



Business Loan Sales Appointment-Setting Script

For offering business-loan programs through Valued Merchant Services (VMS)

1. Mind-set & Prep (read before dialing)

- **Research** the prospect's industry, seasonal cash-flow patterns, and any recent growth moves.
 - Keep a **product cheat-sheet** handy (MCA, SBA, LOC, Factoring, Equipment Finance, P2P).
 - Goal = **book a 15-minute Zoom/phone funding consult** with our specialist—*not* to underwrite on the first call.
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2. Live-Call Flow

Stage	Script (adapt wording to your voice)
A. Gatekeeper / First Hello	<p>"Hi [Name], _____ with Valued Merchant Services—local payments partner for several businesses in [city].</p> <p>Quick question for the owner/GM about a funding update that could lower their capital cost this quarter. Could you point me to them?"</p>
B. Warm Intro (Owner on the line)	<p>"Hey [Owner], I'll keep this to 60 seconds. We help businesses tap a network of 2,500+ lending programs with one simple application—saving you the 'apply-and-wait' dance with multiple banks. I just need to see if it's worth a deeper chat."</p>

Stage	Script (adapt wording to your voice)
C. Pain Probe (pick 2–3)	<p>1. “How important is extra working capital if sales spike unexpectedly?” 2. “Any big equipment or renovation projects on the horizon?”</p> <p>3. “Do slow-paying customers ever choke your cash flow?”</p> <ul style="list-style-type: none"> • Fast cash-flow gap? – “We can arrange a Capital Advance that flexes with daily credit card sales—funds in days, pay back as you earn.” • Inventory swings? – “A revolving Business Line of Credit lets you draw only what you need and pay interest on the draw, not the limit.”
D. Mini-Value Hook (tailor to answers)	<ul style="list-style-type: none"> • Large expansion? – “For bigger, longer-term projects we package SBA-backed loans at bank-level rates without making you hop lender to lender.” • Slow invoices? – “We can advance up to 90 % on outstanding receivables through Invoice/PO Factoring so you don’t wait 30-90 days for your own money.” • Equipment upgrade? – “Prefer to lease? Our Equipment Finance & Leasing programs give you lower monthly outlay and tax perks while keeping tech up-to-date.”
E. Soft Close	<p>“Sounds like there’s room to improve costs and speed. Let’s lock in a quick 15-minute call with my funding specialist. They’ll map the best option and quote terms—no obligation. Does _____ at ___ a.m. work, or is _____ afternoon better?” (based on your agents calendar availability)</p>
F. Confirm & Next Steps	<p>“Great—sending a calendar invite and a one-page doc listing the items we’ll need (last 4 bank statements, basic app). You’ll have our direct line if anything changes. Appreciate the time!”</p>

3. Common Objections & Snappy Rebuttals

Objection	Quick Rebuttal
“Not looking for money.”	“Understood. Most clients weren’t either until they saw how a standby line or lower-cost loan shaved 15-30 % off capital expenses. A 15-minute review keeps options open—still works?”
“We already have a banker.”	“Great—you’ll love this. We’re not replacing them; we complement them with niche programs banks can’t touch, like revenue-based funding or invoice advances. Worth a side-by-side comparison?”
“Too busy.”	“Totally respect that. The consult is 15 minutes, and if we can’t beat what you have, we’ll say so in the first five. Can I pencil in a slot when you’re typically at your desk?”
“What’s the catch?”	“No catch—our lenders pay us. You get pre-qualified offers, we handle back-office processing, and you decide what to accept. If nothing fits, you walk.”

4. Voicemail Template (≤30 sec)

“Hi [Name], _____ with VMS. We streamline access to 2,500 funding programs—everything from flexible lines to SBA loans—through one application and usually faster approvals. It could free up cash for growth or cushion slow months. I’ll try you again, or call me at [###-####] to grab a quick 10-minute consult.”

5. Follow-Up Email (send immediately after a good live call)

Subject: Quick funding options for [Business Name]

“Hi [Name], great speaking with you. As promised, here’s a link to book a

15-minute call to explore working-capital, equipment, or SBA options via our lender network. One app unlocks thousands of programs—let's see what fits. [Calendly link] —_____, Valued Merchant Services.”

Tips for Agents

- Mirror the prospect's tone—friendly but decisive.
- Keep the spotlight on **cash-flow flexibility, speed, and choice** rather than product jargon.
- Log answers to the pain probes; they become the specialist's opening ammo.
- Always end with a clear date/time + calendar invite.