80228	20.00	143

You will be taken to this screen:



MSC Zip Code Maintenance								
Office / DBA Summary	Service Radius	Distinct Zips	(Additional areas may be listed due to boundary crossing between Zips and Cities)					
Dialer Admin	15.00	5						
Office / DBA Summary	Edt	Back to Summary						
Facility Summary								
Team Group Leader	This MSC runs appointments in the following Zip Codes.							
AP Absence	<input type="checkbox"/> 43009 - CABLE, OH <input type="checkbox"/> 43084 - WOODSTOCK, OH <input type="checkbox"/> 45389 - CHRISTIANSBG, OH							
Map Resetter	<input type="checkbox"/> 43010 - CATAWBA, OH <input type="checkbox"/> 43357 - WEST LIBERTY, OH <input type="checkbox"/> 45389 - CHRISTIANSBG, OH							
	<input type="checkbox"/> 43044 - MECHANICSBURG, OH <input type="checkbox"/> 45317 - CONOVER, OH <input type="checkbox"/> 45389 - CHRISTIANSBURG, OH							
	<input type="checkbox"/> 43047 - MINGO, OH <input type="checkbox"/> 45317 - LENA, OH <input type="checkbox"/> 45501 - SPFLD, OH							

Adjust the following fields as required: Base Zip Code, Search radius (miles).

**Note:** No other fields can be changed!



# Deactivating an MSC

When you deactivate an MSC, it is also known as a corrective action.

- Click “**The Wrench**”/Administration
- Select Team
- Select MSC
- Click **Edit**
- Select Active MSC
- Select No

**MSC Maintenance**    **MSC Detail**

**MSC Summary**

MSC Search    MSC ID: 1206604    Office: TransTech

MSC Zip Maint    Office\*: TransTech

MSC Schedule Tier    Team #: Team Leader\*

Dialer Admin    First Name\*: [ ]

Queue Admin    Last Name\*: [ ]

AP Dial On Behalf    Recruit DBA

Office / DBA Summary

Facility Summary

Team Group Leader    Address Line 1: [ ]

TL Group Summary    Address Line 2: [ ]

Team Summary    City: [ ]

Team Leader Summary    State: OK

AP Absence    Zip: [ ]

Map Resetter    Schedule Tier: [ ]

Created: [ ]    Updated: [ ]

Save    Cancel

**Home Phone\***: [ ]    **Work Phone\***: [ ]    **Mobile Phone\***: [ ]    **Fax Phone**: [ ]

**E-Mail\***: [ ]    **AgentSupport Login**: [ ]    **AgentSupport Pwd**: [ ]

**Use ACH?**:  Check here to use ACH for this MSC

**MSC Classification**: Appointments (Full MSC)

**Start Date**: [ ]

**MSC Active?**:  Check here if this MSC is Active

Comments: [ ]

[View Prior Comments \(0\)](#)

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- Inactive Status, select Terminated
- Select an Exit Date
- Select an Exit Reason
- Enter Comments (mandatory). Enter in the appropriate details, and that you spoke with an NSM. His/her name should be in parentheses.
- Click **Save**



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## Agenda

- Day Sixteen Objectives
- Working your Work List Workshop
- Work List Activity
- Review Non-Supported Terminals and PIN Pads
- Triple DES Overview
- Wrap Up



# Day 16

## Work List Workshop

## Objectives

**By the end of this training learners will:**

- Review how to read and understand “My Work List”
- Recognize which deals are pending in My Work List and why
- Review the Call Ticket System
- Discuss Triple DES and how it affects the payment processing industry
- Cite which terminals and PIN Pads are supported by CPP



# My Work List

## **NOT RECEIVED**

The sale with the merchant has been completed by MSC, Team Leader has logged information from the sale into DSM. Appointment number should have been given to representative to log on application. Application is not at CPP.

## **REVIEW INCOMPLETE**

Administration has received the application, logged it into the system but cannot move application forward because of an error. This could be a missing signature, rate not in compliance, missing pages, signature not verifiable, etc.

## **FIRST AMERICAN PAYMENT SYSTEMS PENDING WORK LIST**

FAPS has received the complete application. A separate Notes section will appear to enter in comments concerning this merchant from this point forward. The actual application has been scanned for viewing.

**IMPORTANT** – All notes put in at this time must be accompanied by an e-mail from the Team Leader to the appropriate application administrator.

## **FIRST AMERICAN PAYMENT SYSTEMS ACTIVE WORK LIST**

All approvals have been generated and completed. It is now “In Queue” to be downloaded and/or verbally confirmed with the merchant. This means that the terminal has been “reprogrammed,” or in a lease situation, the merchant has verbally agreed to the lease. A commission tab will now appear and can be opened and reviewed. Be careful, sometimes the commissions available from this tab are not always correct and should be compared with the actual application.

## **WORK LIST KEY**

**Appt** = Date sale was confirmed by the Team Leader and the appointment number has been assigned in DSM. “NOTES” are now available.

**Rec'd** = Date application is out of the FedEx package at CPP and an Application Administrator (AA) has entered sale into the system.

**ARC'd** = Date the account has been received in the Ft. Worth (FAPS) office.



## Non-Supported Terminals

Your MSC WILL BE CHARGED to replace

MANUFACTURER	MODEL NUMBER		
FIRST DATA	FD-10	FD-100	All
LINKPOINT	All		
CRESCENT	Diamond		
INGENICO	All		
HYPERCOM	ICET4205STAR	T77G	
SCHLUMBERGER	All		
TALENTO	T1		
OMNI	Vx610	3300	3350
NURIT	3000	3010	2090 (landline only)
RDM	Synergy		
IVI	En-Counter 400	Flash 400	
EXIDIGM	All		
BLUE BAMBOO	All		
X-CHARGE POS			
MOBILESCAPE 5000			

## Non-Supported PIN Pads

Your MSC WILL BE CHARGED to replace

MANUFACTURER	MODEL			
HYPERCOM	S8	S7		
VERIFONE	1000	101	201	2000
NURIT	202	222	252	
TALENTO	ALL			
INGENICO	ALL			
LINKPOINTT	ALL			
ECLIPSE	Eclipse (1000SE will work)			

## Non-Supported Internal PIN Pads

Your MSC WILL BE CHARGED to send PIN Pad

MANUFACTURER	MODEL				
VERIFONE	OMNI470	490	3210		
NURIT	2085	2090	3000	3010	3020
TALENTO	ALL				



# Triple DES Project Overview

## **WHAT IS TRIPLE DES?**

Triple Data Encryption Standard (Triple DES), which went into effect July 1, 2010, is the industry standard cryptographic process required for devices processing PIN-debit transactions. Triple DES better protects merchants against security breaches, as the encryption process includes additional number combinations, thus making it more complicated for hackers to compromise.

## **Who manages the list of PCI approved devices?**

The PCI-SSC manages the list of approved PCI/PED devices. Currently, there are three categories of devices in existence today.

- **Non-approved:** These devices do not support Triple DES and must be removed from the field (as of July 1, 2010).
- **Pre-PCI:** These devices could no longer be sold as of January 1, 2008 but they do support Triple DES. These devices must now be re-injected with Triple DES (as of July 1, 2010).
- **PCI-approved:** These devices do support Triple DES and must be re-injected with Triple DES (as of July 1, 2010).

## **Is this a required upgrade?**

The mandate to upgrade all devices to Triple DES is required by the major card brands, and all merchants processing PIN-debit transactions must comply. Failure to comply with the security requirements of the card brands puts a merchant's business at risk of compromise. Additionally, merchants are subject to possible loss of processing privileges and if compromised, are at risk of significant financial loss, additional fines, loss of business and damage to their company's reputation.

## **What happens if a merchant refuses the upgrade?**

Merchants who do not wish to upgrade their devices must close their debit service.

**Note:** Closing fees may or may not apply. All remaining merchants processing PIN-debit transactions on non-TripleDES devices will have their ability to process PIN-debit transactions turned off, effective July 1, 2010.



## TripleDES Guide

EQUIPMENT	NON APPROVED	PRE-PCI	PCI-PED	TEDES CAPABLE	COMMENTS	SUGGESTED REPLACEMENT
TALENTO 2U, 2UD, 4UD	4z			No	No internal debit option; External debit required,	PCI Equipment UPGRADE tdes capable
TRANZ 330, 380 X 380X2, 420, 460	4z					
OMNI 396	4z					
OMNI 470	4z		No		No internal debit option; External debit required	VeriFone 1000SE
OMNI 490	4z		No		No internal debit option; External debit required	VeriFone 1000SE
OMNI 3210/3210SE	4z		No		No internal debit option External Debit required	VeriFone 1000SE
OMNI 3200/3200SE	4z					
OMNI 3730/3730LE		4z		Yes		
OMNI 3740/3740LE		4z		Yes		
OMNI 3750/3750E		4z	Yes			
OMNI VX570/510LE			4z	Yes		
OMNI VX570/570 DUAL COMM			4z	Yes		
NURIT 2080, 2090, 2085, 2085+, 3000, 3000+, 3010, 3020+	4z			No	No internal debit option; External debit required	VeriFone 1000SE
NURIT 3010 RAM	4z			No	No internal debit option; Wireless usage - Turn off debit landline - External debit req'd	VeriFone 1000SE
NURIT 8320 LITE, 8320, 8320 DUAL COMM		4z		Yes		
NURIT 8400, 8400 LITE, 8400E DUAL COMM			4z	Yes		
NURIT 8010 GPRS		4z		Yes		
NURIT 8020 GPRS			4z	Yes		
T77, T7P, T8	4z					
ICE 5500/5700	4z			No	Internal Debit Option; External debit required	PCI Equipment Upgrade or Hypercom PP1300
T7PLUS 19K/35K, MERCHANTPRO2 SC		4z		Yes		
T7PLUS 19K W/IPP, 35K W/IPP, MERCHANTPRO2+SC		4z		Yes		



EQUIPMENT	NON APPROVED	PRE-PCI	PCI-PED	TEDES CAPABLE	COMMENTS	SUGGESTED REPLACEMENT
OPTIMUM 4100 19K/35K, MERCHANTPRO 3, MERCHANTPRO3 SC, PAYMENT PRO, SC OPTIMUM 4100 19K W/IPP, 35K W/IPP,		4z		Yes		
MERCHANTPRO3+SC, PAYMENTPRO3 + SC		4z		Yes		
M4100 BLADE			4z	Yes		
OPTIMUM 4210, MERCHANTPRO 4000			4z	Yes		
OPTIMUM 4220, MERCHANTPRO 4500X, 4500XSC			4z	Yes		
TALENTO PIN PAD	4z			No	No External Debit Option	Upgrade Required to PCI Equipment
VERIFONE 1000, 2000,101	4z			No		
VERIFONE 1000SE			4z	Yes		
INGENICO ENCRYPT 100	4z			No		VeriFone 1000SE
NURIT 202, 252	4z			No		VeriFone 1000SE
NURIT 222		4z		No		VeriFone 1000SE
NURIT 292		4z		Yes	No Inventory	VeriFone 1000SE
HYPERCOM S8	4z			No		Hypercom PP 1300
HYPERCOM PP 1300			4z	Yes		
HYPERCOM PP 1310			4z	Yes		
HYPERCOM PP S9		4z		Yes		
HYPERCOM PP S9C		4z		Yes		



