



AmeriBanc

Merchant Consultant Webinar Training

Welcome!

We will be doing an Audio and Video Check at 8:15 am CT.

After that we will be back on to do a brief Orientation at 8:25 am and the class will start at 8:30 am Central Time

9:30 am Eastern
7:30 am Mountain
6:30am Pacific

Do you have your:

- 1) Training Manual
- 2) Presentation Guide
- 3) Presentation Scripts




IF NOT: ask Karen to email NOW




Important Notice:

Audio only Portion of Training will broadcast over your PC Speakers – PLEASE make sure they are not on Mute or turned down too low for you to hear – Thank You.

For assistance with any further conference issues please contact 1-877-954-6699



Let's take a look at our two offices

Pay Attention during both the Appointment Setting and Presentation segments how the business owner gives objections often when we attempt to set the appointment & when we RUN it also

Also note when the Business Owner asks a question that Richard does NOT know the answer to, he not only stays CALM, but actually uses it as a way to get a Conditional Close from the Owner to BUY if he can get a good answer....brilliant!



Marketing Strategy & Sales Tactics

What is our Strategy?

1. Appointments
2. Revenue VS. Savings
3. Free Equipment
4. Lots of Support

What are our Tactics?

1. Establish Buying Atmosphere
2. Determine their needs
3. Set up Expectation of Decision
4. Repeat Their Needs Many Times
5. Close AS WE GO VS. At the END
6. Assumptive Close TWICE
7. 3rd Party Conditional Close




EQ vs IQ

IQ = Intelligence Quotient
EQ = Emotional Quotient

It is very important to engage the Merchant's Emotions as well as their Intellectual side

Why?

Because buying decisions are mostly made for Emotional reasons

MARKETING INTELLIGENCE

IQ

EQ

Engagement

IQ is only the tip of the iceberg
EQ is the foundation

Consultation Overview

Setting up and Using Your Presentation Guide

➤ If you use a simple 3 Ring Binder, ensure it has a clear cover sleeve to insert your cover/title page.

➤ You will also want an inside pouch to keep your blank Applications with the MVW paper clipped on top.

➤ This is both a Sales Tool, and a Guide to help you AND the merchant through the value of the services.

Adding Secure Payments that Increase Revenue With **Groovy offers**

EMV NFC Terminal FREE to use with a Month-to-Month Agreement and NO Cancellation Fee

EMV Apple Pay Groovy

Consultation Overview

Let's Make Sure it is in Order

Pages for - 1st Five Minutes – Qualifying and BUILD Acronym

This would be the back side of the Personal photo/item page and the coinciding page. Basically, page 2 and 3 of your Presentation Guide.

Why GROOVY Offers?

Easily Send Offers To Your Customers To:

- Increase Repeat Business
- Grow Average Ticket
- Get New Customers

80% of small businesses use social media.

80% of adults use Facebook and 50% visit daily.

44 million fans for "Me" on Facebook so join our social list to be featured.

47 million U.S. consumers will redeem rewards by cell phone next year.

Visa Mastercard American Express Discover Groovy

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Consultation Overview

Let's Make Sure it is in Order

Continue Transaction Service Segment

Simplify with The American Express Full Acceptance Program



Why Simplify this TODAY?

- Lower Retail & Restaurant AMEX fees
- All Credit Card Types are ONE Statement!
- New Junes will be Deposited NEXT DAY also!
- One Customer Service # for Everything

Accept All the Ways to Pay

American Express, Visa, MasterCard, Discover, and Debit Cards



AmeriBank is pleased to offer this full acceptance program for all business customers who are ready to:

Register ATMs

- Have a minimum of 2000 in deposit accounts available with any business checking account
- Have a minimum of 2000 in deposit accounts available with any business checking account
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Debit ATMs

- Have a minimum of 2000 in deposit accounts available with any business checking account
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AmeriBank
National

AmeriBanc National Consultation Overview
Let's Make Sure it is in Order
Pages for - The Closes

Can you see why these stores use these services to BUILD their Goals and Plans?

