

How to Sell Merchant Services - Training

Lead with Debit

Not all merchants currently process debit cards. If a merchant doesn't have a PIN Pad, he might not know what he's missing if he would only expand his payment methods to include processing debit cards at (1ST NATIONAL PROCESSING)'s low, flat fees. Most likely he's already accepting Visa Check Cards and Master Money Cards, which are types of debit cards, but in doing so, he's paying credit processing rates to accept those cards. If the merchant got set up with (1ST NATIONAL PROCESSING) debit using a PIN Pad, he could eliminate the rate to process these cards & simply pay flat debit fees for less than fifty cents per transaction (fees vary depending on the debit network involved).

Lead with Check or Debit Card Processing

Even if a merchant has a PIN Pad, if he's not processing with (1ST NATIONAL PROCESSING), he doesn't pay 0% on check/debit cards. If you've got a Visa Check Card or Master Money Card in your own wallet, present this card to the merchant and ask him what he'd normally pay in fees for accepting this type of card in his place of business. If he doesn't ask the card holder to enter his PIN number into his PIN Pad, he's probably losing money. Explain to the merchant that check cards are really debit cards disguised as credit cards. This allows Visa, MasterCard and other processors to benefit from transactions involving these cards by processing them as if they were credit cards. In this manner, they collect a discount rate on such sales instead of charging a flat debit transaction fee.

Let the merchant know that (1ST NATIONAL PROCESSING) has designed proprietary software for the majority of our terminal product line. This software prompts cashiers to always look at the card presented to determine whether it is a Visa Check Card or Master Money Card. When such a card is presented and the cashier presses a key on the terminal to confirm that they've received a "check card, the terminal then automatically prompts the cashier to ask the customer to enter his or her PIN # (Personal Identification Number) on the merchant's PIN Pad. This allows the sale to be completed as a debit transaction at flat, often lower, debit fees. The larger the sale amount, the more savings a merchant can expect when properly processing debit cards using (1ST NATIONAL PROCESSING).

Lead with Gift Cards

(1ST NATIONAL PROCESSING) differentiates itself from the competition by being able to offer merchants a gift card program designed to replace a merchants paper gift certificates. (1ST NATIONAL PROCESSING) uses attractive durable gift cards that are electronically assigned a value and subsequently used for sales processed through a point-of-sale terminal with (1ST NATIONAL PROCESSING). The program also provides a secure method for merchants to offer “in store credit” for returns. Both standard and custom gift cards are available.

When preparing for a presentation, we suggest that Account Executives equip themselves with (1ST NATIONAL PROCESSING) brochures and even a sample (1ST NATIONAL PROCESSING) card to use during their presentation.

Lead with Check Collections or Check Guarantee

Be on the lookout for merchants posting signs such as “Sorry, No Checks Accepted, or merchants with bad checks posted around their sales counter. These are perfect candidates to introduce to the world of risk-free check processing. Bring a (1ST NATIONAL PROCESSING)Check brochure to your next presentation and inform the merchant that the more convenience that he can provide to his customers by offering a range of payment options, the more sales he can expect to make at his place of business.

Don't just focus on merchants who do not currently accept checks. (YOU'RE COMPANY NAME)Checks competitive package is a strong offering able to compete with any merchants existing check service. Here you can provide the merchant with a competitive analysis so he can see the savings.

Lead with eCommerce

Whether you are cold calling or going out on scheduled appointments, when talking to potential merchants, be sure to get each merchant to consider setting up an Internet Site to enhance his business and increase his total sales. Insure you come prepared with Internet Customer Processing Agreements, Web Site Starter Questionnaires and even a few active (1ST NATIONAL PROCESSING) merchant web site addresses to show your prospect as part of your presentation.

These aids will help you share the benefits of having an (1ST NATIONAL PROCESSING) web site as well as the look and feel of such a web site with your merchant. Even if you find your merchant already has a web site but is not currently accepting credit cards on his site, you may be able to interest him in comparing processing fees and services and very possibly switching his Internet processing to (1ST NATIONAL PROCESSING).

Lead with Wireless Solution

If you find a merchant is getting tired of paying higher processing fees because he has to key all of his transactions into a point-of-sale terminal, have the merchant consider getting set up with (1ST NATIONAL PROCESSING)s wireless solution. (1ST NATIONAL PROCESSING) recently released the Nurit 3010 terminal for use in locations where a phone line is not available, thereby preventing merchants from being able to use traditional land-line terminals to process cards.

The Nurit 3010 even includes a battery and provides the merchant with the option to enhance his use of the terminal by purchasing extra batteries, a docking station, cigarette lighter adapter and even a belt holster, all to accommodate any merchant's wireless needs. Such a terminal is a great processing solution for merchants in kiosks, merchants who are mobile (taxis, limousine services, lock smiths, towing services, food delivery services) and merchants who travel in order to conduct their business at trade shows and convention centers.

Lead with (1ST NATIONAL PROCESSING) Processing

If a merchant is not currently accepting any forms of payment cards, be sure to explain to him the benefits of being able to offer his customers a greater variety of payment methods. Doing so allows him to provide his customers with more convenience at the point of sale. Let the merchant know that customers tend to spend more money on their purchases when they can use a credit card, debit card, or even when they can write a check.

When merchants accept cash only, the customer has to limit his purchases based on those funds he has in his wallet. When a merchant only accepts cash and check, the customer has to limit his purchases based on those funds he has in his wallet and in his checking account. When a merchant accepts credit cards, the customer is only limited on what he can spend based on his available line of credit, which is often much more than what he may have in his wallet. In (1ST NATIONAL PROCESSING)s merchant welcome kit, merchants receive decals advertising the various services that they requested. Once a merchant posts a decal on his check out counter and one on his door to advertise the various cards his store honors, he will most likely find his sales volume increase, as well as his average sale amount.