# Phone Hardware Training

## NOTES

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## Agenda

- Day Seventeen Objectives
- Team Leader – Initial Training for MSCs
- Three-Day On-the-Job Training
- MSC Retention
- Team Leader – Consultant No-Show Script
- Application Review
- Lease Review
- Commissions Review
- Five-Step Sales Process Review
- The Basics of Team Leading
- Wrap Up

# Day 17

## Running Your MSCs

## Objectives

**By the end of this training session you will be able to:**

- Describe the initial training you (a Team Leader) will conduct with a new MSC to prepare him/her to go out in the field the next business day
- Examine how you (a Team Leader) will complete the ten-day on-the-job training with your new MSCs
- Recognize how to retain MSCs
- Restate the script you (a Team Leader) will use when an MSC (consultant) is a no-show to an appointment
- Review how to complete an application and lease accurately
- Review how to tabulate commissions for MSCs
- Review the Five-Step Sales Process and The Basics of Team Leading



## Welcome Script

THE EVENING  
THE MSC  
FINISHED THEIR  
WEBINAR  
TRAINING

I know it's a ton of information, and I don't want your head to fall off by overwhelming you with even more information, so I'll keep this brief. The good news is that you now know more than 95% of all the merchants you will meet in the field, and anything you don't know, I will be there to assist you. I will go over a few tips and suggestions tomorrow morning before your 1st appointment. The real purpose of this call is to welcome you to the team, let you know that you are working with an incredible team within an incredible organization, and confirm a little information with you.

Get the MSC excited about the timing of the industry, their location, their ability to build rapport with the merchant.

- Confirm their information is correct in DSM (specifically their address, MOBILE phone number and email address).
- Confirm that they have your phone number and correct extension.
- Ask them to do you one favor: to CALL YOU in the morning at a specific time that you choose for them

## 1st Morning Training

INTRODUCTION

Greet MSC, thank the new MSC for calling, and apologize for being short on time due to checking in the team. We have your 1st appointment at \_\_\_\_\_ time. I will give you the details in a minute, but right now, I want to give you just three things to focus on today during your first appointment.

## Team Leader - Initial Training for MSCs

HAVE A SMILE ON  
YOUR FACE.

1

When I say, "**Have a smile on your face**," I mean have a positive attitude, no matter what happens. Your training is just starting, so realize that you'll make mistakes – trust me, I realize that too. It just means you're learning and getting better. Being as positive as possible will help you overcome questions, and get you past most of the resistance that people may have towards salespeople in general. Remember that nobody likes to be "sold," but they will buy from you if they like you and trust you! It's a well-known fact that 80 percent of sales are made because a salesperson is trusted and liked. That's the advantage you will have that will help negate the fact that you may not know all the answers. It will also help you get past the natural mistakes you'll make while learning how to do this.

DO THE BEST  
PRESENTATION  
THAT YOU CAN

2

When I say, "**Do the best presentation that you can**," I mean do a complete presentation, including the comparison chart and questionnaire. If you do that part well, it can buy you the additional time you may need to talk about all the things that might help them and their business. The questionnaire will also give you information about what the merchant might need, or be interested in. You never know why someone might buy from you. Maybe they got a gift card for their birthday, maybe they had a returned check, or maybe they had a credit card disputed, and they still don't know why. Also, you don't know who will buy and who won't buy, so always do a full presentation.

ALWAYS CALL  
ME FROM EVERY  
APPOINTMENT.

3

Lastly, "**Always call me from every appointment**." I want to maximize your sales opportunities. If you get me on the phone, I can help you make the sale and make your commission. Believe me when I say that I have already heard all of the questions you are going to hear tomorrow. Not only do I still hear them every day, but I also did exactly what you'll be doing. I want to help get you the sale, and I also want to teach YOU how to get it! I can't do that if you're not in front of the merchant.

OK, I think you're ready to go! At this point, I'd be surprised if you're not thinking of a million questions you want to ask. So why don't we do this: Let's run tomorrow, and whatever questions don't get answered by just going out and doing this for a day, we'll talk about tomorrow after your appointments. Fair enough? Don't worry about the things that you don't know – that's what I'm here for. Think of me as your lifeline!

Do me a favor, and call me tomorrow before 8:30 a.m. your time, just to let me know that you are up and running, and on the way to your first appointment. Also, when you call tomorrow, remember: I do have a full team, so you may have to hold for a little while. Don't hang up! I promise, I'll get to you as soon as possible.

Have a fantastic day tomorrow. Let's get your first sale under your belt! I'm thrilled to have you on the team.



# Three-Day On-Job-Training

<b>DAY 1</b>	<p>Webinar training with a Corporate Tele-Trainer Team Leader welcome call</p>
<b>DAY 2</b>	<p><b>Morning training:</b> Get to know your Team Leader Introduction to the Third Party Close/Turnover Model Calling from inside the appointment</p> <p><b>Field training:</b> Talk about the first appointment How to call from inside of the appointment using your call in script The importance of reviewing the Processor Comparison Chart and how it builds value in selling the All-in-One</p> <p><b>End of day training:</b> How to get into a presentation Calling from inside the appointment using a call in script How to overcome common objections</p>
<b>DAY 3</b>	<p><b>Morning training:</b> How to get into a presentation Why to use the call-in script How to self-generate sales by clover leafing businesses</p> <p><b>Field training:</b> Overcoming the “what’s your rate” objection How to get into a presentation Clover leafing businesses</p> <p><b>End of day training:</b> How to clover leaf businesses How to overcome today’s objections Why to use the Step Down Process Go over the equipment configurations and services</p>
<b>DAY 4</b>	<p><b>Morning training:</b> Clover leafing appointments How to explain the features and benefits of the All-in-One How to ask for referrals</p> <p><b>Field Training:</b> Selling the All-in-One What to say when doing self-generated business</p> <p><b>Evening training:</b> Go over paperwork of the first sale How to use the comparison chart and Merchant Questionnaire How to get to 5 sales</p>



# MSC Retention

## Stay Positive

Always stay positive when you are talking to your MSCs. Have a positive attitude when talking about their job, your job, the company, and the appointments. Turn negatives into positives. For example, if an MSC has a bad appointment, point out the learning opportunities from the situation. Review the objections with the MSC at the end of the day and how to overcome them. There is always a silver lining- point that out!

## Sell Yourself

By selling yourself to the MSC, he/she will be confident that you can help him/her make sales. You want your MSC to BELIEVE that YOU are there to help make them money! Sell yourself as the expert who is there for them.

## Be the Coach

Have the MSC rely on you as their coach. Your primary goal is to help them makes sales, and to provide positive reinforcement and support via the phone. When you talk to your MSC, provide coaching by stating something positive they did, and if needed, something that needs improvement. Do not make a negative comment, unless you have a positive one to say as well.

## Build Rapport

What brings them to CPP? People love to talk about themselves! The more you know about each individual MSC, the more influence you will have over him/her. The more influence you have, the more your MSC will call in to include you in the sales process. Remember, people love to work for people they like. If you want to retain MSC's, get them to LIKE you. Talk to new MSCs- let them tell you about their conquests, or vent, so you can make everything OK. You are their Team Leader – their sounding board – show you care! This builds rapport!

## Schedule & Provide Training

After an MSC has completed the 8-hour webinar, this is when you will conduct the “Team Leader – Initial Training for MSCs”. After you have done this, ensure you continue with the 10 Day On-The-Job training with the MSC. Do not let the merchants re-train your MSC. Give your MSC the reasons behind our sales process and why what we do will make them successful. Always train your MSC's every chance you get. Train the same concepts over and over again. Repetition works!

## MSC Income Potential

MSC's CAN make money doing this job! Do not let your MSC forge that! If an MSC works 21 days a month (on average), 21 days x \$400 (average sale) = \$8,400 a month. \$8,400 x 12 (months) = \$108,000 annually. Let your MSC know how they can make a \$400 sale! Emphasize selling the all-in-one system to the merchants to raise his/her income potential!

## Product Knowledge

You are the expert the MSC will turn to in all situations. Know the products. Know the configurations. Know how to complete an application and lease accurately. Be the expert! Remember though, even experts don't have all the answers. When in doubt- ask for the correct answer!

## Be Proactive, Not Reactive

Stay one step ahead of your team. Always know what each MSC is doing. Be prepared for him/her to call in from an appointment. Be prepared to give him/her their next appointment.



## **TEAM LEADER - CONSULTANT NO-SHOW SCRIPT**

This is a mandatory script that all Team Leaders must use when a MSC does not show for an appointment.

<b>INTRODUCTION</b>	Hello _____ (Merchant name), this is _____ (Team Leader) at TMG/Summit. I had a representative scheduled to come out and talk to you today at _____ (time of appointment). They were unable to make it and I wanted to call you and apologize. I would like to see if we could reset for another time or go over some of the information that they were supposed to present, over the phone.
<b>GET A RESET OR INTRODUCE THE SERVICES WE PROVIDE INCLUDING:</b>	Credit card, pin based debit, check services, gift cards, etc.



## Application Review

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## Lease Review

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## Commissions Review

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## Five-Step Sales Process Review

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**Step 4:**

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**Step 5:**

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# The Basics of Team Leading

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**THE BASICS OF TEAM LEADING**

**1**  
Reps check in every morning by 8:30 a.m. Central time (West Coast by 10:30)  
**COMPLETED**

**2**  
Appointments are given out one at a time and ran in order.  
**COMPLETED**

**3**  
Reps call from every appointment and TL talks to every merchant. If rep leaves appointment, TL sends the rep back in to call from inside.  
**COMPLETED**

**4**  
The rep uses a Call In Script at every appointment and the TL does not allow him/her to cement the objections.  
**COMPLETED**

**5**  
TL Ensures rep does a Full Presentation 100% of the Time.  
Merchant Questionnaire, Processor Comparison, All In One 99.95  
**COMPLETED**

**6**  
From the hours of 4 – 6 PM, TL spends their time training reps on the appointments they ran.  
**COMPLETED**



# Why We Don't Do Rate Presentations

We hear a lot of people calling in with statements, talking about rates, but not saying much about the services that we offer and what the merchant doesn't have.

## THE PROBLEM

There are lots of credit card companies out there trying to get the merchants business, and ALL of them are talking about rates, so it's natural for the merchant to want to talk about rates, and rates only... because that's all that they have been trained are important. We need to set ourselves apart.

Every merchant has had SEVERAL credit card companies visit them over the last couple months. Most of them were probably able to beat their rates, but for some reason they weren't able to earn their business. So, it really doesn't make sense to do what didn't work for the other guys, because it won't work for us. Definition of insanity: continue to do what others have always done and expect different results.

### Let's look at why...

If a merchant does \$10,000 per month and is paying 1.79%, and we lower them to 1.46%, that saves them 0.33% = \$33.00 per month savings

If you were a merchant, would it really be worth \$33.00 per month to:

- Give a total stranger your SSN and voided check
- Call and cancel your current company
- Download your terminal
- Learn a new customer service number
- Get used to a new statement format

I think the obvious answer is, **NO**.

