

# Objections Cheat Sheet

## **Nobody writes checks anymore**

\*\*\*- Would you believe the Federal Reserve reported that \$26T still processed because merchants hate paying 2.5-4% fees for credit

\*\*\*- In your industry, every % of profit matters

\*\*\*- Consumers are fighting back against surcharging and its good to offer options

## **We don't get bad checks**

\*\*\*- Terrific, but are you selective in who you take checks from?

\*\*\*- Reimbursing you on return checks is just one thing we offer, would you like to increase sales while lowering your cost of doing business?

## **We don't take checks**

\*\*\*- Why? What led you to make that decision?

\*\*\*- Did you ever?

\*\*\*- Would you like to be more profitable with each sale?

\*\*\*- Would you like a tool to upsell and generate more revenue?

## **Nobody asks to write a check**

\*\*\*- Are you asking your customers if they would like to write a check?

\*\*\*- I would guess your door has stickers indicating you accept those expensive credit cards. Do you have a "Checks Welcome" sticker too?

## **We know all our customers**

\*\*\*- If I recently moved to your area wouldn't you like to establish goodwill and a lifelong customer from that new resident?

\*\*\*- If I happened to be passing through town and needed your goods/service, would you like to have a program to protect your business while making that additional sale?

## **We had a service before, and it did not end well**

\*\*\*- We have been taking care of our merchants for 41+ years

\*\*\*- We have had an A+ rating from the BBB for 15 consecutive years

\*\*\*- Not every company is the same. We offer 24/7 live US based CS at \$0, high check limits, and have the highest approval rates in the industry

## **It seems expensive, don't want to pay more**

\*\*\*- Unlike other programs, software, services you use...our fees come after you make a sale

\*\*\*- Since you are already taking credit cards, our fees are 1/4-1/3 of those rates and will actually save you money

## **Do I need new equipment?**

\*\*\*- With our standard service all you need is an internet connection. Use your PC, phone, tablet to quickly obtain approvals from our secure website

\*\*\*- If you select our Remote Deposit or electronic service, we will provide a loaner imager avoiding costly lease or purchase for you

## **Your monthly minimum is too high**

\*\*\*- It is not a fee, but an assurance you utilize the service

\*\*\*- Based on your check volume you qualify for the discounted rate and will more than exceed this amount