

## OBJECTIONS & REBUTTALS



### 1. Cost Concerns

- **Objection:** "Switching providers sounds expensive. What if the new fees are higher than what I'm paying now?"
- **Rebuttal:** "I completely understand your concern. However, we offer a free side by side analysis comparing your current processing fees to what you would have paid with Valued Merchant Services for that calendar month. This allows us to clearly compare costs and show you where you can save money. Our goal is to ensure you actually reduce your expenses, not increase them."

### 2. Fear of Disruption

- **Objection:** "I'm worried about the downtime or disruption to my business during the switch."
- **Rebuttal:** "That's a valid concern, and we've made the transition process as seamless as possible. Our team will handle the setup during non-peak hours, and we offer full support to ensure there's no downtime, so your business operations remain smooth."

### 3. Satisfaction with Current Provider

- **Objection:** "I'm happy with my current provider. I don't see a reason to change."
- **Rebuttal:** "It's great to hear you're satisfied, but wouldn't it be worth exploring if there's an even better option? We often find that businesses are happy until they realize they can save significantly or receive better service. We'd love to show you what we can offer, with no obligation to switch."

#### 4. Contractual Obligations

- **Objection:** "I'm locked into a contract with my current processor and can't switch right now."
- **Rebuttal:** "I understand contracts can be tricky. We can review your current agreement to see if there are any opportunities to lower your costs even while you're under contract. Under the right circumstances I can get approval from my corporate office to pay a portion of your early termination fee. If switching isn't feasible now, we'll make sure you have the best deal possible once your contract is up."

#### 5. Complexity of the Process

- **Objection:** "Switching sounds complicated and time-consuming. I don't have the bandwidth for that right now."
- **Rebuttal:** "I hear you. The last thing we want is to add more to your plate. That's why we handle the entire process for you, from start to finish, with minimal input required from your end. We also provide training to make the transition as smooth as possible for you and your team. We seamlessly switch over several dozen merchants each week."

#### 6. Lack of Trust

- **Objection:** "How do I know I can trust your company? I've heard horror stories about hidden fees and poor service."
- **Rebuttal:** "Trust is crucial, and I respect your caution. We pride ourselves on transparency and long-term relationships. We provide clear agreements with no hidden fees, and we're happy to offer references from other businesses similar to yours that have had positive experiences with us. Also, we have been in business since 2006 and have an A+ rating with the BBB."

## 7. Concerns About Hidden Fees

- **Objection:** "How can I be sure there won't be any hidden fees or unexpected charges after I switch?"
- **Rebuttal:** "Your concern is completely valid. Our agreements are straightforward, with all fees clearly listed. We also provide you with a detailed breakdown before you sign anything, so you know exactly what to expect. No surprises. Our goal is to process your payments for as long as you are in business. The only way we have to achieve that goal is through complete transparency."

## 8. No Perceived Value

- **Objection:** "I don't see the value in switching. What will this really do for my business?"
- **Rebuttal:** "Switching providers isn't just about cost savings, though that's a big part of it. We also offer enhanced support, faster processing times, and technology upgrades that can improve your customer experience and streamline your operations. These benefits can contribute to long-term growth and efficiency. One of the biggest drivers for most of our customers when they switched was having access to a local sale agent that is responsible to make sure you are a happy customer. Most of our competitors do not offer this type of service."

## 9. Fear of Losing Customer Data

- **Objection:** "I'm concerned about the security of my customers' data during the transition."
- **Rebuttal:** "Data security is our top priority. We use industry-leading encryption and security measures to ensure that all customer data is protected during the transition. We'll work closely with your IT team to make sure there are no vulnerabilities. Our company also works heavily in the medical industry including doing the processing for a major hospital, where safeguarding patient/customer information is paramount."