However, would it be worth it if you received:

- Better Customer Service
- Warranty on your equipment
- Free supplies
- Customized receipts
- Password protection
- Auto batching
- PLUS, it won't even cost you more; in fact you'll actually save \$33.00 per month!

Now, that's worth it. Honestly, with the services that we provide, we should be able to charge more!



## THE SOLUTION

People buy **EVENTUALLY** because of logic. Rates and money savings are a logical item. It's also logical to want to think about making a change based on these things.

But, people will buy **TODAY** because of an emotion. Everything in our presentation is designed to get the merchant emotionally committed to our company and what we offer. These emotions will allow you to overcome the very real emotion of Fear of Change / Unknown.

So, let's run through the features and what they will do for your presentation:

- Page 1 of presentation, About Us
- Better Customer Service
- Not Outsourced
- 24 hours / 365, even holidays
- Language Line
- Warranty on your equipment
- Overnight replacement
- Customized receipts
- Free supplies
- Password protection
- Auto batching

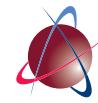
A lot of times, merchants use sales reps to get great rates and call their current company to get them to lower what they already have because that's the easiest thing for them. However, if their company is not offering them these services, calling them won't make a difference. These are things that you either offer, or you don't. This will help eliminate the "Let me think about it" crowd.

Your competition is not telling merchants about these services because they either don't offer them, or they offer them at an additional cost. Presenting these correctly will keep your merchant engaged in the conversation and set you apart from every other person that already walked into their business.

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## **NOTES**

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# Management Workbook



# Introduction

As an organization, our employees are our most valuable resource. They hold the key to our success, producing customer sales and service that are unmatched in the industry. But even the most capable, motivated employees can be constrained by inefficient management and leadership.

Often, an individual becomes a manager without having the resources and tools that are necessary for success. A proper foundation has not been created through comprehensive training.

This workshop will provide you with an understanding of:

- Basic management theory and best practices
- Concepts and techniques that will enhance worker motivation and satisfaction
- The role of diversity and tolerance among employees
- Managing interpersonal relationships in a workplace setting
- The role of ethics in the workplace, and the importance of acting in an ethical manner
- The impact of effective coaching and mentoring
- The nature of conflict, and various methods of conflict management

As you proceed, carefully consider how these principles relate to you, your group and the company as a whole. Use this workbook as a reference as you refine your personal management style and leadership skills.



# Management

- When you hear the word “manager,” what comes to mind?
- What does it mean to be a manager at TransTech/Summit?

These are questions that most of us in management have been asked more than once, questions that we also asked early in our careers. This workshop, “Management 101,” is a basic look at management concepts and best practices.

## How would you define “management?”

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The goal of successful management is to make a group of individuals more effective. For example, can your team handle more customer calls or requests with your leadership than without it? Can team members share knowledge with your customers – or with each other – more effectively? These are just two measures of your effectiveness as a manager.

## **LISTENING**

One of the most useful management tools at your disposal is your ability to listen. It is also one of the most difficult things to do. We love to talk, but we often have trouble listening since it requires focus and concentration.

Make it habit to ask questions, and learn from the answers. Some of the most effective input will come from the people who are actually doing the work.

## **PLANNING**

Good management starts with good planning. You will not succeed without an effective plan. Or, you may be successful temporarily, but you will not be able to sustain your success over the long term.

First, set your goals (or work with goals given to you by your supervisor), then determine the best ways to achieve those goals.

- Identify your available resources
- Compare strengths and weaknesses of individuals
- Examine all probable scenarios, and develop potential responses to those circumstances. How will you deal with the worst possible case? Consistently re-evaluate your plan, adjusting it to adapt to any changes.



## ORGANIZATION

The next step in successful management is to organize your people and resources in the most effective manner in relation to the plan.

- Does your group understand the objective?
- Does everyone understand his or her role, and the importance that role plays in the overall success of the plan?
- Do they have the appropriate instruction, guidance and training, as well as any materials that are necessary?

Do the legwork necessary to execute the plan. Go the extra mile to put your people in a position to succeed.

## DIRECTION

Now, flip the “ON” switch. Guide your people, and communicate clearly what they need to do. This is similar to conducting an orchestra: Everyone has the music in front of them. They know which section is playing at any given time. They know when to come in, what to play, and when to play it.

As an effective conductor, you have given the musicians (employees) the appropriate sheet music (the plan). You have the right number of musicians in each section (department), and you have arranged the sections appropriately so the music will sound best (organizing the work). With all the pieces in place, all you need do is tap lightly with your baton to get their attention, and give the downbeat.

## MONITORING

Once everything is moving, it is important to make sure everything is proceeding according to plan. When it isn’t, it is your responsibility to adjust accordingly.

Issues will always arise; this is why you must constantly be aware. Having considered all contingencies, you will be able to quickly make the necessary adjustments to keep your plan on track. Implement those changes, and continue to monitor their effects.

### Is it worth it?

Effective management is not easy. By using these guidelines, it can be done successfully and can be a very rewarding experience.

**Remember:** Management, like any other skill, will improve with study and practice.



## Management Goals

What is your primary goal as a manager, specific to your particular department or job function?

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# Effective Listening

Attitudes	Almost Always	Usually	Occasionally	Seldom	Almost Never
I like to listen to other people talk.	5	4	3	2	1
I encourage other people to talk.	5	4	3	2	1
I listen even if I do not like the person who is talking.	5	4	3	2	1
I listen equally well regardless of the gender, age, or dialect.	5	4	3	2	1
I listen equally well to a friend, acquaintance, or stranger.	5	4	3	2	1
Actions	Almost Always	Usually	Occasionally	Seldom	Almost Never
I put whatever else I have been doing out of my mind.	5	4	3	2	1
I ignore the distractions around me.	5	4	3	2	1
I encourage the person to talk about relevant topics.	5	4	3	2	1
I think about what the person is saying.	5	4	3	2	1
I try to understand what the person means.	5	4	3	2	1
I try to determine why the person is saying what he or she is saying.	5	4	3	2	1
I let the person finish what he or she is trying to say.	5	4	3	2	1
If the person hesitates, I encourage him or her to continue.	5	4	3	2	1
I restate what the person has said and ask if I got it right.	5	4	3	2	1
I withhold judgment about the person's idea until he or she has finished.	5	4	3	2	1
I listen regardless of the person's manner of speaking and choice of words.	5	4	3	2	1
I listen even though I anticipate what the person is going to say.	5	4	3	2	1
I question the person in order to get him or her to explain the idea more fully.	5	4	3	2	1
I ask the person what the words mean as he or she uses them if I do not understand.	5	4	3	2	1

## Total Score

If your score is 70 or better, you are a good listener.

If your score is 45-70, you are an average listener.

If your score is below 45, you have development work to do.



# Management Requirements

What do you think they are?

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## **KEY POINTS FOR BECOMING A SUCCESSFUL MANAGER:**

- Listen
- Plan
- Organize
- Direct
- Monitor



## Motivation

- How do you motivate an individual?
  - How do you motivate a team?
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- 
- 
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### **MOTIVATION**

Effective management can overcome some of the biggest obstacles in employee retention. In a survey of more than 1,300 employees nationwide who had recently left their jobs, nearly half said the departure was because of ineffective leadership and/or a poor relationship with a manager.

Being a successful manager requires an understanding of what motivates your employees, and tuning in to their needs without sacrificing the effectiveness of the group.

### **LONG-TERM MOTIVATION FACTORS INCLUDE:**

- Achievement
- Responsibility
- Meaningfulness
- Recognition
- Opportunities for growth and advancement

**With those factors in mind, list at least three specific ways in which employees might achieve job satisfaction:**

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# Business Diversity

## **MANAGER'S ROLE IN DIVERSITY AND SENSITIVITY**

### **Communicating in a diverse world**

- Suspension of judgment and decision making
- Listen with empathy and show you care
- Discovery (identify assumptions in yourself and others)

### **Cultural awareness**

- Open communication
- Hidden assumption
- Stereotypes

### **Gender awareness**

- Misunderstanding between men and women

### **Generational awareness**

- Misunderstanding
- Distrust
- Age barriers

# Understanding Diversity

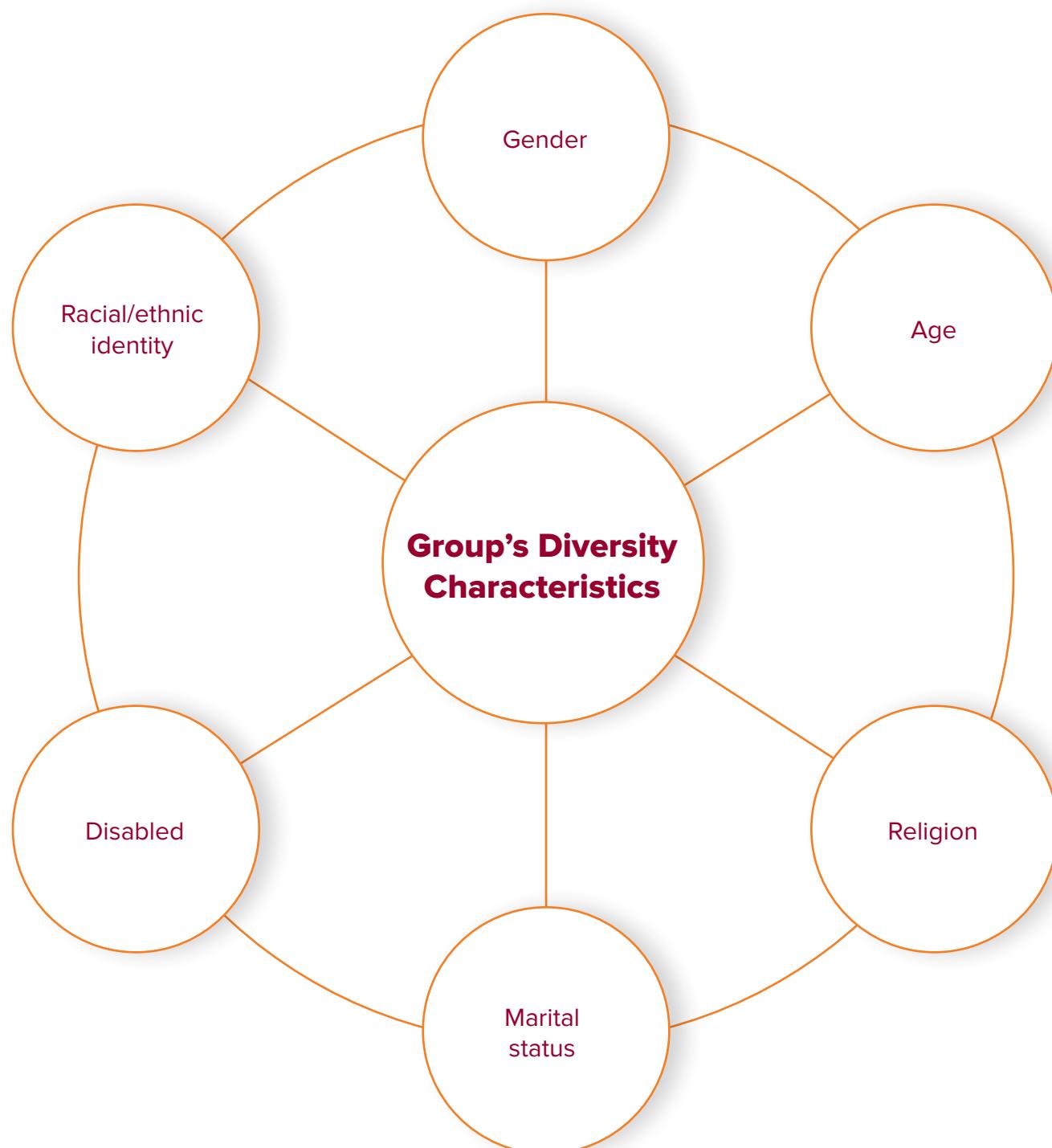
## **THE BOTTOM LINE OF DIVERSITY IN THE WORKPLACE IS:**

