



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 Darren 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!



Building Recurring Residuals

1. You will learn to sell ALL merchant types.
2. You will complete the Training Program while earning Commissions and Bonuses.
3. Follow the processes and embrace Success.
4. Learn to sign up 20-30 merchants per month.



In the Independent Program
Begin to Watch Your Recurring
Wealth Grow EVERY Month!

25 accounts @ \$30/mo = \$750/mo
Times 12 months = \$9000/mo residuals
PLUS Up Front Bonuses & App Fees!





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 is only the tip of the Iceberg
EQ is the foundation





Consultation Overview

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





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.





Consultation Overview

Let's Make Sure it is in Order Pages for - 1st Five Minutes - Qualifying

Since this would be the back side of the Personal photo/item page, you can use updated EMV articles or other product related articles to enhance and support your 4 Qualifying Questions.

- 1.) Has anyone really explained what an EMV Card is and why your store needs it OR have you decided to assume the Liability?
- 2.) Has anyone explained what Apple Pay & Google Wallet are or how it can increase YOUR sales?
- 3.) Do you think your customers would like to know that THEIR card Data is SAFE at your store?
- 4.) What if you could...
 - a) upgrade YOUR terminal for FREE
 - b) begin accepting Apple Pay/Google Wallet,
 - c) combine all credit cards onto one statement,
 - d) have a month-to-month agreement,
 - e) 24 hour deposits,
 - f) receive bank-of-class service...and SAVE money while you do it?

Sounded too good to be true????

We can show you how in 15 minutes...





Consultation Overview

Let's Make Sure it is in Order Pages for - 1st Five Minutes – Qualifying Questions

Why Upgrade Today?

- *100 Million EMV Cards Issued in U.S. 2014
- *1.1 Billion by the end of 2015
- *90 Million Terminals need to be upgraded...JUST LIKE YOURS
- *95% of Credit Cards and 40% of Debit Cards will be EMV-Chip Cards by 2015
- *Estimated Cost of EMV-terminal between \$500 and \$2500 (depending on terminal type and whether you buy or lease)
- *19 Million Apple-Pay Ready Terminals by end of 2015

We can help YOU be READY, and we won't even charge you for the upgrade... HOW CAN THIS BE ??



Why AmeriBanc Today?

You will receive a new State of the Art Terminal Placement ready to accept EMV and NFC Cards (prevents your loss data)

You will save time by having ALL cards on 1 Statement.

You will receive YOUR Money FASTER, (next day deposits)

You will have control over your service, (choose the location)

One-Time Application Fee of \$69 (one waived in price)

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Consultation Overview

Let's Make Sure it is in Order EMV/SmartCard and Apple Pay/Google Wallet Service Segment

EMV???

Are you SWIPING or INSERTING your cards?

Why EMV is a GOOD IDEA for you?

1. Velocity Fraud Proof!
2. VMC-Protec-More new and changes in 2015!
3. Avoid Liability of Data Breaches

Visa and MasterCard both assign a "Liability Shift" to merchants that accept transactional transactions if they do not have an EMV terminal!

1. Over 100 million issued already
2. Expect Fees on Non-EMV to go UP
3. Your Data is Protected TODAY!
4. It's not an IF, it's a WHEN...

AmeriBanc National is offering new EMV Compliant Terminal Payments at the Cost to Serve from Business TODAY and we will WORK to keep you happy!

The NEW WAVE of Payments is HERE!

At AmeriBanc National

Look for this icon or identical

Apple Pay Google Wallet

1. More Secure Payments

- Card Data is not stored
- You and Your Employees don't handle the cards

2. Faster Checkout Time

- Eliminate or Reduce Lines
- Customers Shop Happier and return MORE!

Apple Pay is Here - Are You Ready? We can help you TODAY!

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Consultation Overview

Let's Make Sure it is in Order Debit/CC and Service Segment

Simplify with The American Express Full Acceptance Program

Why Simplify this TODAY?

- Lower Retail & Restaurant AMEX Fees
- All Credit Card Types on ONE Statement!
- How Amex will be deposited NEXT DAY also!
- One Customer Service # for Everything

American Express also works with Apple Pay and Google Wallet... (at the same price!)

