

THE CLOSER'S CIRCLE

FROM **FIRST PITCH** TO **FIRST PAYCHECK**

The Playbook for Sharpening Skills
and Closing Profitable Deals

Developed by Robert Faias

THE CLOSER'S CIRCLE

FROM **FIRST PITCH** TO **FIRST PAYCHECK**

Selling on savings is transactional. Selling on value is strategic. But selling on experience is transformational. When a merchant chooses to work with you, they aren't just buying a rate or a product — they're buying how you make them feel throughout the process. Honesty builds trust, transparency removes fear, and genuine concern creates confidence. This is how long-term relationships are formed, referrals are earned, and reputations are built. The closers who understand this don't chase deals — they attract them.

A good salesperson focuses on savings.
An excellent salesperson focuses on value.
But the best of the best —the top 1%—focus on the experience.

They sell with honesty.
They operate with transparency.
They show genuine concern for the customer.

That is what separates true closers from everyone else.

- **Robert Faias**



Sales is not about talent alone.

It's about discipline, consistency, and learning how to sharpen your skills over time.

This book was not written just for new hires — and it was definitely not written just for veterans. It was written for professionals who take this business seriously and understand that closing deals is only part of the job. Building income, protecting margins, and creating long-term residuals is where real success lives.

Early in your career, you need structure. You need confidence. You need a simple, repeatable way to have conversations and win business. Later in your career, you need refinement — better pricing decisions, smarter deal structure, stronger referral strategies, and a deeper understanding of how your work today impacts your paycheck tomorrow.

This playbook exists to bridge that gap.

Everything inside these pages has been tested in the field — through wins, losses, adjustments, and growth. The strategies here are designed to help you think like a business owner, not just a salesperson. To move from chasing deals to building income. From pitching to profiting.

Whether you're just getting started or you've been in the industry for years, this book will help you sharpen your edge, protect your value, and close deals that actually pay you back.

Welcome to **The Closer's Circle**.

A handwritten signature in black ink that reads 'Robert M. Faias'.

Robert M Faias

Blueprint to Success

The system behind every profitable deal.

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HOW TO ACTUALLY SELL MERCHANT SERVICES: REPEATABLE STRUCTURE FOR EVERY MERCHANT CONVERSATION

How to Run a Real Merchant Conversation (And Stop Confusing Activity with Progress)

While I was role-playing with our newest team members, I saw something immediately — **the moment they understood the flow of the conversation, everything changed**. Their confidence went up, the conversation felt natural, and they stopped sounding like they were “selling.”

That's when it clicked.

Here's the reality: most Merchant Sales Reps don't fail because they're lazy or lack of will. They fail because they confuse **activity** with **progress**.

They talk to a merchant... pitch a little... follow up... get ghosted... repeat. Why does this keep happening? Because they don't know how to run a **structured merchant conversation**.

Today, we fix that.

- You don't need a 30-step script.
- You don't need to sound rehearsed or salesy.
- You just need to understand the **flow** of a winning merchant conversation — and once you do, prospecting becomes easier, more natural, and far more effective.

Let's break it down.

PART 1: THE BASIC FLOW OF A SALES CONVERSATION

Every strong merchant conversation follows the same structure:

1. Warm-Up: Disarm pressure. Build rapport. Be human.

Example: “Hey, I noticed your store's been around for a while. How long have you been in business?”

2. Discovery: Ask questions. Learn how they operate today.

Example: “Can you walk me through how you're currently accepting payments?”

3. Bridge: Confirm what you heard and introduce the idea of change.

Example: “So it sounds like your fees have crept up, and support hasn't been very responsive. Is that fair?”

4. Solution: Position **YOUR company and YOU** as the fix to *their* problem.

Example: “Based on what you shared, I'd suggest a setup that gives you next-day funding, better support, and still lowers your overall costs.”

5. Close: Ask for the next logical step.

Example: “Would it make sense to do a quick side-by-side statement review and see where we can improve things?”

Each step builds on the one before it.

If you skip discovery and jump straight to solutions, you'll sound like every other agent — and you'll lose them.