1.29% Lower Your Processing Costs Today

Groovy offers Increase Repeat Sales Gift, Refund and Marketing Carry

Free Wireless Terminal

On Deck for Your Business Needs

Auto-Deposit Check! Authorize-Net Take Your Business Online!

AmeriBanc National has a new "GREEN" option with Online Statements...for you can choose mailed statements

AmeriBanc National Consultation Overview
Let's Make Sure it is in Order
Pages for - Supplemental Services

Merchant Cards

Check Processing and On Deck Business Loan

Wireless Solutions

Cyber Solutions Software and/or Gateway

AmeriBanc National Consultation Overview

- First Five Minutes**
 - Overcome initial defensiveness
 - Qualify needs
 - Explain purpose of visit
 - Agree upon Buying Decision
- Actual Presentation of Service Benefits**
 - Educate the Business Owner
 - Motivate the Business Owner
 - Trial close on each segment
- Three Phase Closing**
 - Assumptive Write Up
 - Revenue Snowball Effect
 - 3rd Party Assist

Adding Secure Payments that Increase Revenue With Groovy offers

EMV NFC Terminal (2025 to use with a Merchant Service Agreement and NFC Consultation Pack)

EMV Apple Pay

Together with the Merchant Revenue Worksheet

1

*Warm Up
*Approach and Qualifying Questions

2

3

*ID, Isolate & CC
*Call-In

Consultation Section 1: The First Five Minutes

1. First Five Minutes


a) Overcome initial defensiveness

b) Qualify needs with Questions

c) Explain purpose of visit

d) Agree upon Buying Decision

Write the Answers to Goals/Plans on the TOP of the Merchant Value Worksheet




**Connecting the Dots:
the Relationship
between the Set-Up
and the 1st Close**

1. Explain the Facts that effect their business.
2. Express that this is how customers pay
3. Smart business people are prepared for success.
4. Explain the average \$ impact.
5. What we can do
6. HOW we can do it
7. Make your case – introduce \$59 fee
8. **PRE-CLOSE with "2 Favors"**

Set-Up: (2 Paragraph)

(BCE): I can tell from the way you have answered these questions that we can impact your business by at least a few hundred dollars a month by upgrading your services. We'll be able to lower some of your costs, eliminate some areas of liability and really save you a lot of time every month. Now I want to let you know that I did not come out here to compare statements... if the only thing I could do was lower your rates, I'd be the last to let 10-15 people that came before you and put your trust & MasterCard service... I came to talk to you about building your revenues and improving your business.

and so you know (BCE), if you use any of these services applying to your business today, we will upgrade your terminal with a new state of the Art Terminal Placement. You will save time by having all cards on one simplified statement, offer Next Day Funding, we work with No Collateral Fees, a month to month agreement, putting you in control of your processing for the best price. The only money I will even ask for is a one time \$59 application fee... I just didn't want you to be worrying about it, OK?




1

AmeriBanc National
member for your business

- Just Average Ticket Size
- Lower More Customers
- Speedy & Effortless Time & Money Loans
- Lower Expenses
- Develop Customer Loyalty

AMERICAN EXPRESS



Pre-Close (2 Favors):

(BCE), before I get started I wanted to ask you 2 favors.

- 1) I am in business locally, no different than you, so I want you to feel comfortable as we look at these services. If you DON'T feel that any service will help you BUILD your business and accomplish your GOALS & PLANS would you feel comfortable enough to tell me "NO"?
- 2) Thanks, I appreciate that. Now my 2nd favor is... If you can legitimately see a service that YOU BELIEVE will help you accomplish some of your business goals and makes sense, will you feel equally comfortable in telling me "YES"?

Let's take a look at... (Turn the Page)


Favor 1

Bob, I want you to feel comfortable as we look at these services so I want to ask you a FAVOR: If you DON'T feel that these services will help you BUILD your business and accomplish your GOALS & PLANS would you feel comfortable enough to tell me "NO"?