## 10. Preference for Familiarity

- **Objection:** "I'm used to my current system and don't want to learn a new one."
- **Rebuttal:** "I completely understand the comfort of sticking with what you know. However, our system is designed to be user-friendly, and we offer comprehensive training to make sure you and your staff are comfortable with it. Plus, our support team is always available to help with any questions that arise."

## 11. "We Don't Accept That Many Credit Cards."

- **Objection:** "We don't process a lot of credit card transactions, so I don't think switching is worth it."
- **Rebuttal:** "Even if you don't process at a high volume, every little bit of savings adds up over time. Plus, with our solutions, you can benefit from features like mobile payments or online invoicing, which could open new revenue streams for you."

## 12. "I've Heard Bad Things About Payment Processors."

- **Objection:** "I've heard that most payment processors are unreliable or dishonest."
- **Rebuttal:** "It's unfortunate that there are companies out there that have given the industry a bad name, but we pride ourselves on transparency and integrity. We provide clear agreements, and we'll walk you through every line to ensure you fully understand what you're agreeing to."

## 13. "I Don't Have Time for Sales Pitches."

- **Objection:** "I'm too busy to listen to another sales pitch right now."
- **Rebuttal:** "I respect your time and promise not to waste it."

Let me offer a quick analysis of your current processing fees. If we can save you money or improve your service, great—if not, no hard feelings. It's just a five-minute conversation that could result in significant savings."

#### **14. "I Had a Bad Experience Switching Before."**

- **Objection:** "I switched processors in the past, and it was a nightmare. I don't want to go through that again."
- **Rebuttal:** "I understand how that would make you hesitant. We've learned from those kinds of situations and have streamlined our process to ensure everything is smooth. Our dedicated support team is here to make sure you won't face the same issues again."

#### **15. "Your Competitors Offered Me a Better Deal."**

- **Objection:** "I've already received a better offer from one of your competitors."
- **Rebuttal:** "That's great to hear! I'd love to take a look at what they're offering and see if we can do better. Even if we can't, we might be able to provide additional value through customer service, technology, or flexibility that makes us the better choice in the long run."

#### **16. "I Don't Like Change."**

- **Objection:** "I don't like changing systems. I'd rather stick with what I have."
- **Rebuttal:** "I get it—change can be uncomfortable. But sometimes, the smallest adjustments can lead to the biggest gains. We provide an intuitive, easy-to-use system, and we'll make the transition painless, with minimal disruption. Our team will be there to guide you every step of the way."

#### **17. "I'm Worried About Long-Term Commitments."**

- **Objection:** "I don't want to be tied into a long-term contract."
- **Rebuttal:** "That's why we offer flexible plans, including month-to-month options, so you're never stuck. We believe in earning your business through great service, not by locking you into a contract."

## 18. "I'm a Cash-Only Business."

- **Objection:** "We primarily deal in cash, so we don't need credit card processing."
- **Rebuttal:** "Many businesses start out that way, but consumer preferences are shifting toward cards and mobile payments. By offering more payment options, you can attract new customers, increase your average ticket size, and compete with larger businesses. We can show you how you can process unlimited credit/debit cards for just \$50 per month."

## 19. "What If Your Rates Go Up Later?"

- **Objection:** "What's stopping you from raising rates later, after I switch?"
- **Rebuttal:** "We believe in maintaining long-term partnerships, not pulling bait-and-switch tactics. Our rates are locked in, and any changes will be clearly communicated to you well in advance."

## 20. "I Don't Want to Upset My Current Relationship."

- **Objection:** "I've built a good relationship with my current processor, and I don't want to hurt that."
- **Rebuttal:** "Relationships are important, and I respect that. However, it's also essential to prioritize what's best for your business. We'd be happy to help you switch in a way that is professional and amicable, ensuring you don't burn any bridges."

## 21. "I Don't Want to Retrain My Staff."

- **Objection:** "I don't have time to retrain my staff on a new system."
- **Rebuttal:** "I understand that staff training takes time and resources, but our system is designed to be intuitive and user-friendly. We also provide in-depth training sessions at no additional cost and offer on-site or remote support to ensure your team is comfortable and confident. Typically, most businesses find that employees can master the new system in a single day. Additionally, our ongoing support ensures that any questions or issues are resolved quickly, keeping your operations running smoothly."