PART 2: THE MOST COMMON MISTAKE

Too many Merchant Reps start by **pitching**.

They lead with:

- Rates
- Hardware
- Bonuses
- Pricing

...before the merchant ever says what they need.

This instantly breaks trust. You look like a salesperson — not a problem solver.

Instead, your job is to **guide the merchant to tell you what's not working**, then position yourself as the solution.

That's where **NEPQ-style questioning** comes in.

PART 3: WHAT IS NEPQ?

NEPQ stands for **Neuro-Emotional Persuasion Questioning**.

The core idea is simple: People don't buy because they understand you. They buy because they feel like you understand them.

NEPQ helps you:

- Ask emotionally intelligent questions
- Help the merchant self-diagnose their problem
- Position your offer as the obvious solution

This is **not** high-pressure sales.

It's permission-based, psychology-backed communication that keeps you in control without being pushy.

PART 4: QUESTIONS THAT OPEN REAL CONVERSATIONS

Use questions like these to drive discovery:

- "Can you walk me through how you're currently accepting payments?"
- "What do you like about your current provider — and what would you change if you could?"
- "Has anything changed in your business recently that made you look into this?"
- "If nothing changes, what do you think happens 3–6 months from now?"
- "If you could design the ideal setup from scratch, what would that look like?"

These aren't tricks. They're honest questions that get merchants talking. You're not selling — you're diagnosing.

PART 5: WHAT TO LISTEN FOR

During discovery, listen for **pain**:

- **Rate pain:** "They raised my fees again."
- **Service pain:** "I can never get support."
- **Tech pain:** "My system freezes or is outdated."
- **Growth pain:** "We're expanding and need better tools."

Pain points naturally lead to solutions.

If there's no problem uncovered:

- Ask better questions
- Or thank them for their time and move on

Never force a pitch.

WRAP-UP: BUILDING A STRONG FOUNDATION

Sales is just a conversation — but it has to be the **right** conversation.

When you use this framework and NEPQ-style questioning:

- Merchants talk more
- Pressure disappears
- You stay in control without being pushy

Next Section: We'll walk through how to **present your offer confidently without sounding like a salesperson**.

Master the conversation, and the results will follow.

WHY THE OLD WAY DOESN'T WORK ANYMORE

Let's be real: pushing, pitching, and hard closes aren't selling. ***That's chasing.***

Today's merchants don't want pressure.

- They want **perspective**.
- They want to feel **understood** before they ever hear your solution.

This message breaks down how the best Solution Consultants on Team Entrepreneurs are winning today — not by pitching harder, but by using a **question-led, low-pressure selling model** that creates clarity instead of confusion.

PART 1: WHAT IS THE “NEW MODEL” OF SELLING?

The new model isn't about persuading someone with hype.

It's about helping people **persuade themselves** by asking the right questions, at the right time, with the right tone.

It's a shift from:

- **Telling** → **Asking**
- **Pitching** → **Diagnosing**
- **Pressure** → **Permission**

When a business owner feels like you “*get it*,” resistance drops.

Their guard lowers. And now they're open to hearing your solution.

PART 2: WHY THIS MATTERS IN MERCHANT SERVICES

This industry is full of agents using outdated, aggressive tactics.

So when you show up with a **consultative, guided approach**, you stand out immediately.

Most merchants expect to be sold. When you guide them instead, trust builds fast.

That's how deals get done **without grinding through objections or chasing callbacks**.

PART 3: THE 3 PHASES OF MODERN SALES CONVERSATIONS

Every strong merchant conversation moves through three phases:

1. **Problem Awareness**
Help them surface what isn't working in their current setup.
2. **Consequence Awareness**
Get them thinking about what happens if nothing changes.
3. **Solution Awareness**
Now they're ready to hear how you can help — and they actually care.

When these phases flow naturally, closing becomes a **next step**, not a negotiation.

PART 4: SOFT CONTROL = STRONG RESULTS

You don't need to dominate the conversation.

You just need to **guide it**.

