



## **The Bankcard Script Book**

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## About the Author



**Marc Beauchamp** is a dynamic and engaging entrepreneur who has developed several successful companies. He has over 20 years experience in sales, training and marketing in various roles. In addition to merchant services, he has sold payroll systems, human resource management solutions, computer software, hardware, website design services and an array of financial and insurance products.

He has served in multiple capacities, including Account Executive, National Account Manager, Sales Manager, Marketing Director, Vice President and CEO.

He has worked in the merchant services industry for well over a decade. Marc has hired and trained several thousand merchant services professionals. At one point he managed a full time outside sales force of 80 representatives, an inside sales force of 25, and an office staff of 8 with national offices in most major cities in the United States.

Through his consulting company Performance Training Systems ([www.bankcard101.com](http://www.bankcard101.com)) Marc has literally provided consulting and training services to thousands of ISOs and agents. He is uniquely aware of the challenges facing field sales representatives, sales managers, Issuers, Acquirers and ISOs.

In 2009, in order to reach a wider audience and provide unbiased and affordable training Marc founded the Bankcard Boot Camp ([www.bankcardbootcamp.com](http://www.bankcardbootcamp.com)). The Bankcard Boot Camp's mission is to provide industry leading education, sales training and resources to help Merchant Level Salespeople thrive in this competitive business.

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## A Word About Using Scripts

Before you dive in to this Ebook I just want to briefly comment on my philosophy of using sales scripts. I have always felt that I sold better when I was **not** working off of a scripted sales presentation or appointment scripts.

But the ability to think on my feet and intelligently converse with a prospective merchant evolved over time.

I believe scripts play an important role helping new and existing merchant services representatives learn how to present their products in a logical manner.

As you grow into this business and learn the subtle nuance of each individual merchants unique needs then you will be able to adlib and add your own flavor to each interaction.

Remember always flow in a conversational tone of voice and don't sound scripted! As always practice makes perfect.

This is a collection of many different scripts, some are "old school" some are value based. I always felt that I was more successful when leading into a call with a product other than merchant services, merchants are being bombarded with merchant service calls, so in my opinion you are better beginning with a product that offers value, increase sales or solves a major problem they are experiencing.

**As I always say – take what you need and discard the rest.**

Feel free to copy these scripts word for word if you like or just use them to brainstorm and create your own scripts.

Good Luck,

Marc

## Telemarketing

Telemarketing is a great source for generating qualified prospects. More people can be contacted in less time on the phone than face-to-face. Another great strategy is to hire a part time telemarketer on commission. Get a list, develop a script and have them hit the phones.

Many people today want to work from home. This is a win-win situation for everyone involved. A good telemarketer is worth their weight in gold. Call the new business list yourself unless your telemarketer is experienced. New business leads are valuable, inexperienced telemarketers can burn through a lot of good leads until they get proficient on the phone.

Remember when telemarketing that the appointment is being sold not the product. Once the appointment is set you may want to qualify your prospect in more detail. Making sure they have their business banking setup and that all decision makers will be at the appointment.

You may want to offer an inducement or bonus for meeting with you, like a free business planning software package, free Ebook, free report, a waiver of all application or setup fees, a free printer, try several different promotions.

Telephone surveys are another great tool to determine merchant interest. Conduct a one-minute survey and call those merchants later in the week that expressed an interest in saving money.

Here are some basic tips for successful telemarketing:

1. Before placing a call, have a clear, specific objective of what you are trying to achieve. Know the purpose of your call in advance.
2. To stay on track and meet your objective, prepare a list of questions, requiring answers, prior to your call. Have a prepared script, with all the possible answers to objections until you get comfortable on the phone.
3. Calling into multiple departments in a company or organization can not only provide the information or person sought, but also give a unique overview of how a company's internal processes work. This can be useful information if further calls are required to the same or similar companies. Human Resources, Purchasing, Investor Relations or the President's office are all good examples of places to begin the initial foray.
4. By starting at the top of an organization such as the President's office, the President or assistant will know the correct source of information or the individual who can provide what is needed to meet the objective. As these individuals are usually very busy, having a short concise statement

- prepared such as "who is responsible for..." enables them to provide a quick answer.
5. When being referred from a higher-level person (such as the President or their office) to a lower level person, use the higher person's name or office to lend credibility and importance to the request. For example: "Mr. Smith's office referred me to you regarding <the nature of the call>."
  6. After briefly introducing yourself and your company, ask for permission to speak, before explaining the reason of the call.
  7. If the person sounds busy, make an appointment by asking when would be a good time to schedule a call.
  8. Use the optional choice methodology. Ask which is better, Monday or Tuesday? Morning or afternoon? 10:00 or 11:00 a.m.? The result will be a person who is expecting the call.
  9. Listen to what is going on in the background. If a call or distraction occurs in the background, politely inquire whether or not that situation needs to be dealt with and offer to be placed on hold. This shows respect for the other person and is greatly appreciated.
  10. Practice the Q/A/F/Q technique. Ask a Question. Wait for an answer. Feed back what was said to you to be sure you have a clear understanding of what was said. Finally ask another Question to direct the conversation into the area where you want it to go. The person asking the questions controls the direction of the call.
  11. Finally, and most important, be persistent in your quest. If you remain persistent, you will most likely find the person who has the information you seek.

Need help developing the right telemarketing script? Go to **Developing a Telemarketing Script in Appendix A.**

# Merchant Services Scripts

## Telemarketing - New Business – Standard

Hello is the owner in? Hi Mr. \_\_\_\_\_ this is \_\_\_\_\_ with

We specialize in helping new businesses like you increase sales by as much as 50% by accepting all major credit cards, checks and gift cards. We are going to have an account representative in your area this week and the reason for my call to see if you had a few minutes for him to stop by and go over our program. I've got slots open on \_\_\_\_\_ or \_\_\_\_\_, which works best for you.

Sounds good, (verify address) we will have someone there at \_\_\_\_\_ on \_\_\_\_\_.