- Employee ages range from 18 to 67
- Some are single
- Some are married
- Some have domestic life partners
- Some are child-free
- Some are gay
- Some are caring for a parent and children
- Some are single parents
- Some are parents
- Some are disabled
- Some speak other languages
- Some practice different religious faiths

**This is diversity!**



## WHO ARE WE? GROUP ROLES AND RIGHTS





# Cost for Not Accepting Diversity

## HOW MUCH IS OUR ORGANIZATION LOSING DUE TO:

- Negativity and arguing?
- Incessant gossiping and backbiting?
- Cross-cultural clashes?
- Silly time-wasting workplace disputes?
- Frustrating time spent in mediation?
- Excessive absenteeism?
- Unnecessary legal fees?
- Misunderstanding, mistrust and miscommunication?
- Inability to communicate with diverse clients and/or team members?
- Lack of professionalism and accountability?
- Racism and prejudice?

## WHY SHOULD I ACCEPT DIVERSITY?

- Right thing to do!
- Changing demographics!
- Safe and productive environment!
- Laws and organizational policies!

## KEY POINTS FOR DIVERSITY

- Communication
- Cultural awareness
- Gender awareness
- Generational awareness



# Business Ethics

There really is no such thing as “business” ethics; ethics are ethics, whether in the workplace or at home. If you desire to act in an ethical manner, you live by one standard across the board.

## How do you define “ethics?”

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## **OBSTACLES TO ETHICAL BEHAVIOR**

- We do what is most convenient
- We do whatever is necessary to win
- We rationalize our choices relative to the situation

## **PERSONAL ISSUE**

- 84% of people believe the U.S. is experiencing a business crisis
- 77% believe that CEOs should be held accountable for this
- 43% admit to having engaged in an unethical act within the past year

## Examples?



# What's In It For You?

## **STRONG CHARACTER**

- What does someone say about you when you are not around?
- How do your co-workers perceive you?
- Across the industry, what is your reputation?

## **RATE YOURSELF ON HOW ETHICAL YOU THINK YOU ARE**

A person must be honest with themselves before they can be honest with others.

1. I am always ethical.
2. I am mostly ethical.
3. I am somewhat ethical.
4. I am seldom ethical.
5. I am never ethical.

**One rule can help people move from “mostly ethical” to “always ethical.”**

## **GOLDEN RULE**

**What is it?**

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## **KEY POINT FOR ETHICS:**

- Follow the Golden Rule



# Coaching and Mentoring

## TOP REASONS WHY YOU SHOULD USE COACHING AND MENTORING TECHNIQUES

- Maximize overall performance results
- Delegate challenging job roles and tasks
- Expand knowledge and grow skills
- Enhance communication abilities (written and oral)
- Seek solutions and a positive outcome Link workplace performance with personal growth
- Create work and personal life balance

## Coaching

What does coaching mean to you?

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## KEY POINTS FOR COACHING

**C**larify expectations

**O**bserve behaviors and results

**A**sk associates for their perspective/opinion

**C**reate an action plan

**H**elp with support



# Coaching Conversation Guide

Purpose:

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Review the clarified expectations:

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Review the observation:

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Ask for the perspective:

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Create a development plan:

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Describe how you will help:

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# Coaching Development Plan

- Coach to develop
- Coach to improve performance
- Coach to maintain performance

**Briefly describe the Coaching for Performance situation:**

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**Clarify Expectations:**

**“S.M.A.R.T.” Goals: (Specific, Measurable Attainable, Relevant Organizational Fulfillment, Time Expectations,**

- Have been set
- Meet SMART Guidelines

**List expectations that have been set:**

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**List new expectations:**

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**Observe behaviors or results: (Record behaviors and/or results observed)**

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**Signature:**

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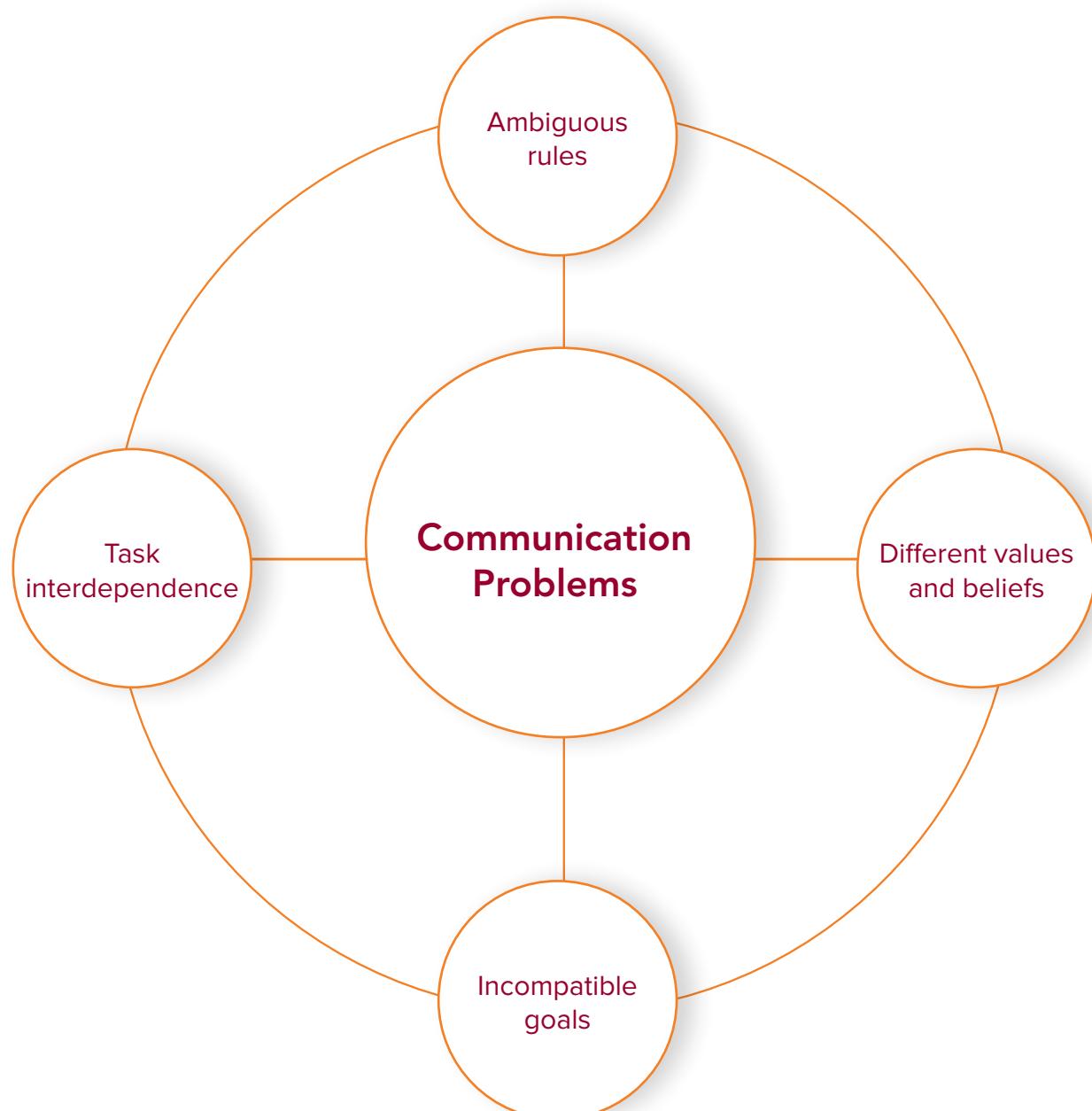
# Managing Conflict 101

## WHAT IS CONFLICT?

Conflict is a process in which one party perceives that its interests are being opposed or negatively affected by another party. It usually involves angry words, shouting matches, and actions that symbolize opposition. Conflict can manifest itself in subtle nonverbal behaviors or warlike aggression. It is also manifested by how we choose to resolve it.

## SOURCES OF CONFLICT STEM FROM DIFFERENCES IN:

- Goals
- Values
- Tasks
- Resources
- Rules
- Communication





# Conflict Management

Conflict management is an intervention that will alter the level and form of conflict in ways that maximize its benefits and minimize dysfunctional consequences.

## CONFLICT MANAGEMENT STYLES

- Win-Win orientation: the belief that the parties will find a mutually beneficial solution to their disagreement.
- Win-lose orientation: the belief that conflicting parties are drawing from a fixed pie, so the more one party receives, the less the other party will receive.

## 5 APPROACHES TO RESOLVING CONFLICT

### Problem Solving

Problem solving tries to find a mutually beneficial solution for both parties.

### Avoiding

Avoiding tries to smooth over or avoid conflict situations altogether.

### Forcing

Forcing tries to win the conflict at the other's expense.

### Yielding

Yielding involves giving in completely to the other side's wishes, or at least cooperation with little or no attention to your own interests.

### Compromising

Compromising involves looking for a position in which your losses are offset by equally valued gains.

