# Dual Pricing Script

<span style="color:green">Open with a very casual conversational tone.  Get yourself in the mindset of a customer.  How would a customer sound when calling?</span>

## Opening

*"Hey, How are you doing today?  Great!  My name is (Full Name), and I just have a quick question for you."*

<span style="color:green">When scheduling appointments, insert words such as "a quick question for you" or "one quick thing" into your pitch when possible before you say something.  These buffer statements will encourage merchants to stay on the phone a little longer and hear you out.</span>

<span style="color:green">If you are using the word "Pay" or "Payments" in your name, identifying you as a payment processing company, I would not advise using your name during the first two sentences. Allow prospects to wonder who you are and evoke a little curiosity.  Then give them the name in the follow up to the question.</span>

*"You are still accepting debit and credit cards, right?"*

Alternate, Longer Question:  *"I have been speaking with all of the (Business Type)'s in the (Business City) area about a project I am working on.  This is (Business Name) at (business street address), right?"*

If the person states he/she is not the decision maker:  *"Okay.  Who handles that? (Responds with name.)  Great! Is (he/she) in?"*

<span style="color:green">The key to getting past the non-decision maker is speed.  Don't allow that person to say things like, "The decision maker wouldn't be interested," or "I can take a message." The way you avoid this is by talking quickly without allowing pauses.  Occasionally, you may need to cut off the non-decision maker before he/she says something you don't want to hear.  Quickly say, "Okay; who handles that?"  Then as soon as you get a name, say, "Great; is she in?" (Responds, "yes.") Just say, "Thank you," and stop talking.  There will be an awkward pause before he/she gets the decision maker for you.  If the response is, "I think she is in the middle of something," you say, "No problem; I can hold.  Thanks very much." And stop talking again. (Watch the training video on this topic for more details)</span>

*"The reason I ask is that my company has a proprietary program that we are making available to (business type) in the (business city) area. This program eliminates the per-item fees, percentage fees, and other junk fees for processing card payments. You would be open to changing your payment processing account if we could eliminate your processing fees, right?"*

Using key words that will grab their attention is crucial because merchants will then realize what you are saying applies to them.

- DON'T say, "We have a program that can do X."
- DO say, "We have a program for pizza shops in the Atlanta area that can do X."
- Or DO say, "The reason I am calling you today is that I am touching base with all the hair salons in the Denver area to make sure you are aware of X."

**That will get their attention!**

## Opening Follow-Up Option 1

We don't necessarily expect merchants to answer the last question, "Yes I am still paying these fees, please help me!" That would be great, but it is unlikely. The merchant is more likely to say something to the effect of,

- "What are you talking about?"
- "I didn't know anyone else was doing this?"
- "How does it work?"

All these responses are perfectly fine, and they will lead right into the next prospect action step.

(Response: "Sure, but how does it work?")

*"That's a great question. I don't want to take up too much of your time today, but I can tell you that we have several options for which you might qualify based on your location and business type. How about I email you some information to review? (Response: "Sure, go ahead!") Thank you, I really appreciate that. What is the best email address for you?"* (Responds with email address.)

Treat any response that sounds anything like a question, as a question. AVOID ARGUMENTS AT ALL COST!!! Your goal is to get to an appointment as quickly as possible, not to win an argument.

The merchant might say, "I don't know. That program sounds too good to be true." You could respond, "I am so glad you brought that you up. That's a great question and one that many business owners ask me..." Now, the merchant didn't really ask a question, but you can approach it like a question from a positive perspective.

After you position it as a question, tell the merchant you don't want to take up too much time today. Show the merchant you are respectful of his time. Leverage this as a reason for scheduling the follow-up call with an account executive when the time is good to plan for it.

Use the concept that the business might not qualify for the program; this will peak interest. You could experiment with going further down this path using lines like, "Based on your business type, I believe you would qualify. But I would need to get a little bit more information before officially making you an offer." Then go for the appointment.

Get some positive momentum here by collecting an email address. This could backfire on you if you don't do it right. The merchant can come back and say just send the email and she will call you. So, be ready for that. I think the trade-off makes sense though. The decision maker now has a micro-commitment to moving forward which you can leverage to get the appointment.