## Existing Business (Free Rate Analysis)

Hello is the owner in? Hi Mr. \_\_\_\_\_ this is \_\_\_\_\_ with

The reason for my call is to make you aware that late last year Visa/MasterCard has raised their rates for processing credit card transactions again. And we were making a courtesy call to businesses in the area to offer a **FREE** rate analysis of your credit card processing fees. We've found that we can usually save business owners 20-30% on their processing, is that something that would interest you?

**Yes:** Great, we will have a representative in your area on \_\_\_\_\_ or \_\_\_\_\_, which day works best for you?

Sounds good, we will have someone there at \_\_\_\_\_ on \_\_\_\_\_. Please make sure you have at least one month's of your current visa/MasterCard processing so we can do a custom quote for you. We will see you then.

**NO:** No problem, we do offer several other programs to help small businesses improve their bottom line, for instance, we have a business cash advance program that can provide you up to \$150,000 in working capital to help you grow or expand your business? Unlike normal bank loans we usually have funds in your hands in a little as 7 days, would you like more info on that program?

Great, we will have a representative in your area on \_\_\_\_\_ or \_\_\_\_\_, which day works best for you?



Sounds good, we will have someone there at \_\_\_\_\_ on \_\_\_\_\_.  
Please make sure you have at least one month's of your current visa/MasterCard processing so we can gage your monthly sales volumes.

## **Existing Business (Certificate)** **See Sample Certificate – Appendix C**

Hello is the owner in? Hi Mr. \_\_\_\_\_ this is \_\_\_\_\_ with  
**COMPANY NAME.**

Mr. Thank you for your time I know your busy. I'll be brief. We work with business owners like you helping them audit the merchant processing fees. We've found that many are paying a much higher rate than they should. We are currently offering \$1,000.00 if we audit your credit card processing and fees and cannot save you money, we will even put it in writing.

Would you like a 2<sup>nd</sup> opinion on your processing fees?

**Yes:** Here is how the program works. I'm going to email you our \$1,000.00 guaranteed to save you money certificate. All you have to do is complete the small questionnaire and fax us you last 2 monthly processing statements and we will have an analysis out to you within 48 hours.

Does that sound fair?

Yes: Great, what is your email address and I'll get this right out to you.  
Confirm.

Do you think you will be able to fax back the certificate to me today?

My fax is 999.999.9999

## Existing Business – Debit Presentation

Hello is the owner in? Hi Mr. \_\_\_\_\_ this is \_\_\_\_\_ with

The reason for my call is to make you aware of our new program that charges you a zero percentage fee on all Visa/MasterCard check cards. Our program allows you to run check card sales regardless of the amount, whether it's a 100.00 or a 1,000.00 for a flat fee of .55. Would this program be of interest to you?

**Yes:** Great, I don't know if you are aware of this but right now over 50% of Visa/MasterCard sales are check cards. Most merchants are still paying their normal discount fees on these sales. In addition to paying your normal discount Visa/MasterCard late last year raised their rates again.

We will have a representative in your area on \_\_\_\_\_ or \_\_\_\_\_, which day works best for you?

Sounds good, we will have someone there at \_\_\_\_\_ on \_\_\_\_\_. Please make sure you have at least one month's of your current visa/MasterCard processing so we can do a custom quote for you. We will see you then.

**NO: Go with another product.**

## Existing Business (Interchange Plus)

Hello is Mr. \_\_\_\_\_ in? Hi Mr. \_\_\_\_\_ this is \_\_\_\_\_ from **YOUR COMPANY** we've been located here in **CITY** for over **NUMBER YEARS** and the reason for my call is to make you aware that in April Visa/MasterCard raised their rates again for processing credit card transactions and many of the business owners in the area are fed up with high credit card processing fees.

I just wanted to take a minute and see if you had an interest in hearing about our new cost plus program, which means you pay you as little as \$2.50 per 1,000.00 dollars over what the banks charge for your credit card transactions.

Would that be something you'd be interested in?

**YES:** Great, what we usually do is setup an appointment for one of our local payment consultants to come out and spend few minutes going over how rates work and what we can do for you, we've found that we can usually save business owners 30-50% on their fees.

I've got an opening on: \_\_\_\_\_ or \_\_\_\_\_, which works, for you?

Great, let just verify you address, is it? \_\_\_\_\_

If you'd like we can have a free rate analysis prepared for you to go over during our visit, what I would need you to do is fax us your last months processing statement, would you like us to do that for you?

YES: Great here is my fax number 999.999.9999, do you think you can send that over within the next 15 minutes, I'll keep an eye out for it.

No: Ok, can you please have a statement handy when they arrive?

Ok, we've got you all setup for \_\_\_\_\_ at \_\_\_\_\_.

**NO: Offer alternate program.**

## **FREE Terminal Script – New Business List**

Hi is Mr. \_\_\_\_\_ in? Hi Mr. \_\_\_\_\_ this is \_\_\_\_\_ with **COMPANY NAME** we were just making a courtesy call to introduce to our free credit card terminal program that helps increase sales by accepting Visa/MasterCard from your customers. Have you been setup to take credit cards yet?

Not setup yet:

Well we can certainly help you with that, as I said we provide free equipment to all our clients and we have been located here in **CITY** for over **YEARS**.

What we usually do is send a representative to come out and visit with you for 10 minutes or so and explain the program. I'm going to have someone out next week on \_\_\_\_\_ or \_\_\_\_\_, which works best for you?

## FREE Terminal Script #2

Hello is \_\_\_\_\_ in or the owner in? Hi Mr. \_\_\_\_\_ this is \_\_\_\_\_ with **YOUR COMPANY** your local Visa/MasterCard provider.

We are making courtesy calls to business owners in the area to introduce our new **FREE** credit card terminal program. Have you setup your credit card processing services yet? (See YES or NO Response)

**NO:** Great, looks like I called at the right time. The way our program works is that we will install a new credit card terminal in your place of business (if they are a mobile business i.e. Plumber, Air Conditioning, Electrician we will give you a free **MOBILE TERMINAL** a value of over **Dollar Amount**) when you process your transactions at our low rates, we include the shipping, training, installation and next day business replacement if the terminal goes down, at no cost to you. We do not charge any setup, annual or hidden fees. And we've been serving **STATE** businesses for over **NUMBER YEARS** and process for over **NUMBER MERCHANTS** small business owners nationwide. It's fast, simple and easy to setup.