### Which approach to conflict management works for you?

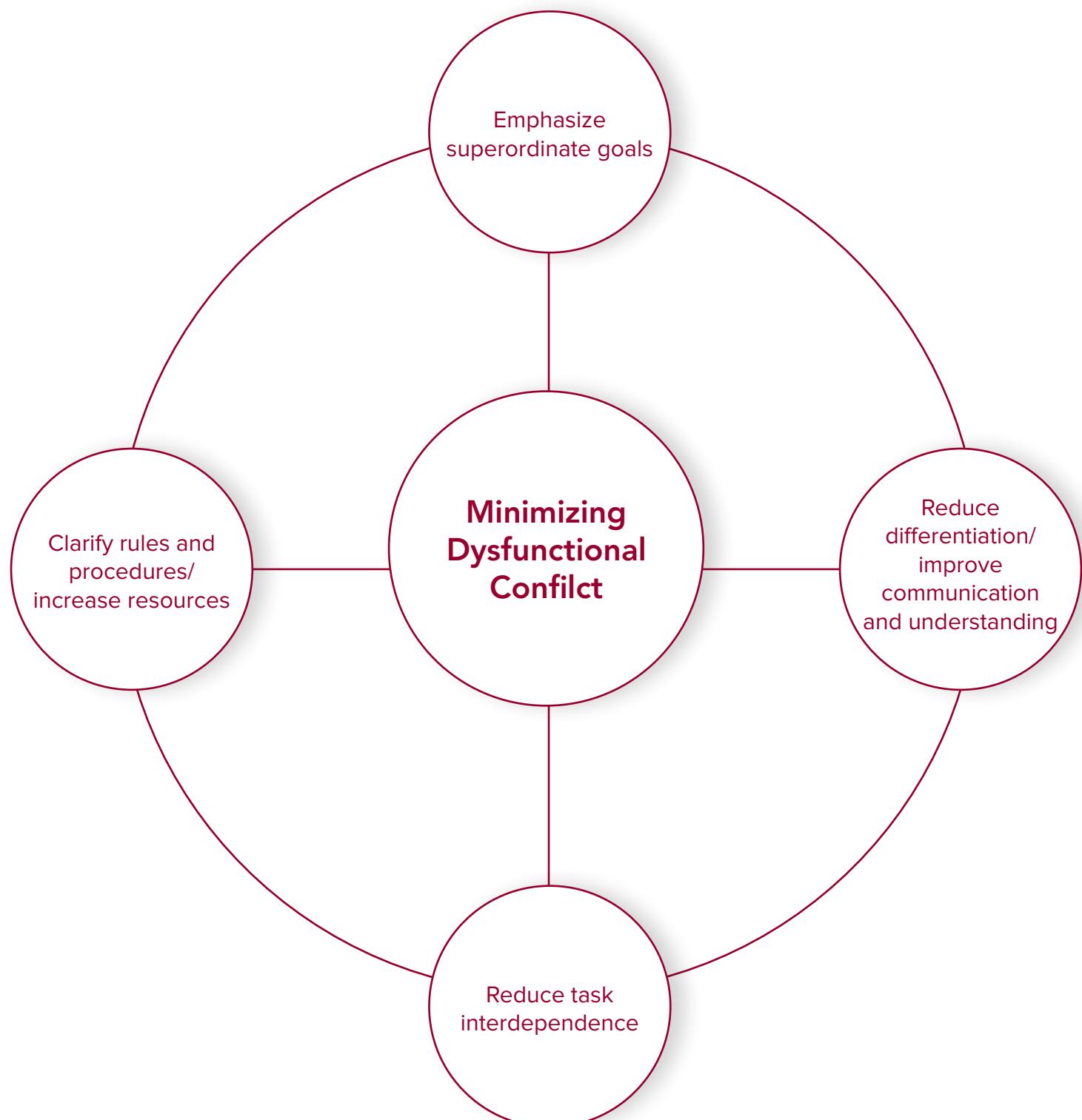
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## STRUCTURAL APPROACH TO CONFLICT MANAGEMENT AND NEGOTIATION





## Summary

As a result of this training, what will I do differently?

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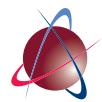
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## **NOTES**

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## NOTES



# Job Aids



## Accounting System MSC Commission Chart

All commissions on this chart are based on the monthly terms in Column B.

Any standard 60-month lease lowered will have at least a 1/3 reduction in the net Funding Commission (Column C).

CONFIG.	ACCOUNTING SYSTEM	A BASE PRICE	B TERM IN MONTHS	C FUNDING COMMISSION
1	MerchantPro 4500X SC and Ext. PP and (Check Equipment or Contactless Reader)	\$99.95	60	\$650
2	MerchantPro 4500X SC and (Check Equipment or Contactless Reader)	\$99.95	60	\$550
3	MerchantPro 4500X and Ext. PP and (Check Equipment or Contactless Reader)	\$89.95	60	\$450
4	MerchantPro 4500X and (Check Equipment or Contactless Reader or Ext. PP.)	\$79.95	60	\$400
5	MerchantPro 4500X SC	\$74.95	60	\$350
6	MerchantPro 4500X	\$69.95	60	\$325
7	MerchantPro 4000	\$64.95	60	\$300
8	The Orion and Ext. PP	\$99.95	60	\$650
10	MerchantPro Mobile	\$99.95	60	\$650
11	Check Imager	\$39.95	60	\$100
12	Check Scanner	\$39.95	60	\$100
13	Contactless Reader	\$39.95	60	\$100
14	External PIN pad	\$29.95	60	\$100
15	PC Charge (including swiper, PIN pad, and printer)	\$99.95	60	\$650

## OFF-GRID PRICING

If a lease price is negotiated below the Base Price (Column A), **\$30** will be deducted from funding commission (Column C) **for every dollar** deducted from the lease price.

For example: A MerchantPro 4500X SC and Ext. PP and check equipment sold for a monthly lease price of \$89.95 will result in a funding commission of \$350.

**(All other commissions can still apply-Programming, Application Fee, Secur-Chex)**

## MINIMUM COMMISSIONS

\$100 minimum earned per accounting system sold above \$49.99/Standard Term in Months (**Column B**).

\$50 minimum earned per accounting system sold at or below \$49.99/Standard Term in Months (**Column B**).



# MSC Programming Commission Chart

Programming commissions start at \$125. The following bonuses are added as applicable:

ITEM	LISTED ON APPLICATION AS	COMMISSION	EXPLANATION
<b>CREDIT</b>			
Annual Fee	\$95	\$25	\$25 Bonus paid-every account must have either annual fee or monthly minimum
Monthly Minimum	\$25	\$25	\$25 Bonus paid-every account must have either annual fee or monthly minimum
Statement Fee	>= \$7.50	\$25	Statement fee of \$7.50 Or above will result in a bonus of \$25
<b>CHOOSE ONE</b>			
Transaction Fee (Option 1)	>=\$.12	\$25	Transaction fee of \$.12 Or above will result in a bonus of \$25
Qualified Rate (Option 1)	>= 1.46%	\$25	Qualified rate of 1.46% Or above will result in a bonus of \$25
<b>OR</b>			
Transaction Fee (Option 2)	>=\$.10	\$25	Transaction fee of \$.10 Or above will result in a bonus of \$25
Qualified Rate (Option 2)	>= 1.69%	\$25	Qualified rate of 1.69% Or above will result in a bonus of \$25
<b>SECUR-CHEX</b>			
Standard Rates and Fees		\$50	\$50 Bonus paid for Secur-chex® service with standard rates and fees
<b>SELF-GEN</b>			
Reprogram		\$50.00	\$50.00 bonus for a self-gen that results in a reprogramming for a merchant
Lease	\$30.00 and above leases (only exception is a PINpad)	\$200.00	\$200.00 bonus for a self-gen that results in a reprogramming for a merchant



## MSC Sales Incentives/Bonuses

### **FAST START BONUS\* = \$2,000**

- 1st 30 days -10 (installed/funded) accounts. 5 out of the 10 funded leases = **\$1,000**
- 2nd 30 days -10 (installed/funded) accounts. 5 out of the 10 funded leases = **\$500**
- 3rd 30 days -10 (installed/funded) accounts. 5 out of the 10 funded leases = **\$500**

\* The Fast Start Bonus is only available for the first 90 calendar days after start date. Only active MSCs qualify to receive any of the incentives or bonuses. CPP at its sole discretion reserves the right to discontinue the above Incentives / Bonuses without notice.

### **GAS/CAR ALLOWANCE = \$500**

- 12 (installed/funded) accounts and 3 funded leases in a calendar month

### **CELL PHONE = \$100**

- 10 (installed/funded) accounts and 1 funded leases in a calendar month

### **FUNDING BONUS = \$250**

- 5 funded leases in a calendar month

### **FIRST SALE = \$50**

- Bonus for making the first sale

## High Productivity MSC Bonuses

<b>20 REPROGRAMS / 4 LEASES / \$ 50 LEASE AVG.</b>	\$ 1,000
<b>25 REPROGRAMS / 5 LEASES / \$ 50 LEASE AVG.</b>	\$ 1,500
<b>30 REPROGRAMS / 6 LEASES / \$ 50 LEASE AVG.</b>	\$ 2,000
<b>35 REPROGRAMS / 7 LEASES / \$ 50 LEASE AVG.</b>	\$ 2,500



# Commission Correction Form

Due each Tuesday by 11 am.

Date Submitted: \_\_\_\_\_

Team #: \_\_\_\_\_

MSC Name: \_\_\_\_\_

MSC Employee ID #: \_\_\_\_\_

(First two letters of the last name, First two letters of the first name, last four digits of the SSN. Ex: John Doe, SSN 123-45-6789, would be DOJO6789. This is located in MSC Maintenance.)

**FULL MSC**

**1099**

Merchant Account DBA Name: \_\_\_\_\_

Last 6 Digits-MID: \_\_\_\_\_

Appt #: \_\_\_\_\_

## **CORRECTION ISSUE AND REASON**

- Programming Not Paid \_\_\_\_\_
- Equipment Not Paid \_\_\_\_\_
- Swap Fee Adjustment \_\_\_\_\_
- Self-Generated Bonus \_\_\_\_\_
- MSC Deduction \_\_\_\_\_

## **BONUSES:**

- First Sale \_\_\_\_\_
- Car Allowance \_\_\_\_\_
- Cell Phone Allowance \_\_\_\_\_
- Fast Start Bonus \_\_\_\_\_
- Residuals - How many MIDs: \_\_\_\_\_

## **Commission Adjustment Should Be:**

ADD       SUBTRACT

\$ \_\_\_\_\_

Sales Manager Signature: \_\_\_\_\_



# Team Leader Daily Schedule

## 8:00 am

- Review work list for the day
- Take inbound calls; coach and motivate MSCs / talk about daily goals

## 8:30 am

- Call any MSC who has not checked in (except Pacific time)
- Coach and motivate the MSCs

## 9:00 am

- Have an accurate account of MSCs who have checked in and are running
- The goal is to have 13 or more active MSCs running
- Any MSC not running appointments should be marked off the board (in DSM) for at least five days

**Note:** No more than 10% of your team should fall off. MSCs working in the Pacific time zone can be included in this count.

- All East Coast MSCs should be finished with first appointment; central time zone MSCs should be heading to first appointments

## 10:00 am

- Check East Coast appointments
- West Coast MSCs begin to check in

## Before lunch:

- Check next day's schedule and appointments
- Make sure all today's appointments are dispositioned up to current time
- Know where your MSCs are

## 11:00 am

- Need to have one sale on the board
- Lunch breaks start at this time
- Ensure your lunch break is covered
- Floor goal – 20 sales

## Noon

- Floor goal – 25 sales



## 1:00 pm

- Check status of pending appointments
- Floor goal – 30 sales
- Establish training schedule with your MSCs

## 2:00 pm

- Floor goal – 40 sales

## 3:00 pm

- Check overdue appointments
- Floor goal – 45 sales

## 4:00 pm

- Training should be conducted with new MSCs from Monday – Thursday/4 – 6 p.m. or Friday/3 – 5 p.m.
- Coach current MSCs and wrap up MSCs day
- Make contact with new MSCs
- Team leaders who are averaging below 4/1, or have fewer than 13 MSCs running appointments need to spend a minimum of 1.5 hours of talk time with his/her team. Talk time should be spread evenly.
- Floor goal – 50 sales

## 5:00 pm

- Ensure all appointments are properly dispositioned in DSM
- Ensure all running MSCs have been contacted
- Wrap up and prepare for the next day
- Floor goal – 60 sales



# Five-Step Sales Process

The Five-Step Sales Process is to be followed, in order, 100% of the time!!