A simple, powerful line that maintains control without pressure: "Would it make sense if we explored what this could look like together?"

That's permission-based. Low resistance.

The power stays with them — while the flow stays with you.

PART 4.5: HOW TO SHOW UP IN THE CONVERSATION

If you're wondering how to balance questions, tone, and guidance, think about it this way:

- **Talk like a friend** — Casual, warm, and relatable
- **Listen like a psychiatrist** — Pay attention to what they say *and* how they say it
- **Ask questions like a teacher** — Guide them to the answer, but let them arrive there
- **Focus on tonality like an actor** — How you say it often matters more than what you say

This combination builds trust quickly and keeps conversations natural — not scripted.

PART 5: OLD WAY VS. NEW WAY

Old way:

"Let me show you how I can save you money with our amazing rates and equipment."

New way:

"Just so I understand what you're working with, can you walk me through how you're currently taking payments?"

One sounds like a pitch. The other opens a conversation.

WRAP-UP: YOU'RE NOT SELLING — YOU'RE GUIDING

The new model isn't about being slick.

It's about being **curious**.

- ✓ Ask.
- ✓ Listen.

- ✓ Understand.
- ✓ Guide.

That's the new playbook.

Next Section: we'll zoom in on how to run a strong discovery that uncovers real needs and sets up clean, confident closes.

DISCOVERY IS WHERE DEALS ARE WON OR LOST

If you can **master discovery**, you will never need to hard close again.

This is where real selling happens — not when you pitch, but when you listen.

When a business owner feels heard, they lean in.

When they feel sold, they pull away.

This Closer Circle is about how to guide a merchant through a **natural, structured conversation** that uncovers real problems and opens the door to your solution.

PART 1: THE GOAL OF DISCOVERY

Your job during discovery is **not to sell**.

It's to uncover.

You are trying to understand:

- How they currently accept payments
- What they like and don't like about their setup
- What they've tried before
- What's frustrating them now
- What would need to change for them to even consider switching

When discovery is done correctly, your solution feels **personalized**, not canned.

PART 2: START BROAD, THEN NARROW

Begin with broad, low-pressure questions.

Then gradually narrow your focus.

Broad questions:

- "Can you walk me through your current setup?"
- "What made you start exploring other options?"
- "What do you like about your current provider?"
- "What's one thing you wish worked better?"

Once they open up, narrow in:

- "How are your processing fees trending month to month?"
- "What happens when your equipment glitches or needs support?"
- "Do you run into issues during peak hours, like delays or failed transactions?"

This keeps the conversation natural while moving it forward with purpose.

PART 3: DIG INTO THE PAIN — GENTLY

If a merchant says something like, “*Yeah, our system crashes a lot*,” don’t move on. **Stay there.**

Ask:

- “How often is that happening?”
- “What kind of impact does that have during busy hours?”
- “What have you tried to fix it?”

Your goal is not to dramatize the issue — it’s to help them **recognize the cost of staying where they are.**

PART 4: CLARIFY THE CONSEQUENCES

Once you uncover a problem, don’t rush to solve it yet.

First, help them understand the cost of **doing nothing**.

This is the consequence question: “If that doesn’t get resolved, how do you see that playing out in the next 3–6 months?”

Why this works:

- It forces the merchant to project the issue into the future
- It connects emotion to outcomes (lost sales, stressed staff, cash flow issues)
- It creates urgency **without pressure**

Tone matters. Ask this calmly and genuinely — not like you’re pushing for a close.

Follow-up questions to deepen clarity:

- “What’s the impact on your day-to-day?”
- “How does that affect your customers?”
- “What does that do to your bottom line?”
- “If nothing changes, what does this look like a year from now?”

Real example:

SC: “If that lag time on your terminal keeps happening, what do you think that means for sales during the holidays?”

Merchant: “Honestly, we’d lose customers. We can’t have lines backing up.”

SC: “And what does that do to your staff/team?”

Merchant: “They’d be stressed — probably burned out.”

You just connected a technical issue to a real business consequence — without lecturing or pitching.