2.25% Rate

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Durbin Amendment

1.29% Credit & Debit

The Federal Reserve SLASHED DEBIT costs

- Your costs should be lower TODAY!
- 68% of Card Transactions are DEBIT CARDS!
- 55% of Sales VOLUME is DEBIT CARDS!
- Choose Signature OR PIN - YOUR Choice!

Let's Review What YOU get Today:

1. Free EMV Upgrade
2. One Statement
3. Lower Costs
4. Monthly Agreement
5. Next Day Funds
6. More Security
7. More Choices

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Consultation Overview

Let's Make Sure it is in Order The Value Based A.M.P. Service Segment

AmeriBanc Marketing Program

A.M.P. up your business with Groovv offers

It's as SIMPLE as 1-2-3

1. Customers enroll for quick discount
2. You send out a promotion
3. Customer Revenues climb UP!

2014 Q3 Q4 per month


How to Use Merchant Cards ???

1. Traditional Gift Cards - (Network Marketing)
2. Reward Cards - (Customer Loyalty Marketing)
3. Marketing Cards - (Market to NEW customers)

How Millions Oversee Markets With Cards:

1. Reward Networks (How to add customers)
2. Reward Card (How to add customers)
3. Reward Card (How to add customers)

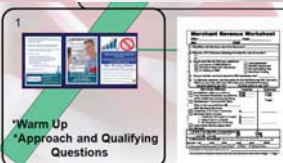
2014 Q3 Q4 per month




Consultation Section 1: The First Five Minutes


1. First Five Minutes


- Overcome initial defensiveness
- Qualify needs with Questions
- Explain purpose of visit
- 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



- Explain the Facts that effect their business.
- Express that this is how customers pay
- When pointing out upgrade of terminals needed, make sure to include "Just like yours" pointing out the need they have to upgrade and update their equipment.
- The estimated cost is very real, and the longer they wait, the more leverage other processors, including theirs, have to bring in a lease or terminal for purchase.
- Smart business people are prepared for success.

WHY UPGRADE TODAY?

• Talk through the Facts/Plans with the merchant ...
We can help YOU be READY, and we won't even charge you for the upgrade. How can this be? Simple ...

[illegible]



The First Close

1. Review the 5 ways to BUILD
2. Ask the question at the top of the 2nd page...
Can You See Why?
3. Ask CHOICE CLOSE QUESTION
Would you rather have your statements sent here or....?
4. Break Eye Contact and begin filling out the application

Close The BUILD Page:
Build the business owner's confidence and get a choice commitment to the next step. Build the business owner's confidence and get a choice commitment to the next step. Build the business owner's confidence and get a choice commitment to the next step.

How do you want your statements sent?
You are building your business with strategic partners. You are building your business with strategic partners. You are building your business with strategic partners.

Can you see why these statements are sent here or there?
You are building your business with strategic partners. You are building your business with strategic partners. You are building your business with strategic partners.






Consultation Section 2: Service Segments

2. Actual Presentation of Service Benefits

- a) Educate the Business Owner
- b) Motivate the Business Owner
- c) Trial close on each segment