## **STEP 1 - OPENING**

- Arrive at the appointment
- Warm-up/build rapport
- Set agenda
- Merchant questionnaire
- Processor comparison sheet
- Get pre-commitment

## **STEP 2 - SERVICES**

- Gift Cards
- Debit
- Checks
- Smart Card
- Contactless
- I-Store
- Cash Advance
- Trial Close

## **STEP 3 – PRESENTING EQUIPMENT “STEP-DOWN APPROACH”**

- All-In-One System
- Modified All-In-One System
- Terminal Only
- Peripherals
- Reprogram

## **STEP 4 – CALL YOUR TEAM LEADER**

- Call-In Script #1: Partial Presentation
- Call-In Script #2: No Presentation

## **STEP 5 – FOLLOW UP**

- Referrals
- Nearby merchants
- Undecided merchants



## Getting an MSC Back into a Presentation

There will be times when you, the Team Leader, will need to assist your MSC with getting back into a presentation with a merchant. When the MSC calls you and gives the call-in script, letting you know the merchant is not interested, follow the script below to get your MSC back into a presentation.

**IF THE REP CALLS IN WITH  
STANDARD CALL IN SCRIPT AND  
THEY ARE NOT INTERESTED.**

**(Merchant name)** My name is \_\_\_\_\_, I'm part of the support staff here at TMG and I also work with \_\_\_MSC name\_\_\_ on a day-to-day basis. First, I wanted to thank you for allowing us to come by and visit and I also wanted to make sure that \_\_\_MSC name\_\_\_ was polite, professional, and able to answer any questions you had up to this point?

Great! Was he able to explain WHY we came by today?\_\_\_\_ Merchant Name\_\_\_\_, the real reason for the visit is to go over some changes with VISA/MC, to make sure you have the best deal possible and also to show you some new, updated equipment that will make a huge impact on your business.

Keep in mind, we are direct processor through Visa/MC. We're NOT a 3rd party, so you will be well taken care of. Why don't you put \_\_\_MSC name\_\_\_ on the phone, and I will make sure he/she shows you the new EQ and he/she only has a few questions to go and then we will get out of your hair!

**Thanks (Merchant name\_!)**

REP – “MSC”, Go show him/her the All-In-One, and start the questionnaire and PC, then call me from INSIDE with the info!

### Here is why the script works:

- It shows the merchant that the MSC is connected to a corporation with a support system (you).
- Because we have told the merchant what is going to happen, and given him/her a good reason why it needs to be that way, they will likely do what we ask, since we gave a great reason for it and we were assumptive. We are essentially asking the merchant, at this point, to meet us halfway.
- This also shows the MSC (who Team Leaders' and the company alike cannot live without) that we are effective in their success and this will ultimately cause the MSC to use you (the Team Leader) more and more, therefore buying into the sales model.

## Possible MSC Commission Chart

CONFIG	ACCOUNTING SYSTEMS	BASE PRICE PER MONTH	TERM IN MONTHS	FUNDING COMMISSION	PROGRAMMING COMM CAN BE UP TO*	APPLICATION FEE	SECUR-CHEX®	MAX TOTAL POSSIBLE
1	MerchantPro 4500X SC and Ext. PP and (Check Equip. or Contactless Reader)	\$99.95	60	\$650	\$250	\$95	\$50	\$1,045
2	MerchantPro 4500X SC and (Check Equip. or Contactless Reader)	\$99.95	60	\$550	\$250	\$95	\$50	\$945
3	MerchantPro 4500X and Ext. PP and (Check Equip. or Contactless Reader)	\$89.95	60	\$450	\$250	\$95	\$50	\$845
4	MerchantPro 4500X and (Check Equip. or Contactless Reader or Ext. PP.)	\$79.95	60	\$400	\$250	\$95	\$50	\$795
5	MerchantPro 4500X SC	\$74.95	60	\$350	\$250	\$95	\$50	\$745
6	MerchantPro 4500X	\$69.95	60	\$325	\$250	\$95	\$50	\$720
7	MerchantPro 4000	\$64.95	60	\$300	\$250	\$95	\$50	\$695
8	The Orion and Ext. PP	\$99.95	60	\$650	\$250	\$95	\$50	\$1,045
10	MerchantPro Mobile	\$99.95	60	\$650	\$250	\$95	NA	\$995
11	Check Imager	\$39.95	60	\$100	\$250	\$95	\$50	\$495
12	Check Scanner	\$39.95	60	\$100	\$250	\$95	\$50	\$495
13	Contactless Reader	\$39.95	60	\$100	\$250	\$95	\$50	\$495
14	External PIN pad	\$29.95	60	\$100	\$250	\$95	\$50	\$495
15	PC Charge (including swiper, PIN pad, and printer)	\$99.95	60	\$650	\$250	\$95	NA	\$1045

- All 4500X and 4000's can support internal debit
- You can substitute a 4000 for configurations 1 through 4 and subtract \$5 off the lease price

\* See page 76 for all possible programming commissions



# MSC Commissions Timetable

Below is a sample timetable to show how your commissions may be disbursed. (This timetable is an example and meant to be used only to explain the distribution process and not imply deadlines.)

Scenario A represents an Accounting System sale. Scenario B represents a Reprogram-only sale.

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>WEEK 1</b> (ANY SALE FUNDED, APPROVED OR PROGRAMMED)	<b>A-Sold</b> <b>B-Sold</b>	<b>A-Received</b> <b>B-Received</b>	<b>A-Approved</b> <b>B-Approved</b>	<b>A-Shipped</b> <b>B-Programmed</b>	<b>A-Installed</b> <b>A-Verified</b> <b>A-Funded</b>
<b>WEEK 2</b> (SALES FUNDED, APPROVED OR PROGRAMMED FROM PREVIOUS WEEK PAID OUT FRIDAY)					<b>A-Paid</b> <b>B-Paid</b>

## (SCENARIO A) ACCOUNTING SYSTEM SALE

**Sold** -Application has been filled out, confirmed with merchant by the Team Leader and FedEx tracking number has been logged.

**Received** -Application has been received at CPP sales office.

**Approved** -Application has been reviewed by underwriting and issued a Merchant Identification Number (MID).

**Shipped** -Accounting System has been sent overnight to the merchant's location.

**Installed** -Accounting System has been received, tested and merchant training is complete.

**Verified** -Merchant has verbally agreed to the terms and monthly lease payment via conference call with the Leasing Company.

**Funded** -Lease Company has released funds to CPP to be issued for payment. Typically, verifications completed before 3:00 p.m. (CST) will result in funding being completed the same day, if original lease documents are complete, correct and free of mark-outs or write-overs.

## (SCENARIO B) REPROGRAM ONLY SALE

**Sold** - Application has been filled out, confirmed by Team Leader and FedEx tracking number has been logged.

**Received** - Application has been received at CPP sales office.

**Approved** - Application has been reviewed by underwriting and issued a Merchant Identification Number (MID).

**Programmed** - Merchant's existing terminal has been downloaded and the merchant has been trained.

## COMMISSION CATEGORIES

**Advance Commission**-Consists of 100% of the application fee collected for every account approved by Friday at 5 p.m. (CST).

**Programming Commission**-Consists of balance remaining from programming commission including commission for Secur-Chex services, if applicable, and is applied for every account successfully downloaded by Friday at 5 p.m. (CST) or any Accounting System sale funded by Friday.

**Funding Commission**-Refers to the funding commission amount and is applied once the lease company has released the funds to CPP.



## Lease Pay Off (LPO)

All LPOs must be written as a 60-month lease.

**The following deductions for LPO's will be deducted from the Funding Commission (Column C):**

- LPOs for \$399 or less will result in a \$225 deduction
- LPOs between \$400 and \$800 will result in a \$350 deduction
- LPOs for over \$800 will result in a Funding Commission of no more than \$100



## MSC Account Sharing Program

ACTIVE MIDS	PRIOR MONTHS PRODUCTION	BONUS	PRIOR MONTHS PRODUCTION	BONUS	PRIOR MONTHS PRODUCTION	BONUS
0-99		\$-		\$-		0
100-199		\$ 1		\$ 0.50	LESS THAN 10 REPRO'S/LESS THAN 2 LEASES/	0
200-299	15 REPRO'S/3 LEASES/\$40 LEASE AVG.	\$ 2	10 -14 REPRO'S/2 LEASES/\$40 LEASE AVG.	\$ 1	THAN 2 LEASES/	0
300-399		\$ 3		\$ 1.50	LESS THAN \$40 LEASE AVG.	0
400-499		\$ 4		\$ 2		0
500 +		\$ 5		\$ 2.50		0

- MSC must be active
- Account must be processing



# ATM Commission Chart

## ATM PRICING

CASH	60 MONTH LEASE	MSC COMMISSION
\$3,500	\$100	\$0
\$3,700	\$105.71	\$200
\$3,900	\$111.43	\$300
\$4,100	\$117.14	\$400
\$4,300	\$122.86	\$500
\$4,500	\$128.57	\$600
\$4,700	\$134.29	\$700
\$4,900	\$140	\$800
\$5,100	\$145.71	\$900
\$5,300	\$151.43	\$1,000
\$5,500	\$157.14	\$1,100
\$5,700	\$162.86	\$1,200
\$5,900	\$168.57	\$1,300
\$6,100	\$174.29	\$1,400
\$6,300	\$180	\$1,500
\$6,500	\$185.71	\$1,600
\$6,700	\$191.43	\$1,700
\$6,900	\$197.14	\$1,800

\*MUST BE A MERIMAC LEASE

## MODEL 1700 SPECS

- 5.7" Color Display
- 56K Modem,
- Electronic Lock
- Integrated Lighted Topper Sign
- Single Tray (800 notes)
- 12-Month Manufacturer Parts Warranty





## MSC Sales Incentives/Bonuses

### **FAST START BONUS\* = \$2,000**

- 1st 30 days -10 (installed/funded) accounts. 5 out of the 10 funded leases = **\$1,000**
- 2nd 30 days -10 (installed/funded) accounts. 5 out of the 10 funded leases = **\$500**
- 3rd 30 days -10 (installed/funded) accounts. 5 out of the 10 funded leases = **\$500**

\* The Fast Start Bonus is only available for the first 90 calendar days after start date. Only active MSCs qualify to receive any of the incentives or bonuses. CPP at its sole discretion reserves the right to discontinue the above Incentives / Bonuses without notice.