PART 5: DISCOVERY IN THE REAL WORLD

Merchant: “We’ve been having issues with our terminal during peak hours.”

Guided discovery:

SC: “Got it. Is that happening daily or just once in a while?”

Merchant: “Almost every morning when we’re slammed.”

SC: “What’s the impact — lost sales, frustrated staff?”

Merchant: “Both.”

SC: “Have you tried getting support from your provider?”

Merchant: “Yes, but it takes forever.”

At this point, you have:

- A clear problem
- Emotional impact
- Consequences
- Motivation for change

And you still haven't pitched anything.

WRAP-UP: BE CURIOUS, NOT CLEVER

Don't try to impress the merchant. Try to understand them.

When you lead with curiosity and ask the right questions, the merchant will guide you straight to the deal.

Next Section: How to connect the dots and present your offer in a way that feels natural, clear, and pressure-free.

Positioning the Offer

STOP "PITCHING"

Here's the truth: **no one wants to be pitched.**

The moment you start sounding like a salesperson — listing features, throwing out rates, or dangling bonuses — the merchant mentally checks out.

How you **present your offer** makes or breaks the deal.

This Closer Circle is about how to **transition naturally from discovery into your solution** without triggering resistance or putting the merchant on defense.

PART 1: THE TRANSITION STATEMENT

Once you've uncovered real pain, you need a clean transition that signals a shift — without pressure.

Use a **permission-based transition**: "Based on what you shared, would it be okay if I walked you through what this could look like with us?"

This does three things:

- It keeps the merchant in control
- It lowers resistance
- It positions you as a **guide**, not a pusher

Never jump straight into an offer. Always transition.

PART 2: TIE THE OFFER TO *THEIR* PAIN

This is where most SCs lose deals.

They talk about **their company** like it's the hero of the story.

It's not. **The merchant is the hero.** You're just the guide.

Every part of your offer should tie directly back to something *they* told you earlier.

Examples:

- “You mentioned your system freezing during lunch rush. That’s why I’d look at a PAX A920 or Clover — they’re fast, reliable, and built for high-volume traffic.”
- “You said support has been frustrating. That’s exactly why we offer 24/7 U.S.-based support with real people, not endless tickets. Plus I am LOCAL and here to help.”
- “You’re focused on lowering overhead. Here’s how we’d reduce your costs by 20–30% without locking you into long-term contracts or equipment leases.”

You’re not explaining features.

You’re **solving problems they already admitted they have**.

PART 3: USE LANGUAGE THAT LOWERS RESISTANCE

Your words matter.

Avoid phrases like:

- “I think you’ll love...”
- “This is the best option...”
- “Trust me, you’re going to save a ton...”

Instead, use language that invites collaboration:

- “Here’s what a lot of business owners in your situation have done...”
- “What you might consider...”
- “Would it make sense to...”

This keeps the merchant in the driver’s seat — and keeps you from sounding pushy or desperate.

PART 4: REAL-WORLD EXAMPLE

Merchant: “*Our terminals are slow and we can never get support.*”

Value-driven presentation:

“Got it. If I were in your shoes, here’s what I’d look at. I’d pair you with a Clover terminal because it’s fast, built for high-volume restaurants, and easy for your staff to learn. And if anything goes sideways, you’d have direct access to 24/7 support — not days of waiting for a callback.”

Notice:

- No pitching
- No hype
- No pressure

Just problem → solution → clarity.

WRAP-UP: PRESENT WITH PURPOSE

Your offer only works **after discovery**.

Keep your language calm. Tie every point back to their needs. Stop presenting like a salesperson.

Guide like a Solution Consultant.

Next Section: we’ll cover how to handle objections confidently — without sounding defensive, reactive, or desperate.

Objections Aren't the Problem — How You Respond Is

OBJECTIONS AREN'T BAD

If a merchant pushes back, it doesn't mean you blew the deal. It means they're engaged. Objections are a signal that the merchant is thinking — and thinking means you're close.

The mistake most Solution Consultants make is getting nervous, defensive, or going into "convince mode."