Favor 2

Thanks – I'm glad to hear that. Now my NEXT FAVOR if you DO feel that these services will help you BUILD your business and accomplish your GOALS & PLANS would EQUALLY comfortable in telling me "YES"?

... You just established the Buying Decision !!! (Good Job!)




**Connecting the Dots:
the Relationship
between the Set-Up
and the 1st Close**

1. Explain how businesses market to today's potential customers.
2. What we can do to help them even the playing field.
3. Why this medium is effective.
4. HOW we can do it, and also help them provide their loyal customers a reason to stay loyal to them.
5. Introduce GROOVV Offers.

WHY UPGRADE TODAY?

- Walk through the Virtual Points with the merchant...
- We can help YOU be READY, and we won't even charge you for the upgrade. How can this be? Simple...



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Why GROOVV Offers?

VIP
Receive Exclusive Offers & Special

Text To: 244326

- Increase Repeat Business
- Grow Average Ticket
- Get New Customers

* 80% of small businesses use social media.

* 67% of adults use Facebook and 56% visit daily.

* #1 reason fans hit 'like' on Facebook or join an email list is to receive discounts.

* 67 million U.S. consumers will redeem coupons by cell phone next year!

NYC **Great Clips** **FRIDAYS**

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Groovv Offers

3.) Groovv Offers

Why Groovv Offers?

Normally \$550K
AVERAGE MONTHLY PER SALESMAN
FOR YOU ONLY \$29.95

America's top performers who attract others and generate new business are the ones who need the most help. We can help you bring your business to the next level in revenue growth.

Marketing Your Business is Easy!

Help Grow Your Business to \$1M+
Help Grow Your Business to \$500K+
Help Grow Your Business to \$250K+
Help Grow Your Business to \$100K+
Help Grow Your Business to \$50K+

Points to Make on Groovv Offers

- 1.) Don't Complicate it
- 2.) Explain it's an immediate discount to incent customers
- 3.) Discount can be forwarded to friends and family at no extra cost
- 4.) Point out all the Big Brands that use this
- 5.)always Trial Close.....

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Value Worksheet

Merchant Revenue Worksheet

DEA: ☐ NOC ☐ RSM Date: _____

1. Why/When did Merchant start their business?

2. What are TOP 2 Revenue Building Priorities for next 12 months?

3. Check each Set Up Point you explained:

☐ Avg Impact of \$500 Offsets ☐ Free EMV Equipment

☐ Red about Rates BUT Revenues ☐ NO Termination Fee

☐ An Rating or \$50 ☐ Next Day Funding

4. Did you tell the merchant about the \$50 Application Fee?

5. To eliminate pressure, ask the owner for the FAVOR to say NO if we can't, YES if we can help with their TOP 2 Revenue BUILDING Priorities. Did they agree to say NO? Did they agree to say YES?

6. Services Offered:

	Income	Expense
AMP Marketing Services:		
Groovv Offers (1-2 Free Outlets)	\$	\$29.95
Merchant Cards (1 Line)		
1 - Traditional Off Card (1-2 weeks)		
2 - Refund Card (1-2 Months)		\$10.00
3 - Bi-Weekly Card (15-30 Months)		
4 - EMV Terminal Placement (avg \$40/mo)	\$ 40.00	F1000
5 - Apple Pay (Google Wallet)		F1000
6 - DebitCard 1.20% (Income 2.20%)	\$ 40.00	F1000
7 - Bi-Weekly Service (Monthly \$100)		
8 - Does Check Service Apply here?		
9 - Off Check		
10 - First Full Month Comparison	\$	\$
11 - Revenue Breakdown:		
Month 1-6	1-6	1-6
Month 7-12	7-12	7-12
12 - Merchant Expected Total Sales First 12 Months	\$	\$
13 - Additional Questions/Comments?		

Print for owner or question company can go to owner and provide their business plan.

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What Are EMV/Smart Cards?

Why Deploy EMV Terminals to New Merchants Now?