### **GAS/CAR ALLOWANCE = \$500**

- 12 (installed/funded) accounts and 3 funded leases in a calendar month

### **CELL PHONE = \$100**

- 10 (installed/funded) accounts and 1 funded leases in a calendar month

### **FUNDING BONUS = \$250**

- 5 funded leases in a calendar month

### **FIRST SALE = \$50**

- Bonus for making the first sale

## High Productivity MSC Bonuses

<b>20 REPROGRAMS / 4 LEASES / \$ 50 LEASE AVG.</b>	\$ 1,000
<b>25 REPROGRAMS / 5 LEASES / \$ 50 LEASE AVG.</b>	\$ 1,500
<b>30 REPROGRAMS / 6 LEASES / \$ 50 LEASE AVG.</b>	\$ 2,000
<b>35 REPROGRAMS / 7 LEASES / \$ 50 LEASE AVG.</b>	\$ 2,500



## Getting an MSC Back into a Presentation

There will be times when you, the Team Leader, will need to assist your MSC with getting back into a presentation with a merchant. When the MSC calls you and gives the call-in script, letting you know the merchant is not interested, follow the script below to get your MSC back into a presentation.

**IF THE REP CALLS IN WITH  
STANDARD CALL IN SCRIPT AND  
THEY ARE NOT INTERESTED.**

**(Merchant name)** My name is \_\_\_\_\_, I'm part of the support staff here at TMG and I also work with \_\_\_MSC name\_\_\_ on a day-to-day basis. First, I wanted to thank you for allowing us to come by and visit and I also wanted to make sure that \_\_\_MSC name\_\_\_ was polite, professional, and able to answer any questions you had up to this point?

Great! Was he able to explain WHY we came by today?\_\_\_\_ Merchant Name\_\_\_\_, the real reason for the visit is to go over some changes with VISA/MC, to make sure you have the best deal possible and also to show you some new, updated equipment that will make a huge impact on your business.

Keep in mind, we are direct processor through Visa/MC. We're NOT a 3rd party, so you will be well taken care of. Why don't you put \_\_\_MSC name\_\_\_ on the phone, and I will make sure he/she shows you the new EQ and he/she only has a few questions to go and then we will get out of your hair!

**Thanks (Merchant name\_!)**

REP – “MSC”, Go show him/her the All-In-One, and start the questionnaire and PC, then call me from INSIDE with the info!

### Here is why the script works:

- It shows the merchant that the MSC is connected to a corporation with a support system (you).
- Because we have told the merchant what is going to happen, and given him/her a good reason why it needs to be that way, they will likely do what we ask, since we gave a great reason for it and we were assumptive. We are essentially asking the merchant, at this point, to meet us halfway.
- This also shows the MSC (who Team Leaders' and the company alike cannot live without) that we are effective in their success and this will ultimately cause the MSC to use you (the Team Leader) more and more, therefore buying into the sales model.



# Merchant Conversation

This is the conversation that should take place each and every time you talk to an owner and we've done a presentation, unless we have already earned the merchant's business.

FORMULA		EXAMPLE
<b>THANK YOU</b>		Thank you very much for the time today, ( <b>Merchant's name</b> ); I did want to make sure you understood the offer that we are making you today.
<b>RECAP WHAT YOU KNOW</b>		Give examples: merchant-friendly functions, truncation, customized receipts, timed batching, password protection, Merchant E-view, lifetime equipment warranty, free supplies, 24 hr customer service, etc. (i.e. bring up a specific issue the merchant has shared with you or your MSC if possible.)
<b>GET A COMMITMENT</b> "IF I CAN HELP YOU OUT WITH YOUR RATES AND FEES AND GIVE YOU ALL THE SERVICES I MENTIONED, AM I GOING TO EARN YOUR BUSINESS TODAY?"		So, ( <b>MSC's name</b> ) told me you are with ( <b>current processing company</b> ); or Who do you currently process with?  So, you are probably paying what? A 1.75% - 1.79% with them, right? Ok. If I can help you out with your rates and fees and give you all the services I mentioned, am I going to earn your business today?
<b>YES</b>	<b>SIGN THEM UP</b>	Great. Well, I will see what I can do for you. If you'll put ( <b>MSC's name</b> ) back on the phone, I'll let him know what we have agreed to
<b>MAYBE</b>	<b>IDENTIFY AND OVERCOME OBJECTION. BE ASSUMPTIVE AND CLOSE</b>	<b>Identify and overcome objection (see Objection and Rebuttals pages)</b>  I just offered you 4 or 5 advantages in going with us over your current provider. Let me offer you one more thing so I can make this an even easier decision for you. I'm going to do all the things we just talked about and waive our standard set-up fee of \$95.  In other words, ( <b>Merchant's name</b> ), it won't cost you a thing. Go ahead and put ( <b>MSC's name</b> ) back on the phone and I will let him know what we have agreed to do for you today.
<b>NO</b>	<b>IDENTIFY AND OVERCOME OBJECTION. ATTEMPT TO GET A COMMITMENT. BE ASSUMPTIVE AND CLOSE.</b>	<b>Identify and overcome objection (see Objection and Rebuttal pages)</b> ; So based on all that, if I could take care of you today with everything I mentioned, will I earn your business today?



# Objections and Rebuttals

OBJECTION	MERCHANT AGREES	MERCHANT DISAGREES
I'M TOO BUSY / DON'T HAVE TIME	<p><b>TL:</b> I understand. I know how you feel. I don't have time for anything else myself, but tell me this, is your business where you want it to be financially?</p> <p><b>Background:</b> Must change the flow—the reason he/she is not interested; he/she feels you have nothing of value.</p> <p><b>No.</b></p> <p><b>TL:</b> Do you want to be?</p> <p><b>Merchant:</b> Yes, of course</p> <p><b>TL:</b> Why, what would financial freedom mean to you?</p> <p><b>Merchant:</b> So I can make more money!</p> <p><b>TL:</b> Do you think it would be worth it to find some time if I could show you how we could help with that?</p> <p><b>Yes</b></p> <p><b>TL:</b> Great put my rep on the phone and he/she will show you how we can help you.</p>	<p><b>TL:</b> I understand and apologize for the inconvenience, but tell me this, is your business where you want it to be financially?</p> <p><b>Merchant:</b> Look, I really don't have time right now. Thank you.</p> <p><b>T.L.</b> Ok. Once again, I'm sorry for the inconvenience. Is there a better time to see you?</p> <p><b>Merchant:</b> Call me later, I am just too busy right now. <b>At this point the conversation is done so you want to make sure the MSC has the information to call the merchant back. We need to let the MSC know that we made some progress in the call and this is a potential follow up/ sale.</b></p>
I'M HAPPY	<p><b>TL:</b> We're not here to take you from a good situation and put you in a bad one. If you could add additional services that benefit your business without increasing your costs, you would do that right?</p> <p><b>Yes</b></p> <p><b>TL:</b> Great, put my rep back on the phone, I will have them do a full presentation and share those things with you.</p>	<p><b>TL:</b> That's great, (Merchant name), and I am not asking you to change now, merely have a look at what we do. Many of our merchants were happy with their existing companies when we first spoke to them and then found it really useful talking to us.</p> <p><b>Merchant:</b> No, thanks, I've heard it all before.</p> <p><b>TL:</b> I understand. What made you choose your processor you have now?</p> <p><b>Merchant:</b> Lower rates at the time.</p> <p><b>TL:</b> So if I can do the same you, would look at my company?</p> <p><b>Merchant:</b> No.</p> <p><b>TL:</b> Well, thank you for your time.</p>
NO APPOINTMENT	<p><b>TL:</b> I understand that there was some confusion with the appointment. What happened when we called?</p> <p><b>TL:</b> There are a lot of things we do for small/medium businesses in your industry...</p> <p><b>TL:</b> If you will put _____ back on the phone, I will have them do a full presentation and share those things with you.</p>	<p><b>TL:</b> I am sorry about the confusion. Are you the owner we spoke to yesterday?</p> <p><b>Merchant:</b> No</p> <p><b>TL:</b> Who did they talk to?</p> <p><b>Merchant:</b> I am not sure, but I am not interested</p> <p><b>TL:</b> I am sorry once again for the confusion, but my rep there is local in your area and we have noticed that a lot of merchants are not set up properly and are being over charged. If you would give him/her just a few minutes, he/she will show you what I'm talking about.</p> <p><b>Merchant:</b> No, thanks.</p> <p><b>TL:</b> Is there any reason you would not like to hear that?</p> <p><b>Merchant:</b> I am just not interested.</p> <p><b>TL:</b> Ok. Thank you for your time.</p>



OBJECTION	MERCHANT AGREES	MERCHANT DISAGREES
I WANT TO THINK ABOUT IT/ NOT READY	<p><b>TL:</b> What is going to change between now and then?</p> <p><b>Merchant conversation</b></p> <p><b>TL:</b> These services WILL benefit your business right?</p> <p><b>TL:</b> Put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p>	<p><b>Background:</b> First know why they may have said that:</p> <p><b>You have said something that has confused them and they feel they need to do more research before they can make an informed decision. This can include verifying the price.</b></p> <p><b>They do not like the product, it's not what they thought it was, or it's no longer needed or wanted.</b></p> <p><b>You have rubbed them the wrong way and they just don't feel comfortable buying from you.</b></p> <p><b>TL:</b> Sure, no problem, but before you go may I ask you something? (Get their approval before continuing.) I have been in sales a long time and usually when someone tells me that they have to think it over, it means one of three things: either there is a problem with the price, the product or it is something I said or did. Which one of these is it for you?</p>
I WANT TO TALK TO MY (WIFE/PARTNER)	<p><b>TL:</b> What would _____ object to?</p> <p><b>TL:</b> Ok, so if (objection) was resolved, _____ wouldn't object right? (Repeat as needed)</p> <p><b>Merchant conversation</b></p> <p><b>Reiterate changes</b></p> <p><b>TL:</b> Put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p> <p><b>Nothing</b></p> <p><b>Merchant conversation</b></p> <p><b>TL:</b> We'll leave you a copy to look over together and I'll give you my direct line that _____ can call if they have any questions, put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p>	