This Closer Circle is about staying calm, responding with confidence, and guiding the merchant forward **without pressure**.

PART 1: COMMON OBJECTIONS YOU'LL HEAR

Expect to hear things like:

- "I'm happy with my current provider."
- "I need to think about it."
- "We're too busy right now."
- "Send me something and I'll take a look."
- "Your rates aren't that much lower."

The key: **don't fight the objection**.

Don't push harder.

Don't defend yourself.

Instead, ask calm, clarifying questions.

Is "I Need to Think About It" Really the Objection?

Most of the time, "I need to think about it" is not the real issue — it's a placeholder.

Your job is to uncover what's underneath.

Ask gently:

- "What is it you're wanting to think over specifically?"
- "Is the hesitation more about timing, cost, or something else?"

Example:

SC: "I understand you want to think it over. Before we wrap up, what feels biggest in your mind right now?"

Merchant: "I'm just not sure if I have the budget."

SC: "That makes sense. Let's talk through cost versus return. Have you thought about what lower processing costs could mean for your margins each month?"

Now you're addressing the *real* objection — not the surface one.

PART 2: RESPOND WITH QUESTIONS, NOT REBUTTALS

Rebuttals create resistance.

Curiosity creates clarity.

Examples:

Merchant: "I'm happy with my current provider."

SC: "Totally get that. Out of curiosity, what do you like most about them?"

Merchant: "I need to think about it."

SC: "That makes sense. Just so I don't follow up with the wrong information, what are you wanting to think through?"

Merchant: "We're too busy right now."

SC: "I hear you. Is it the setup process you're concerned about, or is it just overall timing?"

This approach lowers defenses and gives your insight you can actually work with.

PART 3: DON'T OVEREXPLAIN

One of the worst things you can do when an objection comes up is go into **convince mode**.

That usually sounds like:

- Talking too much
- Repeating your pitch
- Trying to prove your value

Instead:

- Ask one good question
- Then stop talking

Let the merchant fill the silence. Less is more. Always.

PART 4: REFRAME THE VALUE

Sometimes objections happen because the merchant missed the value — or because the value wasn't tied tightly enough to their priorities.

Don't repeat your whole pitch.

Zoom in on what matters to *them*.

Example:

Merchant: "Your rates aren't that much lower."

SC: "Got it. Besides rates, what's most important to you in a provider — reliability, support, ease of use, or something else?"

You're not arguing. You're guiding the conversation back to what they care about.

FINAL NOTE

Before we move on to the next topic, take the time to **re-read Parts 1–4**.

Discovery → Transition → Presentation → Objections all connect.

Master that flow, and selling becomes calm, confident, and repeatable.

Next Section: we'll bring it all together and show how to confidently ask for the next step — without pressure.

Closing and Commitment

CLOSING ISN'T A "MOVE," IT'S A MOMENT

If you've done everything right up to this point (discovery, positioning, handling objections), then closing shouldn't feel like a move.

It should feel like a natural next step.

This Closer Circle series walks you through how to close deals without pressure, awkwardness, or begging. Just calm confidence and guided decision-making.

PART 1: WHEN TO CLOSE

The best time to close is right after they've agreed that:

- There's a problem worth fixing
- Your solution makes sense
- You've handled their concerns

Listen for signals like:

- "That actually sounds like it would work for us."
- "Yeah, that would solve our issue."
- "I just need to figure out next steps."

That's your window. Don't wait. Don't overtalk it

PART 2: THE COMMITMENT QUESTION

Here's your go-to close: "Based on what we've covered, does it make sense to move forward with this?"

That's it. Simple. Clear. Zero pressure.

It's a yes or no question, but it's framed as a logical next step, not a big decision moment. **That lowers anxiety**

PART 3: HANDLING SOFT PUSHBACK

Sometimes they'll still hesitate. That's okay.

Examples:

Merchant: "Yeah, I just want to sleep on it."

SC: "Totally fair. Just so I follow up with the right info, what part are you still mulling over?"

Merchant: "Let me double-check a few things."