## 22. "I'm Worried About PCI Compliance."

- **Objection:** "Ensuring PCI compliance is a headache, and I don't want to complicate that."
- **Rebuttal:** "You're right—PCI compliance can be a challenge. The good news is, we handle that for you. Our systems come with built-in security protocols that automatically ensure your business meets PCI compliance requirements."

We stay on top of the latest regulations, so you don't have to, and we provide you with regular updates and reports to ensure everything is running securely and efficiently. This gives you peace of mind knowing that your customer data is protected, and your business remains compliant without extra work on your end."

## 23. "I Prefer Working with a Local Company."

- **Objection:** "I prefer working with a local credit card processor that's closer to home."
- **Rebuttal:** "It's great that you value local relationships! All of our merchants will be paired with a dedicated sales agent to assist them with any needs or concerns. More often than not, the agent will be local to your area. In some instances, we are referred accounts by other partners, and even then, they will have a dedicated relationship manager for their account."

## 24. "I've Already Invested in My Current Hardware."

- **Objection:** "I've already spent a lot on my current POS system, and I don't want to waste that investment."
- **Rebuttal:** "I completely understand the desire to maximize your current investment. Fortunately, in many cases, our system can integrate with your existing hardware, so you won't have to replace your equipment if you do not want to. If your current setup isn't compatible, we offer several POS hardware solutions as part of our package, ensuring you would have very little, if any, out-of-pocket costs. Plus, our upgraded hardware often provides faster processing and better features, which can increase efficiency and improve the overall customer experience."

## 25. "My Business Is Seasonal."

- **Objection:** "My business is seasonal, and I don't process cards year-round, so it doesn't make sense to switch."
- **Rebuttal:** "For seasonal businesses, flexibility is key. That's why we offer seasonal pricing plans that only charge you for the months when you're active. This means you won't be paying fees during your off-season, helping you save money when cash flow is slower. Additionally, by having a flexible and efficient payment system during your peak season, you can serve your customers faster and maximize your revenue when it matters most. We tailor our services to fit your unique business cycle, ensuring that you're only paying for what you use."

## 26. "I Don't Want to Lose My Customer History."

- **Objection:** "I've got years of customer transaction history with my current processor, and I don't want to lose that."
- **Rebuttal:** "That's a legitimate concern, and the good news is you don't have to lose your data. We specialize in migrating transaction histories and customer data to ensure that everything is transferred safely and accurately. Our team works closely with your existing processor to move this information securely, ensuring there's no disruption to your records. This way, you'll retain all the valuable data you've built up over the years, without any risk of loss during the switch."

## 27. "I Have Too Many Other Priorities Right Now"

- **Objection:** "Switching processors isn't a priority for me right now. I have too many other things on my plate."
- **Rebuttal:** "I completely get it—running a business comes with countless priorities. That's why we've designed the switch to be as easy and painless as possible for you. Our team handles the entire transition process from start to finish with minimal input needed from your side. You'll hardly notice we're making the switch. Plus, the time you invest now could save you significant amounts in the long run, both in terms of lower fees and improved efficiency, allowing you to focus more on what matters most."



## 28. "Credit Card Fees Are Just the Cost of Doing Business."

- **Objection:** "I've accepted credit card fees as just part of the cost of doing business. I don't see a reason to change."
- **Rebuttal:** "It's true that processing fees are a standard cost for many businesses, but that doesn't mean you should overpay. Many business owners are surprised to learn just how much they can save by switching. Even a small reduction in fees can add up to thousands in savings over the course of a year. I'd be happy to show you a comparison so you can see exactly how much money you're leaving on the table by staying with your current provider. Saving money on fees means more profit you can reinvest into your business."