What I'd like to do is schedule a time for one of our local customer service representatives to stop by and go over our FREE program with you personally, it only takes about 10 minutes; I'll have someone out in your area on \_\_\_\_\_ or \_\_\_\_\_, which works best for you.

Sounds good, (verify address) we will have someone there at \_\_\_\_\_ on \_\_\_\_\_.

**YES:** Are you interested in saving money on your processing? We have rates as low as 1.39% and we will even pay your cancellation fee up to **AMOUNT (if you do this)** just for switching to us. And the best news is we can also update your existing terminal by giving you a state of the art FREE machine. If we can't save you money we will pay you \$100.00! Or \$500.00 or \$1,000.00

What I'd like to do is schedule a time for one of our local customer service representatives to stop by and take a look at your current statements, it only takes about 10 minutes, and I'll have someone out in your area on \_\_\_\_\_ or \_\_\_\_\_, which works best for you.

Sounds good, (verify address) we will have someone there at \_\_\_\_\_ on \_\_\_\_\_.

**Not Interested: Offer alternate program.**

# Value Added Product Scripts

## Gift Cards (One of the best lead ins)

### Gift Card Sales Tactics

Depending on your individual strategy there are a multitude of sales scripts and presentations that can be used. Most agents will determine the best method for their sales efforts. For some it can depend if they are selling in person or over the phone.

Having a solid presentation and understanding the value you're adding to the merchant is paramount. Here are a few icebreakers that may help you get your foot in the door.

#### **Hello... do you sell gift certificates?**

*If not, would you like to learn how to increase sales and tracking for your business?*

#### **Do you currently give cash back?**

*Would you like to learn how to keep that money in the store?*

#### **Do you have issues with tracking & reporting on gift certificates?**

*Would you like to know how much money is out there?*

#### **Do you offer incentives to your customers?**

*Did you know you could increase your average ticket size as much as 100% using gift cards? By rewarding consumers to purchase cards with higher balances it's easy to double your average ticket.*

*Example: For purchases of \$100.00 or more on a gift card receive an extra \$10.00 on the card. OR if they add value to existing card you can offer an incentive.*

#### **Are you offering point of sale merchandise that your customers can buy?**

*By having a special offer or promoting the cards at the point of purchase you have a much better chance of getting a sale. Can I show you how to use Gift Cards to get more impulse purchases and put more cash in your pocket immediately after launching a solution?*

**Do you have problems with fraud or duplicate usage on paper certificates?**

*We have solutions that greatly reduce the possibility of theft and make clerks and servers accountable. This solution also prevents duplicate paper certificates from being used and altered by customers or staff.*

**Are you looking for new ways of attracting new customers?**

*Having gift cards and promoting within and outside of location can reel in new customers looking for a gift idea for a family or friend.*

*“Let’s spend some time today and review some marketing ideas that will help attract new customers to your business.”*

**Have you heard of the many benefits that gift cards offers retailers?**

*Improved sales, tracking, reporting, security and helps save time and money spent reconciling paper based certificates each year.*

**Would you be willing to learn about how to market your business using a shop local card program?**

*Did you know merchants are teaming together to offer consumers a discount or rewards card that can be used all over towns across America? Would you like to learn more about how you can participate from increased traffic and **FREE** advertising!*

**How much money are you spending on marketing? What is your return on investment?**

*Can I show you how a 500-1000 gift card package can make you a large return on your initial investment and at the same time help transform how you currently sell paper certificates?*

**Are you looking for a more affordable means of marketing your business?**

*How much money have you spent on radio, direct mail, and newspaper advertising? Did you know launching a gift card program is the most effective way of generating immediate cash flow the same day you launch?*

**Have you experienced a drop in sales this season or over the past year?**

*I am sorry to hear about that...we have seen a spike in merchants who are looking for solutions to help them increase sales. We are having great success working with our merchants and helping them implement moneymaking solutions.*

## **Here are a couple more alternative selling ideas**

### **School lunch cards**

Allows a parent the ability to put funds on student's card for meals or other items within the school.

### **College and University Card**

Card can be replenished by parents for textbooks and meal purchases on campus. It prevents the money from being spent outside of the school. It ensures the student gets what the parents or family intended.

### **Dentist Card**

Card can be used for reoccurring visits or cleanings. Dentist can offer a discount for prepay.

### **In-house Debit card**

For any business that want to extend credit to their customers. Works great and keeps track of spending and credit accounts. Easy to manage and implement.

### **Car Wash Card**

Card can be sold at car wash for prepaid car care. Rewards or loyalty can be bundled on same card and reward customer for repeat business. Reward could be a FREE wash or detail.

### **Membership Card**

Merchant can sell levels of membership and the card can offer larger rewards based on level of membership. Merchants can earn revenues by merchandizing the card and also increase overall business and repeat visits.

### **Coupon Card**

Cards can be printed with a pre-determined amount or a % discount off next visit. These cards can be given away FREE at local events or mailed to new home buyers after they move into town.

### **Golf Course Cards**

Golf courses can use these programs to help manage their pro shop, snack bar, restaurant and pre-paid golf memberships. Members can use a single card for

everything on the property. Often golf teachers are given accounts to use on site and the card would be a great solution to track and manage balances.

### **Retirement Communities**

Cards can be issued to people within the community and cards can be activated with a spending limit to be used anywhere on the property. Makes it easier for the elderly and also keeps track of spending and money available.

### **Shop Local Card**

Consumers can purchase a special card that can be purchased or redeemed anywhere within the circle of participating merchant locations. Consumers will love the fact they can use the card at retailers and restaurants or service providers. The card program would help promote local business and help generate spending in the local community.

### **Charity Cards**

Cards can be merchandised and sold to merchants that benefit a local or national charity. A percentage of the card issuance can be sent to the charity after the purchase is made. These programs are a great way to sign new merchants up and contribute toward helping people.

As you can see just selling gift card programs is not enough. The key is uncovering unique ways that your merchants can benefit from this technology. Depending on the target merchant types that are focused on a selling agent or ISO needs to understand more about that type of business and what ways the card can help improve efficiencies and generate cash flow.