SC: "Absolutely. Can I ask what you're needing to confirm? Maybe I can help clarify?"

These keep the convo open without sounding pushy

PART 4: LANGUAGE TRAPS TO AVOID

Don't Say...	Say This Instead...
"I'm just following up..." "I'm just checking in."	"Hey [Name], it's [Your Name]. Just wanted to get back to you now that I had time."
"Go ahead and sign the contract here..."	"Just need your authorization on the agreement when you're ready to move forward."
"You should go with us because..."	"Well, you know...I'm not quite sure that you should yet. I'd need to learn a bit more to see if we can actually help you."
"What do you want to think about?"	"Before I leave...what were you wanting to go over in your mind, just so I know what questions you might have when we talk tomorrow?"

Using intentional language like this softens the close and keeps the door open for real connection—not sounding pushy

PART 5: GETTING A MICRO-COMMITMENT

If they're not ready for the full yes, ask for a small next step:

- “Would it make sense to do a statement review?”
- “Can I send over the agreement for you to look at?”
- “Do you want to hop on a quick call with your business partner to go over it together?”

Small steps lead to big ones

PART 6: REAL-WORLD EXAMPLE

Let's say a gym owner has been nodding the whole time but hasn't said yes.

SC: “You've mentioned the current system slows down check-ins and you're losing 1–2 clients a week from frustration. Based on that, does it make sense to move forward with this now?”

They say **yes**. You move forward.

They say **no** or **hesitate**? You pivot to a micro-commitment.

Simple

WRAP-UP: THE CLOSE SHOULD FEEL NATURAL

You're not forcing anything. You're guiding the merchant to a decision that already makes sense based on everything they've told you.

Lead with calm. Ask clearly. **Don't overthink it.**

Next Section: how to follow up like a pro and keep deals alive without being annoying

The Fortune Is in the Follow-Up and Referrals — Finish Strong

THE FORTUNE IS IN THE FOLLOW-UP

You had a great conversation. The merchant was interested — but didn't sign on the spot.

Now what?

This is where most Solution Consultants fall off. They don't want to “bother” the merchant.

But if you don't follow up, you're not staying helpful — you're just staying silent.

This final Closer Circle message covers:

- How to follow up the **right way**
- How to stay visible without chasing
- How to turn installs into **referral engines**

PART 1: A SIMPLE FOLLOW-UP FRAMEWORK

Follow-up is not about “checking in.” It’s about **adding value**.

Use this structure:

Day 1

“Thanks again for the time today. Based on our conversation, I’m sending over [the item that matters most to them]. Let me know what stands out.”

Days 3–5

“Had a thought after our last conversation — this might be helpful for you.” (Share something relevant: FAQ, short article, screenshot, or comparison.)

Days 7–10

“Still thinking about your [specific pain point]. Would it make sense to revisit this?”

Keep every message:

- Short
- Relevant
- Personalized

No fluff.

PART 2: USE MULTIPLE CHANNELS

Do not rely on email alone.

Mix it up:

- Text messages
- Voicemails
- Email
- Social (when appropriate)

A short voice memo or quick video often cuts through the noise faster than another email.

PART 3: KNOW WHEN TO WALK AWAY (PROFESSIONALLY)

If you’ve followed up 3–4 times with no real response, pause.

Send a final, clean message: “Sounds like the timing might not be right now. I’ll plan to check back in down the line unless something changes sooner. Feel free to reach out anytime.”

Then:

- Update IRIS
- Log notes clearly
- Adjust Lead Status

This keeps the door open **without chasing**.

PART 4: PLANT THE SEED FOR REFERRALS EARLY

You don't need to wait until a deal is live to start thinking about referrals.

A simple, casual ask: "By the way, if you ever talk with other business owners dealing with similar issues, would you be open to connecting us?"

If they say yes, you've already started a referral loop. Keep it light. Never force it.

PART 5: AFTER THE INSTALL — PRIME TIME FOR REFERRALS

The best time to ask for a referral is **right after install**:

- Everything is working
- They're excited
- They're saving money

Say this: "Glad everything's running smoothly. If you know anyone in your network who could benefit from a setup like this, feel free to connect us. I'll take great care of them."