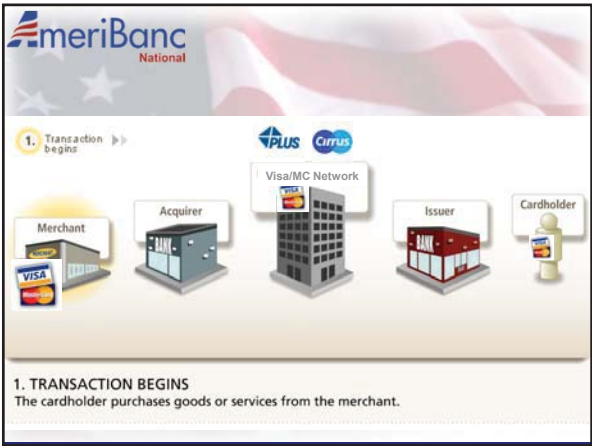
National Payment Averages

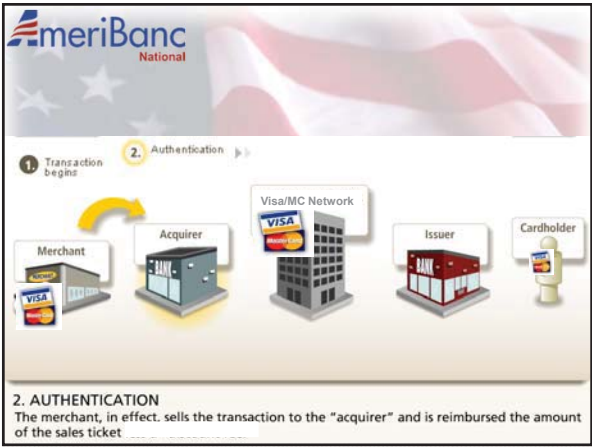
- 65% of All Payment are Plastic (22% + 43%)
- 30% Cash - Is it losing ground?
- Debit Cards - Largest Payment Form
- Credit Cards - Higher \$ Transaction
- 4% Pre-Paid Cards
- Paper Checks?
- How does this help you?

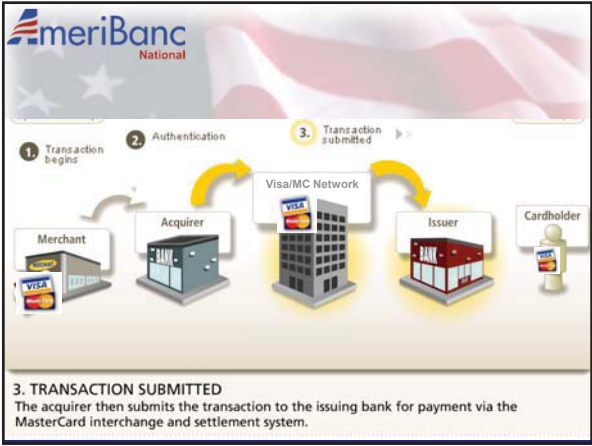
Ave Cash Tran = \$21
Ave Debit Card Tran = \$42
Ave Credit Card Tran = \$67
A growing market
Does anyone use them?