Finding unique ways of marketing different types of card programs can greatly strengthen and diversify your portfolio.

## **Free Gift Cards**

Hello is the owner in? Hi Mr. \_\_\_\_\_ this is \_\_\_\_\_ with

We specialize in helping new businesses like you increase sales by as much as 50% by accepting all major credit cards. The reason for my call is that we are introducing a new program where we give new customers 30 free 4-color gifts cards to help advertise your business when you setup you credit card processing with **YOUR COMPANY.**



What I'd like to do is schedule a time that one of our account representatives can visit you and cover our new program. I'll have someone out in your area on \_\_\_\_\_ or \_\_\_\_\_, which works best for you?

Sounds good, (verify address) we will have someone there at \_\_\_\_\_ on \_\_\_\_\_.

## Loyalty Cards Another Winner

### Types of Loyalty/Reward Card Programs

Several types of programs are available and can be easily implemented into most the majority of business types. Some rewards based systems may also be combined with a gift card program. The "Combo Card" offers a pre-paid balance and accumulates ongoing points or dollar based rewards. This allows merchants to provide rewards based on the number of times a consumer visits or how much a consumer spends. Here are some examples:

- **Frequency Reward Program:** The Frequency Reward Program offers a flexible way for customers to purchase a set number of items or receive a free or discounted item or service.
- **Dollar Reward Program:** The Dollar Reward Program offers customers a way to earn rewards based on their spending. The points can be converted to a dollar value and added back on the card automatically and used toward future store credit.
- **Rebate/Discount:** Allows merchants to reward consumers based on a percentage of the sale amount. Most systems will handle the conversion and calculations and add % to the card after the purchase.
- **Frequency Program:** Frequency programs offer a customer a rewards based on a set number of items purchased or visits. The merchant can choose the number of purchases required and the item/service that the reward balance can be redeemed for.

Building a successful program that will generate positive returns on investment for merchants requires some basic analysis of the surrounding demographics and local competitive landscape.

Not all merchants will use the systems the same and many will require customized solutions to help match their marketing goals. For some its simply time and money that is required to manage a successful campaign. For others it's creating enough value and marketing the programs effectively.

## Types of Marketing Strategies using Cards

Loyalty is a useful predictor of how customers will respond to marketing offers. Moreover, customer loyalty is increasingly viewed as an important indicator of retailer performance. There are a variety of marketing strategies that a merchant may deploy. Finding the right fit depends on the type of business, type of service or specific local demographics.

- **Relationship Card Marketing:** Usually focuses on developing a long-term relationship with customers. This program often helps merchants target what type of items or services that customer desires the most. This marketing tactic often results in much more word-of-mouth activity, long-term purchasing behavior and a willingness to participate in surveys and other targeted marketing.
  - Example: Merchants may include a questionnaire that asks what the consumer's interests are and then utilize that data to send specialized product specials or offerings.
  -
- **Transactional Card Marketing:** This strategy is most widely used in a retail environment and continues to be an effective way to reach larger amounts of customers with minimal effort. This approach creates passive, reactive and short-term customer relationships and does not focus on long-term customer loyalty and customer retention, as relationship card marketing does. This is often used in formulating marketing campaigns that result in greater success in a shorter period of time.
  - Rewards can be instant or can be easily reached by customers. Program is designed to offer faster results and build a loyal customer base with minimal effort other than internal promotion and marketing.
- **Shop Local/Coalition Card Marketing:** Programs that can be used at multiple locations and benefit the customer by offering more value. Consumers can visit the participating locations within the closed loop circle and earn rewards based on standard or custom program types. These solutions are becoming a very popular with small to medium sized businesses. Building more value and combining marketing efforts can greatly increase the success of the programs.
  - Example: Use the card to go to dinner for Italian tonight and then use next day in a shoe store followed by a sub shop for lunch. Offering consumers a multitude of discounts or rewards on a single card creates substantial benefits to the cardholders in that community.
- **Frequency card marketing:** Can increase the number of visits, purchases or items that customers buy in a location and rewards

consumers based on their activity and purchasing behavior.

- Example: A merchant may reward consumers on a card based on how many times they frequent a location or how many advertised items they buy.
- **Enforced card marketing:** Would require a consumer to automatically register or participate in the program in order to become a valid member or to receive long-term services or perks from the merchant.
  - Example: requires a login online or in store sign-up in order to begin utilizing services or benefits on a card.
- **One-to-one card marketing:** Provides direct customization for each user or customer. Not typical of card programs but can benefit merchants by customizing the solution to offer in person discounts or others promotions that may be chosen by the consumer.
  - Example: Offer specific reward levels based on options that can be offered to each consumer. Criteria can be length, status of an account or dollar volume in purchases. Cards can be used to track and reward.
- **Punch Card Marketing:** One of the original marketing methods that has been in existence for many years. Most effective type of marketing to attract repeat business.
  - Majority of these solutions are managed on a paper card and holes are punched for each visit or purchase made.
  - Cards can replace this manual punch hole system very easily. Card is swiped and processed vs. punching holes. Utilizing the cards would provide much better tracking and functionality for the merchant.

### **How Do Merchants Benefit by a Utilizing Loyalty and Rewards Program?**

There are several major benefits that come with operating a loyalty or reward system. Some of the many benefits are the following:

- **Enhanced image/brand reinforcement.**
- **Promotes increased spending and repeat business.**
- **Ability to capture customer information and track purchase history.**
- **Tracking and reporting allows merchant to easily manage program.**
- **Creates a more personal relationship with customers.**
- **Distinguishes the merchants business from local competition.**

- **Card members are more likely to refer others to visit.**
- **Promotions or special events can also be launched using cards.**
- **Solutions are affordable yet offer robust functionality to manage programs.**
- **Better ROI than traditional marketing methods.**
- **Reduces labor cost and provides a streamlined process at the POS.**

Additional benefits can be realized by business owners if they truly get behind the program and promote it aggressively. You as a merchant focused salesperson need to ensure they are taught how to use the program properly or it will not generate the desired results.

Keep in mind not all programs require the card to be printed with “loyalty card” or “rewards card” the merchant should name their program based on how they plan to come to market.