- What are they? Europay, MasterCard, and Visa (EMV)
 - Integrated Circuit Card, with internal encryption and PIN.
 - Standard card in Europe, Canada, Asia and throughout the world.
 - If taken through a EMV terminal, will require the use on PIN as the primary means and signature based as the secondary.
- Why Are They Coming?
 - World-wide shift to bring standardization to the electronic payments industry and increase transaction security.

usbank FlexPerks

1000 1234 5678 9010

08/05/08

VISA

SIGNATURE

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EMV/Smart Cards and Why are They Becoming a Factor?

- EMV may not seem commonplace or common knowledge in the United States right now, but as of the October 1st, 2015 deadline, it should be forefront in consumers and merchant's minds – MasterCard, Visa, Discover and American Express are all on board, and all U.S. financial institutions are currently issuing EMV credit and debit cards. EMV chip technology increases security and prevents fraud and renders data from breaches useless. But there is an even more basic reason why U.S. consumers and business owners should not wait around for mandates to kick in. It simply reduces your personal and business liability.
- The truth is, going to Europe, Asia, even Canada and Mexico with a standard U.S. magnetic stripe credit card just won't cut it anymore. Even if you plan to rely on cash, you'll still get stuck when dealing with unmanned toll booths and ticket machines that accept only EMV chip cards. As of October 1st, 2015, putting an EMV credit card in your wallet is necessary in the USA, also. As a business owner, not securing your business and customers information and funds is just irresponsible.

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The US Time Line

Why it is important to you and the merchant.

The timeline shows the following key events:

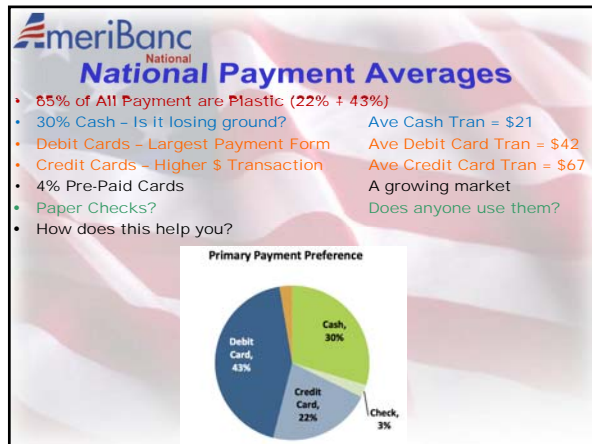
- 2012:** Visa & MasterCard waive PCI Data Security Audit Fee for merchants processing 75K or more POS transactions via EMV.
- 2013:** April: Visa & MasterCard shift fraud liability to ATM owner when an EMV enabled card is used outside country of origin, and ATM authenticates via magnetic stripe.
- 2014:** April: To EMV transactions must be supported by Acquirers and Sub-Processors. October: MasterCard and Visa shift fraud liability to least secure entity for all POS transactions except automated fuel dispensers.
- 2015:** October: MasterCard Only. Merchants processing 75K or more EMV POS transactions receive 50% Account Data Compromise relief. October: MasterCard shifts counterfeited fraud liability to ATM owner for all EMV enabled cards used at U.S. ATMs (Credit & Debit).
- 2015+:** Visa and MasterCard shift fraud liability to least secure entity for automated fuel dispensers.

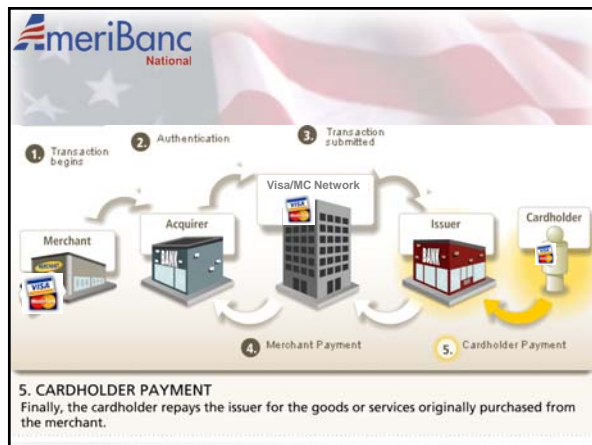
1. Visa, Discover and MasterCard have already announced the roadmaps for the liability shift, which occurred on October 1st, 2015. Currently, banks are no longer responsible for all credit card fraud that may occur. With this new liability shift, merchants who haven't upgraded their checkout equipment to process transactions made with chip-based cards are responsible if fraud should occur on that card or in their place of business.