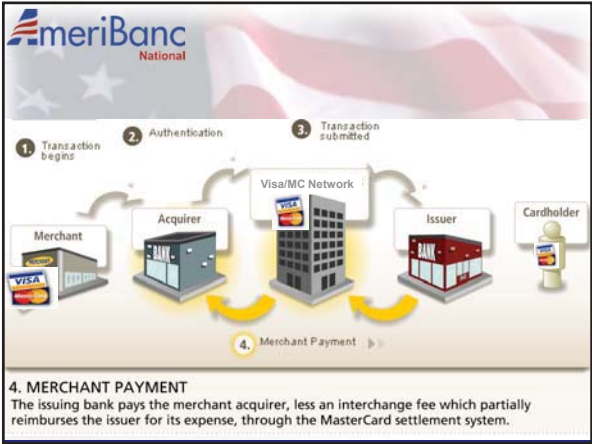
Primary Payment Preference

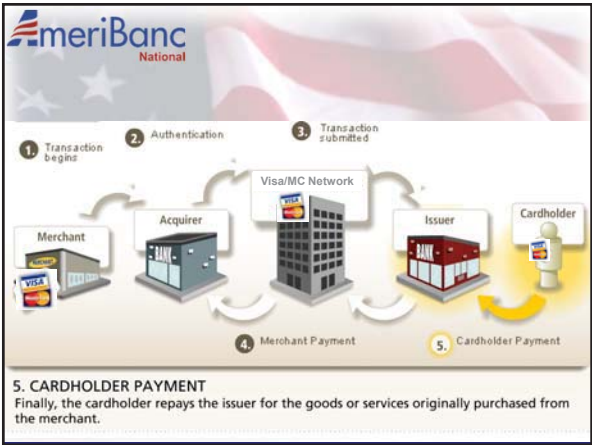


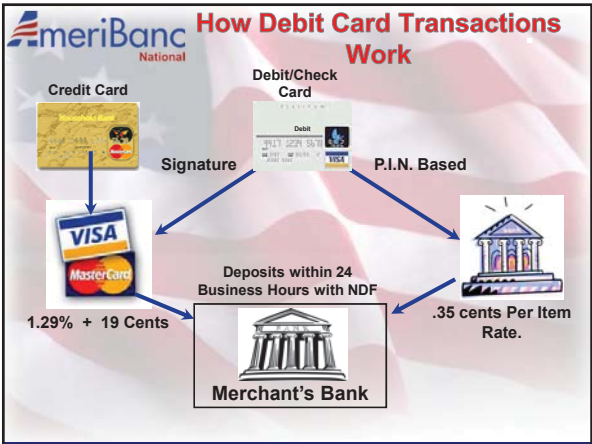












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EMV/Smart Cards

EMV=EuroPay International, MasterCard and Visa



Terminal leases range from \$30-\$60/mo. For 4-5 years... we give it to them to use FREE! (Ask them how much they spend on their current terminal?)

Points to Make on EMV/Smart Card Technology:

- 1) Are you SWIPING or INSERTING?
- 2) It is the MOST secure transaction method worldwide.
- 3) Protect both yourself and your customer from information losses and fraud.
- 4) 2015 Card Companies and Banks shift the liability to the merchant if they are not EMV.
- 5) TRIAL CLOSE with "Can you imagine what the Target customers are thinking right now knowing their information is out there? Can you see how this will protect your business in the future?"

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What Are EMV/Smart Cards? Why Deploy EMV Terminals to New Merchants Now?

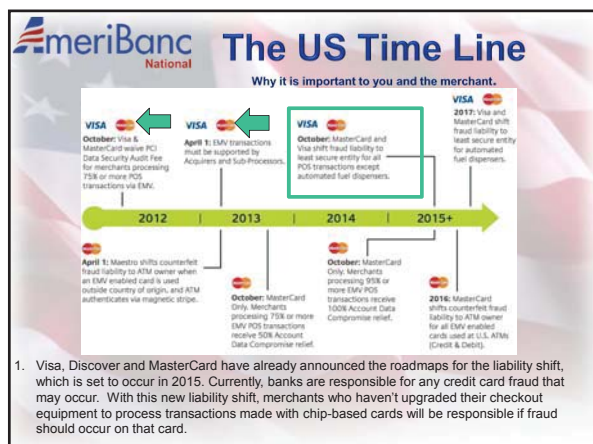
- What are they? Europay, MasterCard, and Visa (EMV)
 - Integrated Circuit Card, with internal encryption and PIN.
 - Standard card in Europe, Canada, Asia and throughout the world.
 - If taken through a EMV terminal, will require the use on PIN as the primary means and signature based as the secondary.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



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

- EMV may not be commonplace or common knowledge in the United States right now, but as the 2015 deadline, it should be forefront in consumers and merchant's minds – MasterCard, Visa, Discover and American Express are all on board, and the 19 largest 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. Come 2015, putting an EMV credit card in your wallet will be necessary in the USA, also. As a business owner, not securing your business and customers information and funds is just irresponsible.



AmeriBanc National Myths & Facts

- Can I use a EMV Card at a Non-EMV Terminal?
 - 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.
- I heard thieves can steal all the data from my card electronically just by being close to it.
 - 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.

AmeriBanc National The New EMV Smart Card Segment

EMV???
Are you SWIPING or INSERTING your cards?

Why EMV is a GOOD IDEA for you?

- 1 - Virtually Fraud Proof!
- 2 - V/MC Does Address you all, changing in 2015
- 3 - Avoid Liability of Data Breaches

You and MasterCard both assign a "liability shift" to merchants that accept fraudulent transactions if they do not have an EMV Terminal!

- 1 - Over 500 million issued already
- 2 - Expect Fees on Non-EMV to go UP
- 3 - Your Data is Protected TOO!
- 4 - It's not an IF, it's a WHEN...

Important Notice to all merchants: EMV Compliant Terminal (Payment of fee Card to Store Your Business 100% and you are 100% to keep you happy. Merchants that do not comply will be at risk of losing their business.

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 is requiring 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."

