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# Selling EMV/NFC Terminals Without Selling: A VMS Affiliate's Guide

*How to identify merchants that need upgraded, modern payment solutions*

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## Introduction

As a Valued Merchant Services (VMS) affiliate, your role is to connect businesses with cutting-edge payment solutions. Instead of traditional sales tactics, this guide emphasizes identifying merchants who would benefit from EMV/NFC terminals and approaching them with value-driven conversations.

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## Understanding EMV and NFC Technologies

- **EMV (Europay, Mastercard, and Visa):** A global standard for credit and debit cards equipped with computer chips and the technology used to authenticate chip-card transactions. EMV enhances security by generating unique transaction codes, making it difficult for fraudsters to duplicate card information.
- **NFC (Near Field Communication):** A technology that enables contactless payments, allowing customers to tap their cards or mobile devices to pay. NFC offers faster transactions and improved customer convenience.

## Benefits of EMV/NFC Terminals:

- Enhanced security against fraud.
- Compliance with industry standards.
- Improved customer experience with faster, contactless payments.
- Reduced liability for fraudulent transactions.

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## Identifying Merchants in Need of Upgraded Payment Solutions

### A. Visual Cues:

- **Outdated Equipment:** Look for merchants using swipe-only terminals or those lacking chip readers.
- **Long Checkout Lines:** Inefficient payment processing can lead to delays, indicating a need for faster solutions.
- **Signage:** Absence of contactless payment logos (e.g., Apple Pay, Google Pay) suggests they might not accept modern payment methods.

### B. Business Types Likely in Need:

- **Small to Medium Enterprises (SMEs):** They might lack the resources to upgrade and could benefit from cost-effective solutions.
- **High-Traffic Retailers:** Businesses with high customer volumes can benefit from faster transaction times.
- **Service-Based Businesses:** Professionals like salons or repair services can enhance customer trust with secure payment options.

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## Approaching Merchants: The Consultative Method

### A. Start with Observation:

- Mention something specific about their current setup: "I noticed your terminal doesn't support tap payments."

### B. Ask Open-Ended Questions:

- "Have you considered upgrading to accept contactless payments?"
- "Are you aware of the recent changes in payment security standards?"

### C. Offer Value, Not a Sales Pitch:

- Share insights: "Upgrading to EMV/NFC terminals can reduce your liability for fraudulent transactions."
- Provide solutions: "VMS offers terminals that support both EMV and NFC, enhancing security and customer convenience."

#### **D. Provide a Free Analysis:**

- Offer to connect them with an agent for a review of their current payment processing setup to identify potential savings and improvements.
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### **Leveraging VMS Affiliate Resources**

As a VMS affiliate, you have access to:

- **Comprehensive Training:** Equip yourself with knowledge about products and services.
  - **Marketing Materials:** Use brochures, flyers, and digital content to inform merchants.
  - **Dedicated Support:** VMS provides assistance to help you address merchant queries effectively.
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### **Frequently Asked Questions (FAQs)**

#### **Q1: Why should I upgrade to an EMV/NFC terminal?**

**A:** Upgrading enhances transaction security, reduces fraud liability, and offers customers the convenience of contactless payments.

#### **Q2: Is the upgrade process complicated?**

**A:** Not at all. VMS ensures a smooth transition with dedicated support and training.

#### **Q3: Are there any costs involved?**

**A:** VMS offers competitive pricing and often provides cost-saving analyses to ensure affordability.

#### **Q4: How soon can I start using the new terminal?**

**A:** Once approved, merchants can typically begin using their new terminals within a few business days.

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## **Conclusion**

By focusing on identifying merchants who can benefit from upgraded payment solutions and approaching them with informative, value-driven conversations, you can effectively promote EMV/NFC terminals without traditional selling. Utilize the resources provided by VMS to support your efforts and build lasting relationships with merchants.