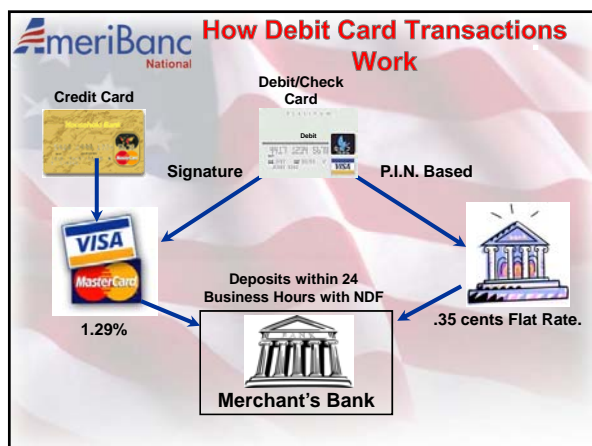
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Myths & Facts

- 1) Can I use a EMV Card at a Non-EMV Terminal?
 - 1) **Yes, for now.** In its most basic terms, EMV, which signifies Europay, MasterCard and Visa, is a global technology specification for payment adopted by MasterCard, Visa, JCB, Discover Financial Services, and American Express to name a few; that ensures that chip cards work with point-of-sale terminals and ATMs from country to country, to authenticate credit and debit card transactions. They are still issued with a Magnetic Strip to be used on Non-EMV terminals.
- 2) I heard thieves can steal all the data from my card electronically just by being close to it.
 - 1) **No** - EMV is based on strong cryptography (both symmetric and asymmetric) and elaborate key management; a fundamental EMV principle is to digitally sign payment data to ensure transaction integrity. As opposed to magnetic stripe or "Pay Pass" technology, a chip is extremely difficult to crack; card authentication and PIN verification are performed automatically and objectively by the chip. A important aspect of EMV is its use of dynamic data. Each transaction carries a unique 'stamp' which prevents the transaction data from being fraudulently reused, even if it is stolen from a merchant's or processor's database. EMV's dynamic data feature basically says 'if you can't prevent data from being stolen, make the stolen data useless' because dynamic data is only useful for the sole transaction it characterizes, nothing more. Skimming will be obsolete.









The New EMV Smart Card Segment

EMV=EuroPay International, MasterCard and Visa



1. Are you **SWIPING** or **INSERTING** your cards?
2. Due to the security issues and rise in fraud, V/MC has required merchants to upgrade to EMV equipment, and if not the merchant bears the liability of the fraud.
3. Walk through the Steps 1 thru 4 on the bottom, pointing out we will make them compliant, and continue to ensure they avoid fraudulent sales.
4. The terminal is capable of taking ALL cards, even those that are still magnetic strip only.
5. As new future technology rolls out, you will be protected and updated with us.

"Before we decide to change and grow, we must all suffer one of two things: the pain of discipline or the pain of regret and disappointment."



Apple Pay and NFC Payments

Apple Pay and NFC



NFC= Near Field Communication



Points to Make on Apple Pay and NFC Technology:

- 1) Opening your business to every form of payment is good business, and doing it and no additional cost is SMART business.
- 2) This payment is also more secure and fraud resistant.
- 3) Faster checkout times and Customers stay happy and return more.
- 4) These payments forms are here, are you ready to take in that money?
- 5) TRIAL CLOSE - In business, the old saying "If you don't cater to your customers, someone else will" has never been more true than today.