## 29. "I'm Waiting for the Right Time."

- **Objection:** "I want to wait for the right time to switch, maybe after my busy season."
- **Rebuttal:** "I understand that timing is important. However, by waiting, you could be missing out on significant savings during your busiest time, when you're processing the most transactions. We're very experienced in executing smooth transitions even during high-traffic periods, ensuring no downtime or disruption to your business. Our team works around your schedule, and the sooner you switch, the sooner you'll start saving. Plus, we can schedule everything for off-peak hours to make the process as seamless as possible."

## 30. "I Don't Trust New Technology."

- **Objection:** "I don't trust new or unfamiliar technology. What if it doesn't work as expected?"
- **Rebuttal:** "It's normal to be cautious with new technology, especially when it affects your business's daily operations. That's why we offer a trial period and full training to ensure you're comfortable before fully committing. Our system has been thoroughly tested and is trusted by thousands of businesses just like yours. In addition, we provide ongoing support and upgrades to ensure everything continues to run smoothly as your business grows. Our technology is designed to be reliable, secure, and easy to use, reducing the risk of any issues and improving your overall efficiency."

### **31. I WISH YOU PEOPLE WOULD STOP CALLING ME**

I understand your frustration Mr. Merchant. There is a lot of competition in this business. But let me ask you this:

- a. Are you completely happy with your processor and the rates they charge you?
- b. Do you currently accept credit or debit card payments? Have you considered it?

REMEMBER: It is better to let it go for now and get back to them later when they are in a better mood to discuss this. If you try to force them into agreement you only make them angry and they say yes just to get you off the phone.

### **32. WE ARE PART OF A CORPORATION**

I understand. Do you have the ability to make independent decisions for your business though?

### **33. I HAVE A PARTNER WHO HANDLES ALL OF THIS**

That's fine. Can I speak with that person? ALWAYS ... make sure both partners will be present.

### **34. MY WIFE / SON / RELATIVE HANDLES ALL OF THIS**

May I speak with them please? REMEMBER: This person also has the power to sign an agreement.

### **35. I HAVE A FINANCE OFFICER WHO HANDLES THIS**

Does this person have your permission to sign agreements for the business if they like our offer?

Will you be in your office tomorrow? REMEMBER: Owner must be present at time of appointment.

### **36. I'D PREFER YOU FAX OR MAIL ME THE INFORMATION / RATES / COST ETC.**

I understand. You're real busy and getting an offer up-front would save you time. However, we do need to meet with you briefly to determine whether or not there are other ways we can assist you in saving money. We only need about 10 minutes of your time.

What's the best time of day tomorrow?

### **37. JUST BRING THE INFORMATION BY AND LEAVE IT WITH MY MANAGER**

I understand how busy you must be. But we're only asking for 10 minutes of your time.

Isn't it worth saving 10 to 100% on your processing costs? Give me the best time of day and we'll work around your schedule.

### **38. I WON'T SHOW MY STATEMENT**

OK, I understand your hesitation. There's a lot of information in the statement you don't want to share with people. Believe me, there is nothing in your statement that we would obtain to try and use it against you in any way. I am certain that we be able to do an analysis of your statement in order to show you the side-by-side savings.

You can sit with the consultant while they do the analysis, and it only takes a few minutes.

What's the best time of day tomorrow?

### **39. I'M HAPPY WITH MY CURRENT PROVIDER**

a. I certainly understand. However, people don't realize how important it is to have your statement analyzed every few months in order to ensure that you are not being hit with hidden fees that drive your cost up. What's the best time of day tomorrow?

b. We're not asking you to make any changes right now. We only want an opportunity to show you what we can do in case you start having problems with your processor in a few months. This way, you'll have all of your own information at hand and we're just a phone call away. What's the best time of day tomorrow?