One solid referral can double the lifetime value of that account.

WRAP-UP: PLAY THE LONG GAME

The best Solution Consultants don't just chase closes — they **build pipelines**.

Follow up with value. Stay visible. Plant referral seeds early. That's how deals keep coming back around.

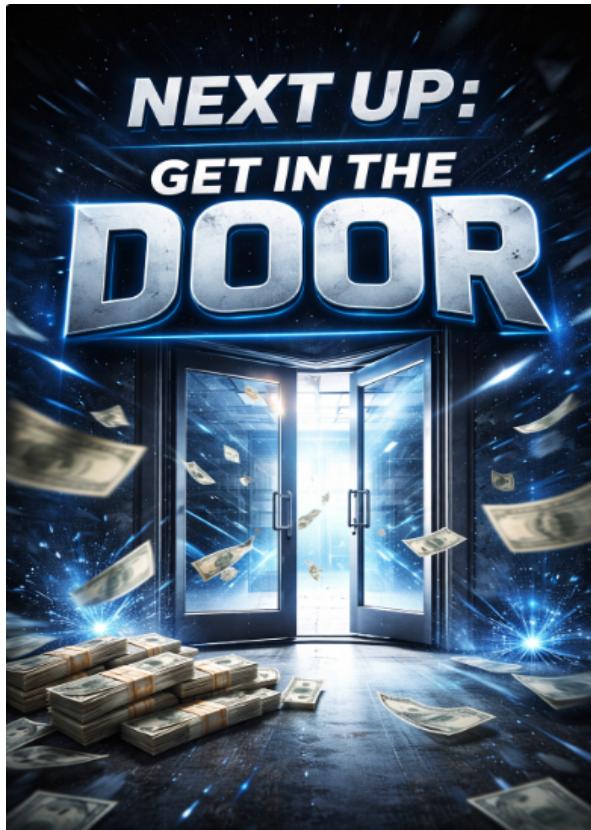
This wraps up the **How to Actually Sell Merchant Services** series — but the real work starts now.

- Go pull doors.
- Talk to real people.
- Solve real problems.
- Use social media to build your brand
- Create your own 30-second sales pitch
- Build something you're proud of.

Remember: keep it simple with everything that you have to work with:

- In-house digital application with IRIS
- Faster approvals and more control
- Interchange Plus, Dual Pricing, and Flat Rate programs
- Next-Day Funding
- A full toolbox of equipment and software solutions

Build your book. Grow your income. Watch that mailbox money show up every month.



NEXT SECTION

A Simple System for Creating the Perfect 30-Second Elevator Pitch to Start the Conversation

This is where confidence is built.

You don't need a long presentation.

You don't need to explain everything.

You just need a **clear, simple, repeatable pitch** that opens the door and earns the next question.

In the next chapter, you'll learn a proven system to:

- Break the ice naturally
- Spark curiosity in under 30 seconds
- Start conversations without sounding scripted
- Set yourself up for a real sales discussion

Master this, and every door you walk through becomes an opportunity.

Let's build your pitch.

Now you're probably thinking, "**I need to start pulling doors and having conversations today.**" And you're right. But you might also be thinking you need a little more help before you jump in. No worries — that's exactly why you're here.

The next This Closer Circle will guide you step by step through the process. Pay close attention and trust what you're about to learn. These are proven techniques that will help you have better, more confident, and more productive conversations with your merchants.

Stay focused. Stay coachable.

Let's get to work.

A Simple System for Creating the Perfect 30 Second Elevator Pitch To Start the Conversation

What is an Elevator Pitch?

An elevator pitch is your personal commercial — your quick chance to take full control over what a captive audience hears about you **and our merchant services solutions.**

So, ask yourself this: *Why would you ever improvise it?* Would you wing it if you were asked to give a TED Talk watched by millions? Of course, not — you'd prepare, you'd practice, and you'd deliver it with purpose, respecting the time limit.