Examples may include: **Preferred Guest Card, Savings Card, Discount Card, VIP Guest Card, Your “Club Card”** or any other branded name that fits best.

The true power of card marketing is a valuable tool in the payment professional’s product suite.

Loyalty applications are another excellent way to get your foot in the door of a potential customer. Merchants are much more willing to talk to someone about an opportunity to increase their traffic, profit and customer retention, than saving money on credit card processing.

## **Sample Loyalty Script**

Hello is the owner in? Hi Mr. \_\_\_\_\_ this is \_\_\_\_\_ with  
**YOUR COMPANY.**

We work with local merchant like you to help increase customer traffic, dollars spent and customer loyalty. I’m not sure if you’ve explored this type of marketing but we’ve found it works well with traditional forms of advertising like yellow pages or coupons. I’m going to be in the area on Tuesday and just wanted to see if I could drop by and spend a couple minutes with you and see if a loyalty or customer rewards program might be a good fit for you.

Are you free at \_\_\_\_\_ on Tuesday?

## Cash Advance

Hi, (owner's name), I am (my name). How are you today? Great!!

Hi this is \_\_\_\_\_ work with **YOUR COMPANY** here in **CITY**. The reason for my call today is to make business owners aware of a new program we are offering to help you with up to \$150,000 in capital to expand, hire new employees, advertise or buy new equipment, whatever you need it for, is that something you would be interested in hearing about?

**YES:** Our merchant cash advance program helps you acquire money much easier than from a traditional bank, we require no collateral, no tax returns, no application fee, credit is not the major factor and we have a 95% approval ratio. We base your amount on your monthly credit card processing volume. If you process at least 5,000 a month in credit cards and have been in business over 6 months you qualify to meet with one of our account representatives.

Do you process 5,000 dollars or more per month in credit card transactions and have you been in business for 6 months or longer?

**Yes:** Great, we will have an account rep in your area this \_\_\_\_\_ or \_\_\_\_\_ what works best for you?

No appointment: Would you like us to call you and give you a quote over the phone or email you information? Great a rep will call you shortly.

Confirm address and appointment time.

**NO:** Well while I've go you on the phone would you be interested in saving up to 40% on your merchant processing fees? We will even replace your existing credit card equipment at no charge so you have the latest terminal and have a new ZERO percent program.

**YES:** Great we will have an account representative in your area on \_\_\_\_\_ or \_\_\_\_\_ the appointment only takes 15 minutes what works best for you?

Confirm address and appointment time – please have your current credit card processing statement handy so they can review with you.

No appointment, would you like us to call you and give you a quote over the phone or email you information?

What is you email or what's the best time to call?

Thanks a rep will call you shortly.

## Cash Advance #2

Hi \_\_\_\_\_ this is \_\_\_\_\_ giving you a call from **COMPANY**. The reason I'm calling you is that we help small businesses such as yourself receive extra working capital up to \$250,000.00 that usually don't qualify for a typical bank loan or line of credit from traditional banks like Chase, B of A, or Well s Fargo - due to time in business, personal credit or any number of reasons. We provide funding solely based on your business sales and nothing else. We don't require any personal guarantee, tax returns or high interest rate. We can get this funding typically to you with 2 weeks with a 97% approval rate. Is this something you might want for your business?

**YES:** Great we will have an account representative in your area on \_\_\_\_\_ or \_\_\_\_\_ the appointment only takes 15 minutes what works best for you?

Confirm address and appointment time – please have your current credit card processing statement handy so they can review with you.

## Cash Advance #3

### Intro

Hello, may I speak to \_\_\_\_? Hi, my name is \_\_\_\_\_. How are you today?  
Excellent!

I'm calling simply to introduce myself and my company. We have a funding product for business owners like you where we provide immediate working capital in the form of a cash advance. One of the great things about our product is that unlike a bank,

There are no personal guarantees for repayment

No liens on your home or business

No fixed payments

It doesn't show on your credit report as a debt load

And we can get you the cash in as little as 7-10 business days!!

Have you ever thought of getting some extra capital to help grow your business?

# Remote Deposit Capture Script

Hello accounts receivables please.  
Or Accounting please.

Hi \_\_\_\_\_ this is \_\_\_\_\_ from **YOUR COMPANY** here in **CITY** - I'm not sure if I have the right department or not maybe you can help me. We have a new system that automatically deposits all your payable checks directly into your bank account without having to fill out lengthy deposits slips or travel to the bank, do know who the person would be to speak with about stream lining your check acceptance and depositing procedure?

Great thanks: (give you a name or transfers you to that person)

Hi \_\_\_\_\_ this is \_\_\_\_\_ from **COMPANY** here in **CITY**, I was just speaking with \_\_\_\_\_ and they said you may be able to help me. We have a new system called Remote Deposit Capture that automatically deposits all your payable or incoming checks directly into your bank account without having to fill out deposits slips or travel to the bank, it really has helped a lot of our clients stream line their check acceptance and deposit process and save them a lot of money and time.

I'm going to have a person in the area this week and was wondering if we could setup a time to stop by and chat?

Great:

I've got an opening on: \_\_\_\_\_ or \_\_\_\_\_, which works, for you?

Great, let just verify you address, is it? \_\_\_\_\_

Is there anyone else going to be in the meeting?

How many checks to accept per month?

Are those mailed in, dropped off, how do you receive them?

Great, I'll send you a confirmation and short video link on Remote Deposit Capture that actually shows you the system, plus demonstrate how easy it works. What's your email address?

## Customer Responses RDC

### Why should I use your system?

Well our representative will cover all the benefits when you get together, but basically by using electronic check processing, we can save you money by eliminating trips to the bank, lost employee production (no more manual deposit slips or copying customer checks), limit company liability for offsite trips and take deposits up to 6:00 each evening, along with giving you next day credit for your funds.

He can actually prepare a cost savings analysis for you after your visit.

### What is RDC or Check 21?

Check 21 is a federal law that is designed to enable banks to handle more checks electronically, which should make check processing faster and more efficient. Today, banks often must physically move original paper checks from the bank where the checks are deposited to the bank that pays them. This transportation can be inefficient and costly. Check 21 became effective on October 28, 2004.