#### **40. NO THANKS ... I JUST CHANGED PROCESSORS**

Has it been more than 3 months since you made the change? If so, we would like to offer you a free analysis of your processing charges to ensure that you are being charged the proper amount for your specific type of business. We only need a few minutes of your time. What's the best time of day tomorrow?

#### **41. I HAVE A CONTRACT THAT I CAN'T CANCEL**

That's fine. 99% of everyone we have ever met has a contract of some sort. Don't let that contract stop you from saving money.

Give us a few minutes to show you what we can do for you, and you can then make an informed decision whether or not it is worth the risk of making any changes.

What's the best time of day tomorrow?

#### **42. IF I CANCEL MY CONTRACT, I HAVE TO PAY A HIGH FEE**

Don't let that stop you from taking a look at what we can do for you. We have many different ways of dealing with the contracts of other processors. Believe me, we can help you and I only need about 10 to 15 minutes to show you how. What's the best time of day tomorrow?

#### **43. LAST TIME I TRIED TO CHANGE I HAD A REALLY BAD EXPERIENCE – NEVER AGAIN**

a. Was it a financial issue? We do offer some of the best rate plans in the country and they are specifically designed for your type of business and transaction needs.

b. Was it because of a setup issue? There are a lot of people in this industry who simply do not know what they are doing. Let me assure you that our sales consultants are provided the highest degree of training, so they are capable of handling literally any type of setup issue. I can assure you ... you would not have any regrets with us.

#### **44. MY PROCESSOR GIVES ME THE TERMINAL FOR FREE – DO YOU**

Would you be upset to learn that you are paying for the machine and just don't know it? Believe me, nothing is free. They are getting paid for that terminal by charging you in other ways that you likely are not even aware of. Give us 10 minutes tomorrow to come in and prove it to you. You have nothing to lose and everything to gain.

#### **45. NO ONE CAN BEAT MY CURRENT RATE**

Mr. Merchant, we just love to hear that type of challenge. We want to earn money from your business so badly that we will take every step possible to show you the savings. Whether or not it's enough to make you change is entirely up to you. What's a good time to come by and show you?

#### **46. I ALREADY HAVE THE BEST RATE**

It might surprise you to hear how many people feel exactly the same as you do right now. It would also surprise you to know how many of those people have given us their business once we have had an opportunity to show them in writing what we can do for them and how much we can save for them. What's a good time to come by tomorrow?

#### **47. EVERY PROCESSOR CHARGES THE SAME ... IN THE LONG RUN**

I understand your concern. Many people feel the same way you do. But believe me, there really are processors who offer true savings and are able to abide by it.

Salespeople love to promise you the stars and the moon and never seem to deliver on it. You get your first statement and discover you are paying the same, if not more, than you did previously.

Everything we do to save you money is outlined in writing, detail by detail. Give us 10 minutes to prove it to you...What's a good time tomorrow?

## **48. THERE IS NO SUCH THING AS SAVING MONEY ON PROCESSING COSTS**

I understand your concern. Many people feel the same way you do. But believe me, there really are processors who offer true savings and are able to abide by it.

Salespeople love to promise you the stars and the moon and never seem to deliver on it. You get your first statement and discover you are paying the same, if not more, than you did previously.

Everything we do to save you money is outline in writing, detail by detail. Give us 10 minutes to prove it to you...What's a good time tomorrow?

## **49. WHAT ARE YOUR RATES**

Without knowing what types of transactions you run, how often you run them and what your specific processing needs are, there is no way anyone can quote you over the phone.

Rates are different for each type of business. What I can tell you is that we offer rate plans that a far better than most processors can offer you. I need about 10 minutes of your time to show you what I mean...What's a good time tomorrow?

## **50. I PREFER TO DEAL WITH SOMEONE LOCAL**

I understand that. You're not alone in feeling that way. Our company is nationwide and we have over 350 agents across the US. Due to the nature of our business we do not need to have offices all over the country in order to process payments and provide merchant support. That being said, unless a merchant account is referred by one of our trusted referral partners, they will be paired with a local agent that will be their first point of contact to assist with any needs or concerns.