*"Got it. I will send that out to you today. I will touch base to ensure you got the email and answer any questions you might have about eliminating your payment processing fees. Actually, it looks like I have a couple meetings with a few other (Business City) business owners on (Day1) and (Day 2). But I could definitely take 10 minutes to give you a call (or stop by) and answer any questions. I don't want to interrupt you at a bad time. Would (day 1) at (time 1) or (day 2) at (time 2) work better for you?"*

## Opening Follow-Up Option 2

With this option, we get the micro-commitment in the form of information exchange. The merchant answers a couple of qualifying questions. That way we are priming him/her more for the concept of scarcity but also creating some positive momentum. The merchant wouldn't provide this information if not interested in learning more.

I would encourage you to play around with the questions. The wording is very important. Merchants can't feel like you are just trying to get information from them for no reason. Each question must be justified in their minds.

With option 1, you will lose some people after getting the email. This is not the end of the world because you can still follow up with an email and phone call.

But if you lose the prospect with option 2, that's because the merchant doesn't want to answer the questions. This indicates more of a "game over" issue.

The numbers game will be about the same. Therefore, the most effective strategy might be for agents to find the approach that works best for each of them.

One final tip for this section:  Because we are asking questions about their business, some additional small talk at the beginning might help to warm them up.  There are several places to insert this, but I think this approach would work best for sales people who connect quickly and easily.

(Response:  "Sure, but how does it work?")

*"That's a great question.  I don't want to take up too much of your time today, but I can tell you that we have several options for which you might qualify based on your location and business type and a few other factors.*

*The first thing we always check is years in business.  We have found this program is most effective with established businesses.  You have been in business there for longer than a year, right?  (Response: "Yes.")*

*Great!  Also, because we are largely eliminating the per-item and percentage fees you pay for credit card processing, the more credit card transactions you run, the bigger the impact on your bottom line.  I don't need any specific numbers, but I am assuming you process more than $5,000 per month in credit card revenue during a normal month, correct?" (Response: "Yes.")*

*"Based on the information I have, it looks like we will be able to save you a significant amount.  The next step is for us to go over the program details and confirm that this would be a good fit.*

*So, I can email a proposal for your review.  Do you have another 10 minutes now for us to go over this information or should I send a calendar invite for another time?"*

*(Response: "Calendar Invite.")*

*"Would (day 1) at (time 1) or (day 2) at (time 2) work better for you to connect for a quick call?"*

## Objections

Objection - "Not Interested..." They are about to hang up on you. - "I'm sorry if I caught you at a bad time. May I ask, are you already on one of these programs where you no longer pay to process credit cards?" (This is where you will usually engage the person enough to get the real objection, which will be one of the ones below.)

Objection – "I don't want to change my equipment!" – "I am so glad you brought this up, because a lot of our clients had that same concern. We do have some great equipment options like the (Whatever POS system you feel is right for them.) You might have heard of it. But we also have the ability to download our software to your existing equipment and still eliminate your processing fees. I tell you what, let's set up a call when you have a few minutes, so I can give you a little more information. Did you say (day 1) at (time 1) or (day 2) at (time 2) would work better for you?"

Objection – "Just send me some information." – "No problem. We will fire out some information right away. What is the best email address for you?" (Get the email address first to slow things down and get a micro-commitment.)

"Okay, got it. Now, obviously, if there is a real shot that you might qualify for our program where we eliminate your payment processing fees, I am sure that is worth a few minutes of your time. I am emailing the info right now. Then, with your permission, I would like to take 10 minutes to give you a quick follow-up call to answer any other questions you might have. Would (day 1) at (time 1) or (day 2) at (time 2) work better for you?"

Objection – "I have heard of these programs. I don't want to charge my customers, etc." – "I'll be honest with you, when these programs first came out three years ago, I felt exactly the same way. I thought, 'What if customers get upset?' Now tens of thousands of small business owners in the U.S. have implemented these programs. We have found that the effect, especially for (business type), is about the same as any of your small price increases. A few customers will notice, but it is back to business-as-usual within a few days - except you just wiped out a huge expense for your business.

Having said all that, we absolutely do have other options. We would never try to lock you into one of these programs. I know each business is unique, and what is right for one isn't necessarily right for another. With that in mind, I'm sure you would agree that this is worth exploring a little further with me to learn how we have eliminated the processing fees for thousands of other small business owners. We also give them plenty of options to keep their customers happy. Could I get 10 minutes of your time either on (day 1) at (time 1) or (day 2) at (time 2)?"