### What does Check 21 do?

**Check 21** improves check processing without requiring customers to change the way they write checks. **Check 21** allows the financial institution to make a unilateral decision to truncate all paper check without agreements of any other party. **Check 21** authorizes the creation of the substitute check from an electronic record (image) of the check for those banks who have not agreed nor have the capability to accept the electronic record.

### How does it work?

Instead of physically moving paper checks from one bank to another, RDC allows banks to process your checks electronically. You simply scan the check or take a picture of the front and back of the check along with the associated payment information and transmit this information electronically. Our system does it all for you, scans, reports and deposits the funds into your bank account the next day. It fast, easy to use and simple.



# Value Add Products (Microbilt)

## Red Flag, Background, Credit Bureau Product

### General Business

Hello is the owner in or **NAME**? Hi Mr. \_\_\_\_\_ this is  
\_\_\_\_\_ with **COMPANY NAME**.

We with work \_\_\_\_\_ (type of business, Furniture, auto, medical etc.)  
businesses like you to help reduce risk by providing the information you need to  
make more informed credit and hiring decisions. Such as consumer credit  
reports, employee background screening like criminal checks, driving records,  
employment verification and ID verification products. We are going to have an  
account representative in your are this week and the reason for my call to see if  
you had a few minutes for him to stop by and go over our program. I've got slots  
open on \_\_\_\_\_ or \_\_\_\_\_, which works best for you.

Sounds good, (verify address) we will have someone there at \_\_\_\_\_ on  
\_\_\_\_\_.

### Red Shield Product

Hello is the owner in or **NAME**? Hi Mr. \_\_\_\_\_ this is  
\_\_\_\_\_ with Microbilt located here \_\_\_\_\_ (local town or  
area)

We with work \_\_\_\_\_ (type of business, Furniture, auto, medical etc.)  
businesses like you to help reduce risk by assisting you in complying with the  
new red flags legislation mandated by the FTC. It basically says the any business  
that maintains financial data on the clients must have an identity verification  
process in place. With our program we can run the required identity check and  
insure you for up to 25,000 in losses if our rating is incorrect.

Have you implemented a Red Flag policy yet?

NO.

Well are going to have an account representative in your are this week and the  
reason for my call to see if you had a few minutes for him to stop by and go over  
our program. I've got slots open on \_\_\_\_\_ or \_\_\_\_\_, which works  
best for you.

Sounds good, (verify address) we will have someone there at \_\_\_\_\_ on \_\_\_\_\_.

## **Existing Client - General**

Hello is NAME? Hi Mr. \_\_\_\_\_ this is \_\_\_\_\_ with COMPANY NAME we handle your credit card processing.

I was just calling some of our existing clients making them aware of a new service we are offering that I think would be a great fit for you or might help you save some money. We've established a partnership with Microbilt Corporation who is the premier provider of information you need to make more informed credit and hiring decisions. Such as consumer credit reports, employee background screening like criminal checks, driving records, employment verification and ID verification products. They also have a great program to help you comply with the new mandated red flags legislation, which basically says the any business that maintains financial data on the clients must have an identity verification process in place. With our program we can run the required identity check and insure you for up to 25,000 in losses if our rating is incorrect.

Have you implemented a Red Flag policy yet?

NO.

Well what I'd like to do is send some information or drop by a get a feel for what you are doing now and go over the Microbilt program? I've got slots open on \_\_\_\_\_ or \_\_\_\_\_, which works best for you.

Sounds good, (verify address) we will have someone there at \_\_\_\_\_ on \_\_\_\_\_.

## **Rate Review on Credit Products**

Hello is NAME? Hi Mr. \_\_\_\_\_ this is \_\_\_\_\_ with COMPANY NAME.

We with work \_\_\_\_\_ (type of business, Furniture, auto, medical etc.) businesses like you to help reduce risk by providing the information you need to make more informed credit, hiring and collections decisions. Information like consumer credit reports, employee background screening like criminal checks, driving records, employment verification and ID verification products. The reason

for my call is that we discovered that several of our competitors have raised their rates to pull this information and we were calling to see if we could offer you a 2<sup>nd</sup> option on how we might provide the same and even more information at lower prices.

Is that something you would be interested in talking about?

**YES:** Are you able to pull all you data from a single provider today or are you using multiple providers?

**Single:** Who are you using, great, If you can fax or email me a copy of your last month's bill and I can have a cost analysis prepared and we can discuss how much we can save you on your fees? Usually it's 20-30%.

**Multiple Vendors:** I see well benefit that our clients love here at MicroBilt is that we give you access to a single web portal where you can access all you credit reports, screening, collection and verification products in one single location. Many of our customers that have multiple vendors also have multiple minimums and contracts, by consolidating your provider we can give you everything in one place with only one bill per month.

If you can fax or email me a copy of your last month's bill and I can have a cost analysis prepared and we can discuss how much we can save you on your fees? Usually it's 20-30%.

**OR**

We are going to have an account representative in your are this week and the reason for my call to see if you had a few minutes for him to stop by and go over our program. I've got slots open on \_\_\_\_\_ or \_\_\_\_\_, which works best for you.

## Other Value Added Product Ideas

There are many other products you can lead with such as:

- **PCI Security**
- **Website Development**
- **Age Verification**
- **Time and Attendance**
- **Bankcard Supplies**
- **Online Food Delivery**
- **POS Equipment**
- **SURVEY'S**

- **NEW LEGISLATION**

The list goes on and on. Just try several approaches and see what works best for.

## **MULTI CHECK OR INSTANT CREDIT**

Hello is the Owner or Manager in? Hi this is \_\_\_\_\_ with COMPANY. I know you're busy, but can I ask you a quick question. If you could offer your customers a \$2500.00 instant credit program regardless of their personal credit would this be of interest to you?

**Great have you got 4 ½ minutes for me to go over the program? (If not schedule a time to call back)**

All of our auto (OR INDUSTRY YOU ARE CALLING) related merchants seem to have the same problem. They take the time to bid the job and customers don't have the money – the customer leaves and doesn't come back.