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Apple Pay and NFC Payments

Apple Pay and NFC

NFC= Near Field Communication

HOW TO USE Apple Pay

1. ADD CREDIT/DEBIT CARD TO iPHONE
2. HOLD iPHONE & OR iWATCH & PLUS NEAR A CONTACTLESS READER IN STORES
3. PRESS TOUCH ID
4. TRANSACTION IS AUTHORIZED WITH ONE-TIME DEVICE ACCOUNT NUMBER

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 then today.

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Credit/Debit Cards

American Express

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...

Why Simplify this TODAY?

- Lower Retail & Restaurant AMEX Fees
- All Credit Card Types are ONE Statement
- Next Issues will be shipped NEXT DAY about One Customer Service # for Everything

1.29% Credit & Debit

Let's Review What YOU get Today:

1. Free EMV Upgrade
2. One Statement
3. Lower Costs
4. Monthly Agreement
5. Next Day Funds
6. More Security
7. More Choices

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Credit/Debit

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...

1.29% Credit & Debit

Let's Review What YOU get Today:

1. Free EMV Upgrade
2. One Statement
3. Lower Costs
4. Monthly Agreement
5. Next Day Funds
6. More Security
7. More Choices

Merchant Cards

4.) Merchant Cards

Points to Make on Cards

- 1.) DON'T CALL **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.....

1. Traditional Gift Cards - (Network Marketing)
2. Refund Cards - (Customer Loyalty Marketing)
3. Marketing Cards - (Market to NEW customers)

How National Chains Market With Cards:

1. Market to NEW Customers
2. REFUND FOR 10% CASH ONLY
3. Hold Out Marketing to NEW Customers

Value Worksheet

How to Use Merchant Cards ???

1. Traditional Gift Cards - (Network Marketing)
2. Refund Cards - (Customer Loyalty Marketing)
3. Marketing Cards - (Market to NEW customers)

How National Chains Market With Cards:

1. Market to NEW Customers
2. REFUND FOR 10% CASH ONLY
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Merchant Revenue Worksheet

DBA: First Step Fitness Date: 11/1/11
BIC: 1111 RMC: 1111

1. Why/When did Merchant start their Business? 1-1-11 1-1-11 1-1-11
2. What are TOP 3 reasons including Priorities for next 12 months?
 a) 1-1-11 1-1-11 1-1-11
 b) 1-1-11 1-1-11 1-1-11
3. Check each box (up) Paid you money? ☐ Free Equipment
☐ Free Training ☐ Monthly Agreement
☐ Refund Policy ☐ 10% Refund Fee
☐ First Day Funding
4. Did you tell the merchant about the 50% Application Fee? Yes/No
5. To eliminate pressure, tell the owner for the FAVOR to say NO if we can't, YES if we can only with their TOP 3 reasons. 1-1-11 1-1-11 1-1-11
 Did they agree to say YES? Yes/No

Revenue Breakdown:

Category	Income	Expense
Cardholder L. 20% (Long 14000)	14000	Free
Free National Payment (Long 14000)	14000	Free
BIC/F 100% (Long 14000)	14000	Free
Question? (Long 14000)	14000	Free
What is their any other? <u>1-1-11</u>		
Refund Policy	14000	14000
Free National Payment (Long 14000)	14000	14000
1-1-11 (Long 14000)	14000	14000
1-1-11 (Long 14000)	14000	14000
1-1-11 (Long 14000)	14000	14000

1. First Full Month Commission: 14000
 2. Revenue Snowball: 14000
 3. Additional Commission: 14000

Consultation Section 3: 3-Phase Closing

3. Three Phase Closing
 - a) Assumptive Write Up
 - b) Revenue Snowball
 - c) 3rd Party Assist

*ID, Isolate & CC
*Call-In

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By Creating The DECISION to BUY, You Have Earned the Right to Assumptive Close.