OBJECTION	MERCHANT AGREES	MERCHANT DISAGREES
JUST SWITCHED	<p><b>TL:</b> How long ago did you switch?</p> <p><b>TL:</b> If we were there _____ ago and offered you more services at a lower cost, would you still have gone with them?</p> <p><b>TL:</b> Great, today is no different; we cover up to \$250 which covers most cancellation fees.</p> <p><b>Merchant Conversation</b></p> <p><b>TL:</b> Put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p>	<p><b>TL:</b> How long ago did you switch?</p> <p><b>Merchant:</b> (gives answer)</p> <p><b>TL:</b> So as a business owner, you were open to someone improving your business then, correct?</p> <p><b>Merchant:</b> No.</p> <p><b>TL:</b> If we were able to improve on your current situation, then you would be open to listening, correct?</p> <p><b>Merchant:</b> No.</p> <p><b>TL:</b> Then what would it take to get a few minutes of your time?</p> <p><b>Merchant:</b> Leave a card and I will call you</p> <p><b>TL:</b> I can have my rep do that, but let me tell you why we are here: my rep is local and we have noticed that a lot of merchants are not set up properly and are being over charged. If you would give my rep just a few minutes, he/she will show you what I'm talking about.</p> <p><b>Merchant:</b> (If a yes, put rep on the phone to do a presentation) No.</p> <p><b>TL:</b> Ok. Well, thank you for your time</p>
I HAVE A CONTRACT	<p><b>TL:</b> Good news, we cover up to \$250, which covers most cancellation fees.</p> <p><b>Merchant conversation</b></p> <p><b>TL:</b> Put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p>	
BAD EXPERIENCE IN THE PAST	<p><b>TL:</b> I'm sorry to hear that, unfortunately there are a lot of independent resellers out there that give our industry a bad reputation.</p> <p><b>Direct processor</b></p> <p><b>Full disclosure</b></p> <p><b>\$3 billion annually</b></p> <p><b>40,000+ active merchants</b></p> <p><b>Merchant conversation</b></p> <p><b>TL:</b> Put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p>	
ALL CREDIT CARD PROCESSORS ARE THE SAME	<p><b>TL:</b> Not quite, we provide several services for businesses just like yours that truly set us apart from other companies in the industry.</p> <p><b>Merchant conversation</b></p> <p><b>TL:</b> Put my rep back on the phone</p> <p><b>No</b></p> <p><b>Return to rebuttals</b></p>	



OBJECTION	MERCHANT AGREES	MERCHANT DISAGREES
COST	<p><b>Means: not enough value in services</b>  <b>TL:</b> Which one?  <b>TL:</b> Is that your only concern?</p> <p><b>Merchant conversation</b>  <b>Reiterate changes.</b>  <b>TL:</b> Put my rep back on the phone</p> <p><b>No</b>  <b>Return to rebuttals</b></p>	
I DON'T WANT A CONTRACT/ CANCELLATION FEE	<p><b>Means: fear of the unknown of bad decision</b>  <b>TL:</b> Just like when you cancel a cell phone, it's just a cancellation fee.  <b>TL:</b> Good news, we pay each other's fees.</p> <p><b>Merchant conversation</b>  <b>TL:</b> Put my rep back on the phone</p> <p><b>No</b>  <b>Return to rebuttals</b></p>	
NOT ENOUGH SAVINGS	<p><b>TL:</b> If you went to the grocery store to buy milk and they had a ½ gallon for \$3 and 1 gallon for \$2, you would buy the gallon, right?</p> <p><b>Merchant conversation</b>  <b>Reiterate changes</b>  <b>TL:</b> Put my rep back on the phone</p> <p><b>No</b>  <b>Return to rebuttals</b></p> <p><b>TL:</b> If we walk out, you are still paying more for less right? Put my rep back on the phone.</p>	
DON'T PRESSURE ME	<p><b>TL:</b> I'm not trying to back you into a corner; I'm just passionate because I believe that we can help you.</p> <p><b>Merchant conversation</b>  <b>TL:</b> These services would help you right?  <b>TL:</b> Put my rep back on the phone</p> <p><b>No</b>  <b>Return to rebuttals</b></p>	



OBJECTION	MERCHANT AGREES	MERCHANT DISAGREES
JUST NOT INTERESTED	<p><b>TL:</b> I'm sure you're not interested in everything you've heard before, that's why we're here to talk about something new.</p> <p><b>TL:</b> There are a lot of things we do for _____ businesses, so</p> <p><b>TL:</b> If you will put _____ back on the phone, I will have them do a full presentation and share those things with you.</p>	
WHAT'S YOUR RATE	<p><b>TL:</b> I'm going to beat your rate, I have several corporate programs available based on your business' habits.</p> <p><b>TL:</b> Now let me ask you something. How many credit card companies have you had in your business over the past few months?</p> <p><b>TL:</b> How many of them beat your rate?</p> <p><b>TL:</b> Why didn't you switch?</p> <p><b>TL:</b> So obviously while rates are important, it's not the most important.</p> <p><b>TL:</b> If you will put _____ back on the phone I will have them do a full presentation and share those things with you.</p>	



## **SELLING POINTS FOR CPP**

- Customer Service: 24/7/365, even holidays
- Language line
- Warranty on your equipment
- Overnight replacement
- Customized receipts
- Free supplies
- Password protection
- Auto batching

A lot of times, merchants use sales representatives to get great rates and call their current company to get them to lower what they already have because that's the easiest thing for them. However, if their company is not offering them these services, calling them won't make a difference. These are things that you either offer, or you don't. This will help eliminate the "Let me think about it" crowd.

Your competition is not telling merchants about these services because they either don't offer them, or they offer them at an additional cost. Presenting these correctly will keep your merchant engaged in the conversation and set you apart from every other person who already walked into their business.



## Welcome Script

THE EVENING  
THE MSC  
FINISHED THEIR  
WEBINAR  
TRAINING

I know it's a ton of information, and I don't want your head to fall off by overwhelming you with even more information, so I'll keep this brief. The good news is that you now know more than 95% of all the merchants you will meet in the field, and anything you don't know, I will be there to assist you. I will go over a few tips and suggestions tomorrow morning before your 1st appointment. The real purpose of this call is to welcome you to the team, let you know that you are working with an incredible team within an incredible organization, and confirm a little information with you.

Get the MSC excited about the timing of the industry, their location, their ability to build rapport with the merchant.

- Confirm their information is correct in DSM (specifically their address, MOBILE phone number and email address).
- Confirm that they have your phone number and correct extension.
- Ask them to do you one favor: to CALL YOU in the morning at a specific time that you choose for them

## 1st Morning Training

INTRODUCTION

Greet MSC, thank the new MSC for calling, and apologize for being short on time due to checking in the team. We have your 1st appointment at \_\_\_\_\_ time. I will give you the details in a minute, but right now, I want to give you just three things to focus on today during your first appointment.

## Team Leader - Initial Training for MSCs

HAVE A SMILE ON  
YOUR FACE.

1

When I say, "**Have a smile on your face**," I mean have a positive attitude, no matter what happens. Your training is just starting, so realize that you'll make mistakes – trust me, I realize that too. It just means you're learning and getting better. Being as positive as possible will help you overcome questions, and get you past most of the resistance that people may have towards salespeople in general. Remember that nobody likes to be "sold," but they will buy from you if they like you and trust you! It's a well-known fact that 80 percent of sales are made because a salesperson is trusted and liked. That's the advantage you will have that will help negate the fact that you may not know all the answers. It will also help you get past the natural mistakes you'll make while learning how to do this.

DO THE BEST  
PRESENTATION  
THAT YOU CAN

2

When I say, "**Do the best presentation that you can**," I mean do a complete presentation, including the comparison chart and questionnaire. If you do that part well, it can buy you the additional time you may need to talk about all the things that might help them and their business. The questionnaire will also give you information about what the merchant might need, or be interested in. You never know why someone might buy from you. Maybe they got a gift card for their birthday, maybe they had a returned check, or maybe they had a credit card disputed, and they still don't know why. Also, you don't know who will buy and who won't buy, so always do a full presentation.

ALWAYS CALL  
ME FROM EVERY  
APPOINTMENT.

3

Lastly, "**Always call me from every appointment**." I want to maximize your sales opportunities. If you get me on the phone, I can help you make the sale and make your commission. Believe me when I say that I have already heard all of the questions you are going to hear tomorrow. Not only do I still hear them every day, but I also did exactly what you'll be doing. I want to help get you the sale, and I also want to teach YOU how to get it! I can't do that if you're not in front of the merchant.

OK, I think you're ready to go! At this point, I'd be surprised if you're not thinking of a million questions you want to ask. So why don't we do this: Let's run tomorrow, and whatever questions don't get answered by just going out and doing this for a day, we'll talk about tomorrow after your appointments. Fair enough? Don't worry about the things that you don't know – that's what I'm here for. Think of me as your lifeline!

Do me a favor, and call me tomorrow before 8:30 a.m. your time, just to let me know that you are up and running, and on the way to your first appointment. Also, when you call tomorrow, remember: I do have a full team, so you may have to hold for a little while. Don't hang up! I promise, I'll get to you as soon as possible.

Have a fantastic day tomorrow. Let's get your first sale under your belt! I'm thrilled to have you on the team.



# Three-Day On-Job-Training

<b>DAY 1</b>	<p>Webinar training with a Corporate Tele-Trainer Team Leader welcome call</p>
<b>DAY 2</b>	<p><b>Morning training:</b> Get to know your Team Leader Introduction to the Third Party Close/Turnover Model Calling from inside the appointment</p> <p><b>Field training:</b> Talk about the first appointment How to call from inside of the appointment using your call in script The importance of reviewing the Processor Comparison Chart and how it builds value in selling the All-in-One</p> <p><b>End of day training:</b> How to get into a presentation Calling from inside the appointment using a call in script How to overcome common objections</p>
<b>DAY 3</b>	<p><b>Morning training:</b> How to get into a presentation Why to use the call-in script How to self-generate sales by clover leafing businesses</p> <p><b>Field training:</b> Overcoming the “what’s your rate” objection How to get into a presentation Clover leafing businesses</p> <p><b>End of day training:</b> How to clover leaf businesses How to overcome today’s objections Why to use the Step Down Process Go over the equipment configurations and services</p>
<b>DAY 4</b>	<p><b>Morning training:</b> Clover leafing appointments How to explain the features and benefits of the All-in-One How to ask for referrals</p> <p><b>Field Training:</b> Selling the All-in-One What to say when doing self-generated business</p> <p><b>Evening training:</b> Go over paperwork of the first sale How to use the comparison chart and Merchant Questionnaire How to get to 5 sales</p>

# MSC Tracking Log



MSC	Start Date						MSC MIA Calls
	M	T	W	T	F		
Checked In	<input type="checkbox"/>	@	@				
Ran Full Day	<input type="checkbox"/>						
4-6 Training	<input type="checkbox"/>	@	@				
MSC MIA	<input type="checkbox"/>						
Training Day #	<input type="checkbox"/>	@	@				
MSC Term Date	Term Reason						

MSC	Start Date						MSC MIA Calls
	M	T	W	T	F		
Checked In	<input type="checkbox"/>	@	@				
Ran Full Day	<input type="checkbox"/>						
4-6 Training	<input type="checkbox"/>	@	@				
MSC MIA	<input type="checkbox"/>						
Training Day #	<input type="checkbox"/>	@	@				
MSC Term Date	Term Reason						

MSC	Start Date						MSC MIA Calls
	M	T	W	T	F		
Checked In	<input type="checkbox"/>	@	@				
Ran Full Day	<input type="checkbox"/>						
4-6 Training	<input type="checkbox"/>	@	@				
MSC MIA	<input type="checkbox"/>						
Training Day #	<input type="checkbox"/>	@	@				
MSC Term Date	Term Reason						

FRIDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	5:00	5:15	5:30	5:45	



## MSC Full Presentation Log

**Sales Manager:** \_\_\_\_\_

MSC must complete Merchant Questionare, Processor Comparison Sheet, show equipment and discuss services and TL must speak with merchant

MONDAY				
TUESDAY				
WEDNESDAY				
THURSDAY				
FRIDAY				

\*Actual sheet will be larger.