

**Frictionless.**  
**Friendly. Future-Proof.**



Secure Transactions



Happy Payments



Innovation

# Agent Program Toolkit

## The Dog Ate My Statement. & Other Objections Rebuttals

# OBJECTIONS AND REBUTTALS

## From Merchants

### That Do Not Currently Accept Credit Card Processing:

1. Objection : Haven't accepted credit cards for 10 years and I still don't need it.
  - Rebuttal : Accepting credit cards can boost your profits by up to 50%. For example, if I went to a restaurant with only \$10 in cash, I would only spend up to \$10. With credit cards, I tend to spend more because I don't worry about paying until next month, increasing your profits significantly.
  
2. Objection : My customers never ask or complain that I don't take credit cards.
  - Rebuttal : That's because you are getting the same customers. You are not attracting new customers who prefer using credit cards, and they are going to your competitors instead. For instance, if my car's transmission goes out and I need a \$1200 repair but only have \$500 in my bank account, I would go to a shop that accepts credit cards, leading to lost business for shops that don't.
  
3. Objection : I don't want to pay the costs involved.
  - Rebuttal : The benefits outweigh the costs significantly. Credit cards can increase your profits by up to 50%, provide convenience to your customers, and attract new customers who primarily use credit cards. Advertising the Visa/MasterCard logo can also bring in more clientele.

Here are the methods we use to  
**assist merchants** at Merchant  
Service Depot when they raise  
concerns, presented in the form  
of objections and rebuttals:



## **From Merchants**

### **That Do Currently Accept Credit Card Processing:**

1. Objection : I go through my bank.

- Rebuttal : Most banks outsource their processing to big processors like us and add an upcharge. We eliminate those middleman charges and offer you the lowest rates possible.

2. Objection : I'm all set.

- Rebuttal : I know you're set with Visa/MasterCard. However, I can provide a free analysis to show how much we can save you with our industry-low rates. Let's ensure you're at the best rate possible.

3. Objection : We don't do much processing.

- Rebuttal : That's okay. We offer customized plans for businesses with low processing volumes.

4. Objection : I'm not interested.

- Rebuttal : You should be interested in saving money with a top processor offering the lowest rates in the industry. We can reduce your processing bill.

5. Objection : I'm too busy.

- Rebuttal : I understand you're busy. That's why we come to you to provide a quick and free statement analysis, showing how much we can save you.



6. Objection : I'm happy with my current processor.

- Rebuttal : I'm not looking for unsatisfied customers. We offer the same great service as top processors. However, many businesses don't realize that their current rate might be higher than average. Let's ensure you're getting the best rate.

7. Objection : I'm in a contract.

- Rebuttal : Being in a contract doesn't mean you can't switch processors. Although there might be a cancellation fee, the savings we offer could outweigh that fee. Let's start with a free analysis and proceed from there.

8. Objection : I'm in a lease.

- Rebuttal : Leasing equipment and processing services are separate. You can switch processors even if you're in a lease. Let's perform a free analysis to see your options.

9. Objection : Statement is not here or is at my accountant.

- Rebuttal : That's okay. We can call your processor's customer service number to get a copy of last month's statement and perform a free analysis right now.

10. Objection : I don't understand my statement and the charges.

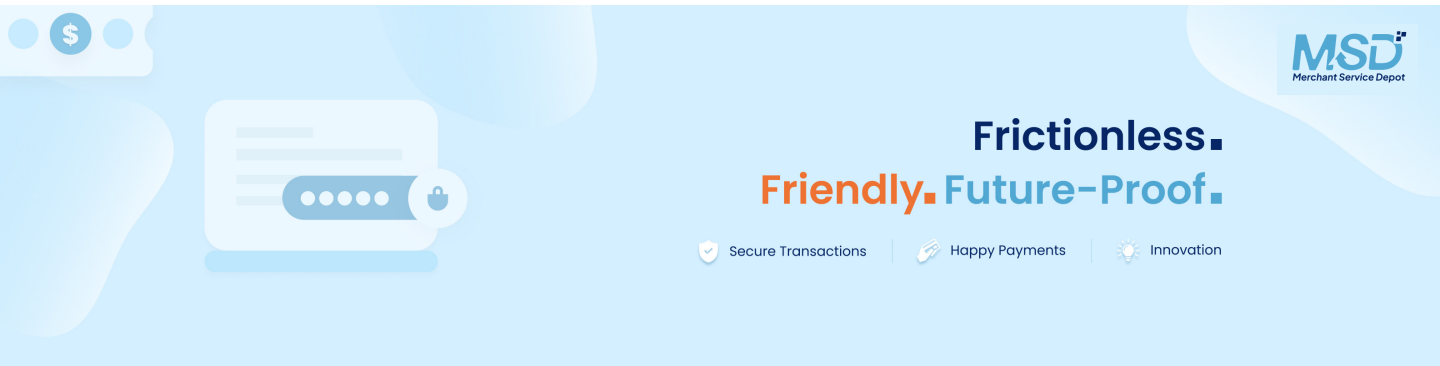
- Rebuttal : I'll explain your charges and rates to you and provide a free analysis to ensure you're at the best rate possible. Our statements are easy to read, and I'll help you understand your rates and charges.

11. Objection : Won't give statement, wants to know your rate.

- Rebuttal : There isn't a one-size-fits-all rate. Costs depend on average ticket, monthly volume, and business type. That's why we do a free statement analysis. Let's review your statement to create a customized rate for your business. If they still won't give a statement, offer a general rate and encourage them to compare it with their current statement to see potential savings.

REMEMBER : After every rebuttal, respond with:

"SO GO GRAB YOUR STATEMENT AND I CAN DO THAT FREE ANALYSIS FOR YOU"



THANK YOU.