Credit/Debit



Points to Make on DEBIT:

- 1) Show Obvious Benefits
- 2) Ability to choose to take all Debit Cards PIN based OR Signature based.
- 3) Cost Comparison – Make it Obvious
- 4) One Statement for all payment methods
- 5) Month to Month Agreement
- 6) Upgrading their company to the 21st century at no additional cost!
- 7) Remind them that the average merchant is spending \$30 to \$80 per month to upgrade their equipment, and many spending that and do not even have the upgrades required.
- 8) TRIAL CLOSE....always...always...

Credit/Debit Cards

American Express

Integrate with the American Express Full Automation Program

Why Integrate this Program?

- Lower Risk & Reduced Credit Cost
- Guaranteed Cash Advance (0% interest)
- Auto Bill and Pre-Authorized (APR) payments
- Highly automated billing and payment

2.55%

Accept All the Ways to Pay

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2.55%

Points to Make on American Express:

- 1) Show Obvious Benefits
- 2) No Additional Cost. None taken, No Cost.
- 3) Simplified by being including on a Simplified Statement AND Next Day Funding!
- 4) TRIAL CLOSE.....always...always...

Merchant Revenue Worksheet

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2.55%

Merchant Revenue Worksheet

QSA: _____ Date: _____

1) Why/When did Merchant start their Business?

2) What are TOP 3 Revenue Building Priorities for next 12 months?

3) What can you do to fund your equipment?

- ☐ avg impact of \$500-\$750/mo
- ☐ Not about Rates BUT Revenue
- ☐ A+ Rating w/ BBB
- ☐ Free SBA Equipment
- ☐ Monthly Equipment
- ☐ Next Day Funding

4) Did you tell the merchant about the SBA application yet?

5) To calculate proceeds, ask the merchant for the FICOID to see MCF if we can't, THEN if we can we will show TOP 3 Revenue BUILDS (MCF) Priorities. Did they agree to see MCF?

Revenue Worksheet

What is their avg sub/week?	Income	Expenses
1) Monthly Revenue		
2) Monthly Costs (1-2 wks)		
3) Monthly Profit (1-2 wks)		
4) Monthly Revenue (1-2 wks)		
5) Monthly Costs (1-2 wks)		
6) Monthly Profit (1-2 wks)		
7) Monthly Revenue (1-2 wks)		
8) Monthly Costs (1-2 wks)		
9) Monthly Profit (1-2 wks)		
10) Monthly Revenue (1-2 wks)		
11) Monthly Costs (1-2 wks)		
12) Monthly Profit (1-2 wks)		

1) Great Full Month Comparison

2) Revenue Snowball: show 3 or more cash flows w/ all items

Week 1: \$100 - \$40 = \$60 Week 2: \$120 - \$50 = \$70 Week 3: \$150 - \$60 = \$90

3) Merchant Incorporated as a Sole Proprietor 4) Merchant Incorporated as a Partnership 5) Merchant Incorporated as a Corporation

Consultation Section 3: 3-Phase Closing

3. Three Phase Closing

- a) Assumptive Write Up
- b) Revenue Snowball
- c) 3rd Party Assist

Merchant Revenue Worksheet

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***ID, Isolate & CC**

***Call-In**

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The Third Close:

1. **Identify Objection(s)**
2. **Conditionally Close Around it**
3. **Call in for Solution**
(assume we can)

Points to Consider Here:

1. Figure out what's holding them back
2. Ask honest questions
3. Take a few notes
4. Suggest you might have a guy that can help (Support Manager)
5. Ask BEFORE you call in, IF he can figure this out, Would we be able to move forward THEN...?



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Calling In From Your Appointments:
When do we call in?

1- If we've got a sale
(The Manager will review paperwork)

2- If it's Conditionally Closed
(The Manager will answer questions for you or work out a solution for you to get the sale)

3- If we've got NO Interest (or MNS)
(The Manager will verify the quality of the appointment to determine if it was an acceptable set - If not, the Call Center will be penalized)

PARTICIPATE IN YOUR OWN SUCCESS BY HELPING US MONITOR THE QUALITY OF OUR APPOINTMENTS




AmeriBanc National Supplemental Products

Merchant Cards

4.) Merchant Cards



Points to Make on Cards

- 1.) DON'T JUST CALL THEM **GIFT CARDS**
- 2.) List 3 ways they can be used
- 3.) Show National Chains that use them
- 4.) Explain Refund Use
- 5.) **EMPHASIZE** Marketing Use!
- 6.)always Trial Close.....