Pre-Close (2 Favors)
(2015) before I get started I want to see you 2 favors

- 1) I get to know you better, see different than you, and want you to feel comfortable as we build all these services. If you DON'T feel that any service will help you BUILD your business and strengthen your CASH FLOW, then you have the right to say NO.
- 2) I want to know that before I "close" on - If you can legitimately see a service that YOU really want to use, then I will be happy to let you know. If you have a service that you want to use, let me know. Let's take a look at... (Turn the Page)

Important Closing Concepts:

- 1.) Decisions are Emotional
- 2.) You have closed several times
- 3.) You have a "Yes/No" Deal...
- 4.) "Yes Momentum" is working
- 5.) You should have a good idea of what they are thinking based upon Trial Closes
- 6.) Coming Back Later will not help you get the Decision made...
- 7.) **We use a 3-Step Closing Tactic**
You won't get the full benefit unless you are prepared to use ALL THREE.
- 8.) YES's are good, NO's are fine, MAYBE's mean you didn't do your job

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The First Close

1. Review the 5 ways to BUILD
2. Ask the question at the top of the 2nd page...
Can You See Why?
3. Ask CHOICE CLOSE QUESTION
Would you rather have Online Statement access or paper....?
4. Break Eye Contact and begin filling out the application

The Second Close

1. Move to The Revenue Snowball and note Month 1
2. Re-state retaining at least 50% of the new customers with product and service.
3. Begin filling in the subsequent months to show the building value.
4. Ask CHOICE CLOSE QUESTION
We do have the online statement option for free. Did you want that also?
4. Break Eye Contact and begin filling out the application

The Third Close: Identify Objection, Conditionally Close & Call In.

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Value Worksheet - The Revenue Snowball

Merchant Revenue Worksheet
Date: 10/15/2015
Name: [Signature]

1. Why/How did Merchant start their Business? I got a chance to see you...

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

3. Check each box to find your equipment:

- ☒ Free Equipment
- ☒ Free Training
- ☒ Free Support
- ☒ Free Marketing
- ☒ Free Delivery
- ☒ Free Financing
- ☒ Free Insurance
- ☒ Free Consulting
- ☒ Free Accounting
- ☒ Free Legal
- ☒ Free Tax
- ☒ Free HR
- ☒ Free IT
- ☒ Free Security
- ☒ Free Compliance
- ☒ Free Risk Management
- ☒ Free Insurance
- ☒ Free Consulting
- ☒ Free Accounting
- ☒ Free Legal
- ☒ Free Tax
- ☒ Free HR
- ☒ Free IT
- ☒ Free Security
- ☒ Free Compliance
- ☒ Free Risk Management

4. To achieve success, ask the owner for the FAVOR to say NO to me, YES if we can help with their TOP 3 Revenue Building Priorities.

5. The first step is to get the FAVOR to say NO to me, YES if we can help with their TOP 3 Revenue Building Priorities.

6. Services Offered:

Service	Income	Expense
Equipment (10% fee)	\$100	\$100
Free Training (avg \$500)	\$500	\$500
Free Support (avg \$500)	\$500	\$500
Free Marketing (avg \$500)	\$500	\$500
Free Delivery (avg \$500)	\$500	\$500
Free Financing (avg \$500)	\$500	\$500
Free Insurance (avg \$500)	\$500	\$500
Free Consulting (avg \$500)	\$500	\$500
Free Accounting (avg \$500)	\$500	\$500
Free Legal (avg \$500)	\$500	\$500
Free Tax (avg \$500)	\$500	\$500
Free HR (avg \$500)	\$500	\$500
Free IT (avg \$500)	\$500	\$500
Free Security (avg \$500)	\$500	\$500
Free Compliance (avg \$500)	\$500	\$500
Free Risk Management (avg \$500)	\$500	\$500

7. Total Full Month Compensation: \$750.00

8. Revenue Snowball: (show to owner how they will benefit)

9. Monthly Total: \$750.00

10. Is Merchant Interested in a Bulk Order? YES

11. Additional Question/Comment:



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...?





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





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 15%

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)*

These Stores Accept Checks:






Free Morphimager Placement to use!



Supplemental Products

On Deck



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.





Supplemental Products

Wireless Terminals







Supplemental Products

Payment Jack







Supplemental Products

Software Solutions



Authorize.Net
A CyberSource solution



Cyber solutions
Electronic organization through software capabilities

Authorize.Net
A CyberSource solution

SHOP

PC Based Solutions
• Downloads to your PC
• Receiving Payment Processing
• Enter transactions
• Integrates to your online shopping cart
• Competitive discount rates

FIXED LOW MONTHLY FEES

AmeriBanc
National



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



Save \$100 on Brother 575 fax machine

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



Commission Program + Off Board Bonus

4-6 PAYCHECKS DEPENDING ON THE MONTH!!!