This all new program makes it possible for you to give your customer up to \$2,500 Instant Credit so you can get the job that you would have missed. The good news is that you don't have to run the customers credit, check their job, or send it to a finance company. All they have to have is a valid checking account. No gimmicks. The credit is issued instantly and you can go ahead with the job.

**Here's how it works - We allow you to take up to 4 separate checks totaling \$2500.00 over a TIME PERIOD and we will guarantee that those checks are good. Simply run your check through our instant credit terminal and complete the customer payment agreement and your finished.**

You deposit those checks in your bank on the agreed date and if the check bounces just send it to us and we will refund the full face amount of the check within 30 days or sooner. **You can't lose.** Regardless of whether we collect the check or not you still get your money, all of it.

Can you see how this program would save the jobs you would have missed and make you money?

**Great - all I need to do is FAX, FEDEX OR SET APPT out the paperwork – it usually takes 2-3 days to get everything setup and will ship your terminal out next day and have our training department contact you for training.**

All I need to do is get some information from you:

## How much is it?

The Program usually retails for \$129.00 per month but we are currently running a special for 79.00 per month with **NO initial down payment**. The fees involved are **YOUR FEE** of each check amount plus .20 per transaction, a 10.00 monthly statement fee and a 25.00 monthly minimum similar to what you probably paying for credit card processing. That basically means if you run 1300.00 per month in checks the 25.00 minimum will not come into play.

So for every 1,000 that we approve for you – you pay **AMOUNT** - pretty good for eliminating any risk and increasing your sales isn't it?

How's that sound?

Great all I need to do is federal express out the paperwork – it usually takes 2-3 days to get everything setup and will ship your terminal out next day and have our training department contact you for training.

All I need to do is get some information from you:

## **Automated Dialer Scripts or Voice Broadcast Scripts**

Hello if you're interested in receiving a FREE credit card terminal for your business so you can accept credit cards from your customers please listen.

We are a **NUMBER YEARS** old, **STATE** based company offering our clients a brand new credit card terminal at no cost when you process with our low, low rates. When we say free we mean free - no setup fees, no annual fees, you are required to pay us nothing. We serve over **NUMBER OF MERCHANTS** small businesses - just like you. We also offer free wireless terminals and Internet software for mobile or home-based businesses.

Our setup process is fast and easy. If you're interested in receiving more information on how we can help your business grow - please press the 1 key now or press 2 to be removed from our calling list.

Once again please press the 1 key for more information.

**Message on voice mail:** Thank you for your interest please leave your name, number and best time to call and one of our friendly customer service representatives will contact you within 24 hours

Thank you

## **Cash Advance Voice Broadcast Script**

Merchants get the cash you need to expand or grow your business NOW, we have unsecured cash advances of up to \$250,000 dollars available for business owners in the area, you qualify simply by doing 5,000 a month in Visa and/or MasterCard sales. We are not a bank so no collateral or tax returns are required and we have programs for all credit types, we are in the business of helping merchants like you get the cash they need now, we respect your privacy so press 2 to be removed from our list - this is the only way to be removed from our list as a representative does not have the ability to do so or to speak to a representative and receive free information please press 1 key now.

## COLD CALL APPROACHES

You can use the majority of the telemarketing scripts as a cold call script also. Here are some old school openings.

1. Hi, I work with XYZ we work with Visa and MasterCard, are you the owner?
2. (If not) May I speak with the owner? When will he be in?
3. I'm in the area setting up accounts with Visa and MasterCard and they ask us to see 15 to 20 merchants in the area when we're out in the field. They want to make sure everything is all right.
4. I don't know if you are aware of it or not but Visa and MasterCard raised their rates in April and many of the banks and sales companies have taken advantage of this raise in rates to tack on a little extra for themselves, which is okay because they need to make a profit.
5. Because we are a processor it's like buying wholesale. If I can show you how I can save you significantly more money in the fees you are paying, is that something you would be open to hearing about?"
6. Good, could you please get your most recent statement?

#2

1. Hi, I work with XYZ we work with Visa and MasterCard, are you the owner? May I speak with the owner? When will he be in?
2. I noticed that you are currently taking our cards upfront, how long have you been taking Visa & MasterCard?
3. Do you know how much the industry has changed since you signed up and what's coming up in the next two years that you as a merchant need to know about?
4. If I can show you how these upcoming changes will directly impact your sales growth...is that something you would be open to hearing about?"  
(Wait for an answer)
5. Good, may I ask you some questions?

#3

1. Hi, I work with XYZ we work with Visa and MasterCard, are you the owner?
2. Visa and MasterCard likes us to get out from behind our desk and get in the field at least 3 days a week.
3. They want us to make sure your terminal is working okay. Have you cleaned you track heads lately? Is everything all right?
4. We've also found that many merchants are paying too high of a rate for processing credit cards, especially in light of the recent raise in rates. Do you know what are you paying right now? Who are you processing with?
5. If I can significantly reduce your costs...is that something you would be open to hearing about?"

## Common Answers to Objections

1. We are happy with our current processor.

That's good to hear, I'm glad you're happy, it can't hurt to get a 2<sup>nd</sup> opinion can it? What we've found is that with the current rate increases many business owners are paying 20 or even 50% more than they need to, it just takes 10 minutes or so are you sure you would like us to stop by?

Or if you don't want a personal visit we'd be happy to take a look at your statements and prepare a free analysis and let you know what we can do for you, all you need to do is fax them over, hows that sound.

Optional answer

That's good to hear, I'm glad you're happy, we offer several other products that can help you increase sales or retain clients, like gift card programs and no risk check processing would you like to receive information on those programs?

2. I'm currently under contract/or I just changed.

Not a problem, If we can save you money, we have a program that will reimburse you up to **AMOUNT** to get you out of your current contract, all you need to do is process at least 5,000 per month in Visa MasterCard, do you process that much? Great why don't we send someone by for a short visit to see if we can help you or you can fax one of your statements to me and I can have a payments systems consultant take a look at it.

3. I don't take credit cards.

I understand, we've found that taking credit cards can increase your sales up to 30-50%, and with our FREE credit card terminal program, you don't have to purchase the terminal we will put it in for free.

How's that sound?