AmeriBanc
National

Supplemental Products

Check Imaging

AUTOMATE Taking Checks!
They Automatically Deposit within 3 Days.
Funds are Guaranteed.
A Typical Business can automate 12-20 hrs/mo
Increase Revenues by 5% to 18%

Treat them just like Credit Card Customers!

- You swipe them just like Credit Cards
- They deposit within 3 days just like Credit Cards
- Low Fee Structure (1.29% & 0.19 Cents)*

*Monthly fee and service charge. See the Terms & Conditions for details.

These Stores Accept Checks:

Free Microimager Placement to use!

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Supplemental Products

On Deck

FAST access to CASH for your business!

Get Paid with your business card. No need to wait for your next batch of checks.

Easy to Profitability:

- Low cost
- Fast
- Simple
- Secure

On Deck Loans Typical Uses:

- Payroll
- Inventory
- Equipment
- Real Estate
- Marketing
- Travel
- Utilities
- Insurance
- Legal
- Medical
- Education
- Personal

Points to Make on On Deck

- 1.) Fast working Capital for a Merchant.
- 2.) \$5000 to \$250,000 within Days!
- 3.) Can be Pre-Approved within 10 minutes through your RSM.
- 4.) Extremely merchant friendly approval standards.
- 5.) Half the cost of the Competition using Cash Advances.
- 6.) Can be used to buy out of a current Cash Advance!
- 7.) A Signature Loan premise, no collateral required and NOT based solely on their credit card volume.
- 8.) A fixed amount ACHed. Not a fluctuating % of their daily batches.

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Supplemental Products

Wireless Terminals

Wireless Terminals for Wireless Businesses

1. When you do business AWAY from your business
2. Real Time Approvals for Cards
3. Receive LOWER SWIPED Rates
4. Works where your cell phone works
5. Take all Debit And Credit Cards
6. 2 Convenient Wireless Options

\$19.95 Wireless Fee + \$0.10 Full Terminal with Printing Gift Card Compatible

*** 1st Reader Free with Account !**
*** Can be used as Stand Alone !**
*** \$5 Add-On - \$19 Stand Alone !**
*** Can Add Extra Readers !**
*** App Download Reimbursed !**



Supplemental Products

Payment Jack





Turn your Cell Phone into a Mobile Credit Card Terminal!!!

- Sales
- Refunds
- Audio Batch Reporting
- Email Receipts
- Store & Forward

* Like adding another FREE Terminal!
* \$2.99 App Download Reimbursed!
* Great for Trade Shows!
* Great for Deliveries!
* Can be used In-Store too!
* Home-Based Businesses!
* First Reader FREE with account!
* \$5 ea Monthly Gateway Service!
* Additional Readers ONLY \$19.99!
* Can use as Stand-Alone Terminal!
* Subject to Monthly Fee Structure for Stand-Alone as Based Above!

1.29%
Credit Card Rate





Supplemental Products

Software Solutions





Cyber solutions
Electronic organization through software capabilities

Authorize.Net
a CyberSource solution

PC Based Solutions

- Downloads to your PC
- Recurring Payment Processing
- Enter transactions
- Integrates to your online shopping cart
- Competitive discount rates

SHOP

FIXED LOW MONTHLY FEES





What if the Merchant Does Not have a Fax?

Fax Machine Brother 575

The Brother 575 fax machine is usually on sale at Staples, Office Max, and/or Office Depot. Please check your local retailer's ads to find the best buy!

Look below... ONLY **\$19.99**




The Brother 575 Fax Machine can be purchased through Amazon.com for about \$20-\$25.

You can place the fax machine in the trunk of your car and if a merchant does not happen to have a fax machine, you can easily run out to your car and attach it to the merchant's phone line in order to fax your application in to us.