	Self Gen/Business Card	CallCenter/Net
• Approved account - Base Commission	\$ 100*	\$ 100
• Business Card/Self Generated (BCHGUS)	\$ 100*	
• \$50 Application Fee Collected and Received by ABN (Merchant must provide a Merchant Statement if this currently process)	\$ 50	\$ 50
• Application Fee Bonus	\$ 50*	\$ 50*
• 10 MB download \$24 at 10 MB download \$24 now at \$20 (non-refundable)	\$ 100	\$ 100
• Grocery offers Marketing Service @ \$20 (95/mo) (\$20 for each \$2 reduction - \$10 (95) toward \$127 commission)		
TOTAL BASE	\$ 400.00	\$ 300.00

OPTIONAL Value Added Services

• Electronic Check Imaging Deposit and Guarantee	= \$ 50 additional commission
• Restaurant.com Marketing Service	= \$ 50 additional commission
• Merchant Card Program @ \$19.95/month	= \$ 25 additional commission
• On Deck Merchant Loan	= \$ 150 additional commission

Up to \$275.00 in additional commission **(\$675potential)**

With the recent increases in both the Application Fee and the Business Card/Self-Generated (Off-Board) Bonuses, the potential of each deal has increase by over \$150.

We want to incent those that are going out and putting in the extra effort.

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Weekly and Monthly Bonus Structures

WEEKLY BONUS:

We have simplified the weekly approval bonus. We will pay you a \$100 Bonus on your 5th approved sale for the week and an increase for each approved sale for the week beyond that. That means you make more money the more you sell each and every week.


•5 Approvals in the week = \$100 Bonus	8 Approvals in the week = \$300 Bonus
•6 Approvals in the week = \$150 Bonus	9 Approvals in the week = \$400 Bonus
•7 Approvals in the week = \$200 Bonus	10 Approvals in the week = \$500 Bonus

MONTHLY BONUS:


The more you sell weekly the more your monthly bonus will increase. We have increased the Monthly Bonus at the higher levels.

16 Approvals in the month = \$150 Bonus	35 Approvals in the month = \$1000 Bonus
20 Approvals in the month = \$200 Bonus	40 Approvals in the month = \$1500 Bonus
25 Approvals in the month = \$500 Bonus	45 Approvals in the month = \$2000 Bonus
30 Approvals in the month = \$750 Bonus	50 Approvals in the month = \$2500 Bonus

That's right – TWENTY FIVE HUNDRED DOLLARS!!!