4. I don't do much credit card business or only a few transactions a year.

I understand, we also offer several other products like no risk check processing, you actually take checks from your customers with no risk and have them deposited directly into your bank account just like credit card, would that be something you'd be interested in.

Ok, we've got you all setup for \_\_\_\_\_ at \_\_\_\_\_.

Question: What's the catch? Nothing is FREE?



Answer: Mr. Customer the only catch is that you process your credit card transactions with YOUR COMPANY, that's it, if you cancel your account you will need to return the equipment within # days. We have no setup, annual or higher fees for our free programs. Our goal is to keep you as a customer forever and the easiest way to do that is by giving you the equipment for fee so you can try our service.

Question: Can you mail me something or send me information?

Answer: We'd be happy to send you information, we prefer email, and do you have an email address we can send the information to? Verify email address, we usually send the information within 24 hours.

Question: What are your rates?

Answer: We have rates as low as **YOUR RATE** but it varies based on the type of card, your type of business and how you accept the card, that's why we send out a representative to visit with for 10-15 minutes to go over everything. What's a good time to meet with them? I've got an opening \_\_\_\_\_ or \_\_\_\_\_.

Questions: What type of service do you have?

Answer: We offer 24 hour 7 days a week service.

Questions: Can I look at my transaction on the Internet? Or Download them into my accounting program like QuickBooks

Answer: Yes, we give you a free tool that allows you to view your transactions on the Internet and download data into your accounting system.

Question: Do you have a cancellation fee?

Answer: Yes we have a **NUMBER** cancellation fee, if you decide to Purchase the terminal and not receive our Free terminal there is No cancellation fee.

# Appendix A – Developing a Telemarketing Script

Use this format to help develop the right telemarketing script. This is just a general template. Try new scripts until you find the one that works.

## Attention!

1. Develop an Initial Benefit Statement.

## Qualify

2. May I ask you a few quick questions?

Are you aware that rates have been increased again?

Are you aware that smart cards are coming out?

Did you know that you don't have to pay the normal percentage on a check card transaction?

Have thought about offering gift cards to your customers?

Were you aware that it cost 7 times more to find a new customer than to sell to an existing customer?

Are you having a problem with returned checks?

If I had a way to ..... would you .....

## Social Proof

3. We have been able to .....(demonstrate a benefit) for (other clients, hundreds) of people, etc.

## Take Away (optional)

4. I'm not sure we can help you.....or... We can't help everyone we meet.

## Offer

5. I am willing to invest 15 minutes to determine if you can benefit, qualify or are a candidate....or.....to brainstorm, discuss ideas, etc.

## Concession

6. I'm not going to ask you to buy....or....I'm not going to sell you anything.

## Promise

7. If I cannot save you money, make you money, improve, help your situation in some way...I will not take anymore of your valuable time and....I will not ask for your business! Is that fair?

## **Commitment**

### 8. Set Appointment

## **Reinforce, Reassure**

9. You're really going to like/enjoy/appreciate what I've got to show you/share with you....or the time we spend. Thank You

### EXAMPLE:

Hi is the owner in? Hi this is \_\_\_\_\_with\_\_\_\_\_ the reason for my call is to make you aware of a new program that we have developed to increase customer loyalty and profits, do you mind if I ask you a couple quick questions to see if I can help you? Thanks.

Are you aware that it costs roughly 7 times more to acquire a new customer than it does to sell to an existing customer?

We have developed several innovative products that have been able to help businesses in your area retain existing customers and not lose them to competitors.

I'm not sure if we can help you, we can't help everyone but I would be willing to drop by for 15 minutes to discuss our customer retention program with you. If I can't help you increase your bottom line I won't take up any of your valuable time and I certainly won't ask for your business is that fair?

Great, I'm available Tuesday at 3:00 or Wednesday at 10:00am which time works best for you.

Great Wednesday at 10:00 it is, and I'm sure you find what I have to share will benefit your business.

## Appendix B - Daily Call Sheet

**"I will do today what others won't, so tomorrow I can do what others can't."**

**Date:** \_\_\_\_\_ **Start Time:** \_\_\_\_\_  
**End Time:** \_\_\_\_\_

**My Daily Total Calls Goal is:** \_\_\_\_\_

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29  
30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55  
56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75

---

### **New Prospect Calls:**

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29  
30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55  
56 57 58 59 60

### **Prospect Call Backs:**

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20

### **Joint Venture Calls:**

1 2 3 4 5 6 7 8 9 10

---

### **Results**

#### **Sales:**

1 2 3 4 5

#### **Appointments:**

1 2 3 4 5 6 7 8 9 10

#### **Information Requests:**

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20

#### **Follow up Calls Scheduled:**

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20

# \$1000.00 Guarantee

**YOUR COMPANY WILL LOWER YOUR CREDIT CARD PROCESSING RATES OF WE WILL PAY YOU \$1000.00**

## LOW RATES:

Our rate and fee structure is guaranteed to be the most competitive in the industry.

## A VARIETY OF PAYMENT OPTIONS:

You can accept Visa, Mastercard, American Express, Discover, Diners, Gift Cards, and Debit Cards.

## NEXT DAY FUNDING OF TRANSACTIONS:

We offer Next Day Funding of your credit card sales

## FREE EQUIPMENT:

Need new equipment or to upgrade? We provide FREE equipment to all our customers.

## CHECK GUARANTEE AND CONVERSION:

Accept NO RISK checks and direct deposit them into your business bank account, just like a credit card.

## COST NOTHING TO GET STARTED:

No application fees or setup fees, we will provide all Training and programming at NO COST.

Please complete the following certificate and fax it, along with your 2 most recent processing statements. A rate reduction specialist will contact you within hours.

Company Name: \_\_\_\_\_

Contact Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Alt Phone: \_\_\_\_\_

Best Time to Call: \_\_\_\_\_

FAX TO: 999.999.9999

**NEED UP TO \$150,000.00 IN CAPITAL FOR YOUR BUSINESS?**

**We Provide Capital to Grow, Expand or Advertise your business – You decide what to use it for!**

**No Financial Statements or Tax Returns**

**No Collateral Required**

**High Approval rate and Fast Cash**

**CALL COMPANY 1.888.888.8888**