## **51. MY BANK DOES MY PROCESSING – MY ACCOUNTS / LOAN / CREDIT CARDS ARE WITH THEM**

I understand completely. And you're concerned that if you don't use their processing services it will impact your standing with them, right? Rest assured Mr. Merchant, your bank only wants one thing from you. They want to know your money is resting in their bank. Changing processors does not mean you have to change banks. And it does not affect your relationship with them. They just want your money. VMS wants to SAVE you money.

What's a good time tomorrow to come in and show you what we're talking about?

## **52. I'M TOO BUSY TO DEAL WITH THIS RIGHT NOW**

I understand. Is there a better time for me to get back to you on this? (Make a note of it and call back). REMEMBER: It is better to let it go for now and get back to them later when they are in a better mood to discuss this. If you try to force them into agreement, you only make them angry, and they say yes just to get you off the phone.

## **53. ARE THERE ANY MONTHLY FEES I WOULD HAVE TO PAY**

I would be lying to say no. But what I can assure you is that we have far fewer fees than most processors. Add that to the savings we will provide you with rates and swipe fees and you will look at nice healthy savings every month. I need 10 minutes to have a consultant come in and show you ... is there a best time of day tomorrow?

## **54. ALL I PAY NOW IS A RATE OF \_\_\_\_\_% AND A \_\_\_ CENT SWIPE FEE ... NO OTHER CHARGES**

Well, that sounds like a real nice deal. However, if you could get a much better deal, would you be willing to take a closer look at it? It only takes about 10 minutes. Do you have time tomorrow?

## **55. DO YOU CHARGE ANY SIGN-UP FEES**

No matter what processor you choose there are always some costs associated with setup. There are some circumstances when setup fees can be waived, but it is extremely rare. As to how much it would cost, if anything, that would be up to our consultant to determine. Is there a best time of day to meet with you tomorrow?

## **56. HOW MUCH DOES IT COST TO SIGN UP WITH YOU**

It would be up to you and the sales consultant to determine that. Is there a best time of day to meet with you tomorrow?

**57. DO I HAVE TO BUY / LEASE A NEW TERMINAL IF I USE YOUR COMPANY**

No. Often the machine you have now, if you own it, may be perfectly capable of continued use. However, there are certain security issues mandated by the federal government that must be implemented when you get hooked up to our network. Many of the older model terminals do not have sufficient memory or features that allow this. Also, there are many new types of terminals being introduced today that provide you with features that make your life a lot easier, and it may be worth taking a look at what we can offer.

**58. CAN I USE MY OWN MACHINE IF I SIGN UP WITH YOU**

Certainly. But there are many new types of terminals being introduced today that provide you with features that make your life a lot easier, and it may be worth taking a look at what we can offer. Is there a best time of day to meet with you tomorrow?

**59. I GET ALL MY TERMINAL SUPPLIES FOR FREE ... DO YOU OFFER FREE SUPPLIES**

Nothing in this industry is free, Mr. Merchant. If your processor is telling you that your supplies are free you can guarantee that they are charging you in some other way so that they are still getting paid for the supplies. Our consultant is going to be in your area tomorrow. Is there a best time of day to come in and show you what we're talking about?

**60. MY PROCESSOR TELLS ME THEY ARE THE ONLY ONES WHO CAN PROGRAM MY MACHINE**

This is true in some cases. Who is your processor? We do have solutions available to be able to assist you. Our consultant is going to be in your area tomorrow. Is there a best time of day to meet with you about this?

**61. MY PROCESSOR AND I HAVE BEEN FRIENDS FOR YEARS – I'M LOYAL TO MY FRIENDS**

Believe me, I do appreciate your loyalty. It shows that you have a lot of integrity. But let's just say that your friend has you paying a much higher rate than you should be paying. Does that show the same degree of loyalty towards you and your business as you are showing him? We're going to be in your area tomorrow. Can you give us 10 minutes to see if your processor deserves your loyalty? What's a good time for you?