You can find this on Amazon.com

Buy one, keep the receipt and ABN will reimburse you up to \$25 on your first commission check, send your receipt to your RSM so he can turn it in for your payroll





Comp Plan In Action

5 Masters Level Production

\$ 4,000 = 20 x \$ 200 Bus Card Lead per approval (50% of the time)
\$ 2,000 = 20 x \$ 100 Normal Comm. Per approval (50% of the time)
\$ 2,000 = 20 x \$ 100 Farininder Value added service (50% of the time)
\$ 500 = 10 x \$ 50 Restaurant.com added service (25% of the time)
\$ 500 = 20 x \$ 25 Value Added Service (On Deck, Check & Gift Loyalty) (50% of the time at least one)
\$ 3,000 = 30 x \$ 50 App Fees (90% of the time = 36 accounts)
\$ 3,500 = 1 x \$3500 Weekly/Monthly Expense Bonus for hitting 40+ Approvals/mo
\$ 16,100 = Monthly Compensation Estimate
= \$19,500 First Year Residual

\$212,700 Annually

= 12 x \$16,100/month = \$19,500 1st Year Residual

Employment Status Notice

40 Approvals per month (10/week)



Fast Track Awards

First 30 Days

★ Starts your first day in the field
In Lieu of Regular Monthly Expense Bonus

20 is magic number
\$100 for every approval at/above 20

-20-	\$2,000
-21-	\$2,100
-22-	\$2,200
-25-	\$2,500
-30-	\$3,000
-50-	\$5,000 etc etc

NO UPPER LIMIT

You will increase your next month's pay dramatically! Each of the following 4 weeks of payroll will be increased by the installment amount = to your bonus divided by 4. Give yourself a BIG raise!



Conference Calls

★

1. These are held Weekly
2. Speak to Your Regional Manager
3. You're always Welcome on Wednesday Morning Call at 7:30 am CT. The call is on 866-398-2885, and the ID is 913264 followed by the # sign.



Team Assignments





AmeriBanc National Business Card Template

Using Avery 8371, you can print out your own business cards from the business card template.

It is not advised that you place your personal cell phone or landline phone number on the cards





Blue Team

**Team Number: 855-GET-ABN1
(855-438-2261)**

Then enter your Rep ID #



Clarence Golden, Regional Manager
CGolden@ameribancmail.com
App FAX number: 888-635-4255
Cell Phone: 773-671-6700
Conference Call: Monday 7:30 am
877-860-3058 Call ID 809530

 **Green Team**

**Team Number: 855-GET-ABN1
(855-438-2261)**

Then enter your Rep ID #

 **Sofia Latif, Regional Manager**
slatif@ameribancmail.com
App FAX number: 888-634-4255
Cell Phone: 708-415-1191
Conference Call: Monday 7:30 am
877-860-3058, and the ID is 809530

 **Purple Team**

**Team Number: 855-GET-ABN1
(855-438-2261)**

Then enter your Rep ID#

 **Kelly Brunson, Regional Manager**
kbrunson@ameribancmail.com
App FAX number: 866-417-2977
Cell Phone: 316-670-3363
Conference Call: Mon 7:30 am
866-398-2885 Call ID 625879

 **Management Team**

 **Mike Martin**
VP of Sales
E-mail: mmartin@ameribancmail.com
Ph# 888-548-4255 x8700
Cell Ph# 630-803-7233



AmeriBanc University Clothing and Accessories



Here in the AmeriBanc Store area, you can purchase AmeriBanc branded items including:

- Polo Shirts
- T-Shirts
- Sweatshirts
- Jackets





AmeriBanc National Merchant Application



When preparing applications before heading out for a day's work, **always** remember to paperclip a copy of the Merchant Value Worksheet to the top of the packet.

It is always a good idea to have a few prepared application packets ready and with you when you head out each day.



A Final Suggestion for Your Success

1. Talent is NOT ENOUGH
2. Product Knowledge is NOT ENOUGH
3. Being Positive is NOT ENOUGH

Your Success Will Be Determined by YOUR...

Self-Discipline

Hard Work &

Determination

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