		<h2 style="text-align: center;">Example of Residuals Based on Number of Installs</h2>									
<div> <div>Price of App</div> <div>\$ 50.00</div> </div> <div> <div>25% net rate</div> <div>\$ 12.50</div> </div>											
			MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6	MONTH 7	MONTH 8	MONTH 9
		Installs	1	2	3	4	5	6	7	8	9
15 installs	75%	1	1.75	15	26.25	51.75	78.75	105.00	131.25	157.50	183.75
20 installs	80%	2	2.00	20	40.00	60.00	80.00	100.00	120.00	140.00	160.00
25 installs	85%	3	2.25	25	56.25	84.38	112.50	140.63	168.75	196.88	225.00
30 installs	90%	4	2.50	30	75.00	112.50	150.00	187.50	225.00	262.50	300.00
35 installs	95%	5	2.75	35	96.25	144.38	192.50	240.63	288.75	336.88	385.00
40 installs	98%	6	3.00	40	120.00	180.00	240.00	300.00	360.00	420.00	480.00
45 installs	99%	7	3.25	45	157.50	236.25	315.00	393.75	472.50	551.25	630.00
50 installs	100%	8	3.50	50	175.00	262.50	350.00	437.50	525.00	612.50	700.00
55 installs	100%	9	3.75	55	196.88	295.31	393.75	492.19	590.63	689.07	787.50
60 installs	100%	10	4.00	60	210.00	315.00	420.00	525.00	630.00	735.00	840.00
65 installs	100%	11	4.25	65	225.00	337.50	450.00	562.50	675.00	787.50	900.00
70 installs	100%	12	4.50	70	240.00	360.00	480.00	600.00	720.00	840.00	960.00
75 installs	100%	13	4.75	75	256.25	384.38	512.50	640.63	768.75	896.88	1025.00
80 installs	100%	14	5.00	80	275.00	412.50	550.00	687.50	825.00	962.50	1100.00
85 installs	100%	15	5.25	85	296.88	444.38	593.75	740.63	887.50	1034.38	1181.25
90 installs	100%	16	5.50	90	315.00	472.50	630.00	787.50	945.00	1102.50	1260.00
95 installs	100%	17	5.75	95	337.50	506.25	675.00	843.75	1012.50	1181.25	1350.00
100 installs	100%	18	6.00	100	360.00	540.00	720.00	900.00	1080.00	1260.00	1440.00
105 installs	100%	19	6.25	105	385.00	578.75	773.75	972.19	1166.88	1354.38	1543.75
110 installs	100%	20	6.50	110	410.00	617.50	825.00	1037.50	1245.00	1452.50	1650.00
115 installs	100%	21	6.75	115	436.88	660.63	881.25	1106.88	1334.38	1556.25	1762.50
120 installs	100%	22	7.00	120	465.00	706.25	940.00	1181.25	1437.50	1668.75	1880.00
125 installs	100%	23	7.25	125	495.00	753.75	1000.00	1262.50	1545.00	1781.25	2000.00
130 installs	100%	24	7.50	130	525.00	802.50	1065.00	1350.00	1660.00	1900.00	2130.00
135 installs	100%	25	7.75	135	556.25	853.75	1133.75	1443.75	1771.88	2025.00	2270.63
140 installs	100%	26	8.00	140	590.00	907.50	1205.00	1543.75	1890.00	2156.25	2420.00
145 installs	100%	27	8.25	145	625.00	963.75	1278.75	1650.00	2016.88	2293.75	2575.00
150 installs	100%	28	8.50	150	662.50	1022.50	1355.00	1763.75	2150.00	2437.50	2735.00
155 installs	100%	29	8.75	155	701.25	1083.75	1435.00				

[illegible]



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 Farmhand 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 (50% 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

Team Assignments

Hi Michael - Just here to see how our business update went for today. Changing your name and to have your rep ID to look.

Also, you may not want to change your personal cell number on your cards. The 202-202-2020 number is only for use at all times of the day when all they should be doing is calling you. I have numbers that are available 24/7 for everything they need. I can't see it up to you. :-)

You'll want to get your fax and paper from a local office supply if you don't want to be associated with anything from the bank. Some credit card numbers are not available for your Regional Sales Manager.

Also, the number you should use for all calls is 855-GET-ABN1 (855-438-2261) and your phone ID is 855-438-2261.

Michael Rep 7701

You are also required to attend a customer call training meeting at 7:30am EST with the President. (Mr. Tamm, please to handle and for your first appointment)

855-308-2080
Call ID: 875284

Good Luck tomorrow - I'll be working the hour!

Tracy Gault
Marketing Manager

More ABN

Member since:
Member since:
Member since:
Member since:
Member since:

National Marketing Center
Phone: 888-635-4255
Fax: 888-635-4255



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 5 digit Rep Code

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 5 digit Rep code

 **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 5 digit Rep code


 **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 Documents and Forms Section







In the Documents and Forms section of ABNU, you will find all of the important documents you will need.


These include:

- Presentation Guide
- Merchant Applications
- Merchant Revenue Worksheet




AmeriBanc University Clothing and Accessories





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

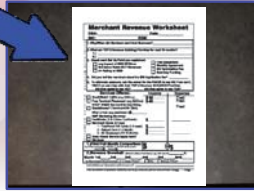
- Polo Shirts
- T-Shirts
- Sweatshirts
- Jackets



AmeriBanc National Merchant Application



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



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.

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★
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





★
Questions & Answers