## **62. WOULD I HAVE TO SIGN A CONTRACT / I DON'T LIKE CONTRACTS**

Believe me, Mr. Merchant, I know exactly what you're talking about. I hate them too. But the contract is designed for YOUR protection as well as ours. Besides, didn't you have to sign a contract when you bought your car? When did you buy your home?

When did you lease the building in which you do business from? I'm not asking you to sign anything, I just want about 10 minutes to show you how much money we can save you every month. Is there a best time of day for our consultant to drop in on you tomorrow?

## **63. THIS IS MY BUSIEST TIME OF THE YEAR / NOT A GOOD TIME TO CHANGE**

Mr. Merchant, I understand what you are telling me. If there is one thing I have learned in this business, it's that there is never a good time to make changes to a business. But consider this, if this is your busiest time of year then it would be the best time to start saving money. The savings would be greater during the busy times than during the slow times, right? I'm not asking you to make any changes now. Just give us 10 minutes to show you how much you COULD be saving during this busy time. What's a good time for you tomorrow?

## **64. CALL ME BACK AFTER THE HOLIDAY SEASON**

Mr. Merchant, I understand what you are telling me. If there is one thing I have learned in this business, it's that there is never a good time to make changes to a business. But consider this, if this is your busiest time of year then it would be the best time to start saving money. The savings would be greater during the busy times than during the slow times, right? I'm not asking you to make any changes now. Just give us 10 minutes to show you how much you COULD be saving during this busy time. What's a good time for you tomorrow?

## **65. I WILL BE GOING OUT OF TOWN FOR A WHILE**

Any idea when you'll be back to work? Is it okay for me to contact you again at that time to discuss this further?

## **66. MY BUSINESS IS CLOSED ON THE DAY YOU WANT TO MEET WITH ME**

Okay, no problem. What day will you be open again? Can we schedule an appointment for that day? What's the best time for you?

## **67. I'M GETTING READY TO SELL THE BUSINESS / RETIRE**

No problem Mr. Merchant. When do you expect this to be finalized? (Make a note. Call back at that time).

## **68. I ACCEPT VOYAGER & WRIGHT EXPRESS CARDS – CAN YOU PROCESS THESE TYPES**

Sure ... We can process all forms of electronic payment.

## **69. I BELONG TO A PROCESSING ASSOCIATION – THEY OFFER THE BEST RATES**

Okay, I understand that. But, while you are getting the best rates in your industry, we can still offer you better costs overall. Believe me, your particular rates could be 10% higher or more than businesses of a different nature. Give me 10 minutes tomorrow for our consultant to show you. What's a good time of day?

## **70. I USE QUICK BOOKS TO DO MY PROCESSING**

I understand. And you are probably paying a pretty decent rate to use that system. But what happens if your computer crashes?

What happens if you can't connect to the Internet? What happens if the software develops a glitch? You're in a bind and cannot process payments until the problem is corrected, right? Our system is much more stable and reliable and integrates with QuickBooks! Best of all, it's affordable too. We are in your area tomorrow. Is there a best time of day to meet with you to show you what we can do for you?

## **71. I USE PAY PAL AND PROCESS ON THE INTERNET**

Great. How do you like that system? Many people believe that PayPal offers the best rates possible. Let me assure you that this is not true. We have won the business of many merchants who had been using PayPal. Can you give us 10 minutes tomorrow to show you what we can do for you? What's the best time of day for you?

## **72. I HAVE A POS SYSTEM TO DO MY PROCESSING**

That must have been very expensive to get set up with. Are you happy with that type of system? If they say yes ... Great, we offer our processing services in most POS systems, our agent can communicate with your POS service provider after your visit to confirm compatibility. If they say no ... What issues are you having with it? Would you be interested in looking at something different? Is it a service issue?