From this point forward, treat your elevator pitch the same way: **serious, sharp, and intentional.**

A strong elevator pitch for a **merchant services sales rep** should cover these key points:

- Who you are**
- What you offer** — secure, flexible payment processing solutions
- What makes you different** — better rates, smarter technology, local service
- How your solution helps** — faster funding, lower fees, easier compliance
- Who you help** — retail shops, restaurants, online businesses, medical offices, etc.
- A wrap-up reminder** — restate your name and company
- A tagline or memorable line** (optional, but powerful)

Yes, that's a lot to squeeze into 30 seconds — but it is absolutely doable when you follow a simple system to organize and prioritize what matters most. That is exactly what this guide will help you do.

Before we move on, remember this golden rule (yes, I am shouting it for emphasis!):

THIRTY SECONDS IT IS NOT ENOUGH TIME TO TELL EVERYTHING ABOUT YOUR BUSINESS!

Seriously — internalize that. An elevator pitch is not a sales presentation, your full product catalog, or your entire website read aloud. Think of it as your **movie trailer**, not the whole movie. It's your hook — just enough to get your listener thinking "*Tell me more.*"

So what's the real purpose of an elevator pitch? Two things:

- Let people know **who you are and what you do.**
- Give them **just enough** about how you help businesses accept payments smarter, faster, and for less — so they either want your help themselves or, even better, they'll refer you to someone who does. *Referrals are the real currency of sales networking!*

And that is it. That is your mission in 30 seconds: get them to want more.

That means you will need to make choices. You cannot share every product or feature — pick what fits the audience and the moment. That is why this system works: it helps you **build multiple pitches** for different situations, whether you are talking to a restaurant owner at a chamber event or an online retailer at a trade show.

And remember everyone you're pitching to is in the same boat — they get that you offer more than you can say in half a minute. Use that to your advantage — give them just enough to want the next conversation.

The Process

When you're ready to craft your elevator pitch, give yourself the time and focus to do it right. Block out at least a couple of hours in a place where you won't be interrupted — and silence your phone so you don't get pulled into calls or texts.

Building a sharp, persuasive pitch is not a “one and done” task. Expect to revisit it a few times. The final version will be worth the effort — and once you have done it once, it is easy to repeat for any audience or situation.

Don't overthink it: the process is simple, repeatable, and designed specifically for our **merchant services sales conversations**. In the pages ahead, you will break down your pitch step by step. You'll see what to include in each section — how to highlight who you help, how you save businesses money, how you make payment processing simple — and you'll learn to prioritize the strongest points that grab interest fast.

One thing to remember: the order of this system matters. **Follow each step in sequence.** Each part builds on the last, so don't skip ahead — trust the process.

At the back of this guide, you will find **two blank worksheets**:

- **WORKSHEET 1** mirrors the fill-in sections you will use throughout the workbook. Use it anytime you want to craft a new pitch for a different industry, specific prospect, or a special event.
- **WORKSHEET 2** is where you will pull together your ranked, ready-to-go statements. This becomes your **final pitch template** — the quick-reference version you can practice, tweak, and deliver with confidence.

By the end of this process, you will have a tight, compelling **30-second pitch** that makes people think: “*I need this person's help — or I know someone who does.*” And that's exactly the result we want.

Resources and Tools

Here are a few simple tools you should have on hand when you're writing — and practicing — your merchant services elevator pitch.

First, keep a thesaurus close by. Synonyms are your best friend. Why? Because they help you say the same idea in different ways, keeping your pitch fresh and engaging — whether you're talking about “lowering fees,” “reducing costs,” or “boosting profit margins.”

Most people can't explain exactly why they like listening to a good pitch — but they definitely know when they're bored. Repeating the same words over and over — like “save money,” “secure,” or “fast” — can cause what I call listening fatigue. When that happens, your audience starts tuning you out.

A broader, sharper vocabulary keeps prospects' ears open and their attention on you. Small shifts in wording can make your pitch sound more professional, more credible, and more memorable — all in 30 seconds.

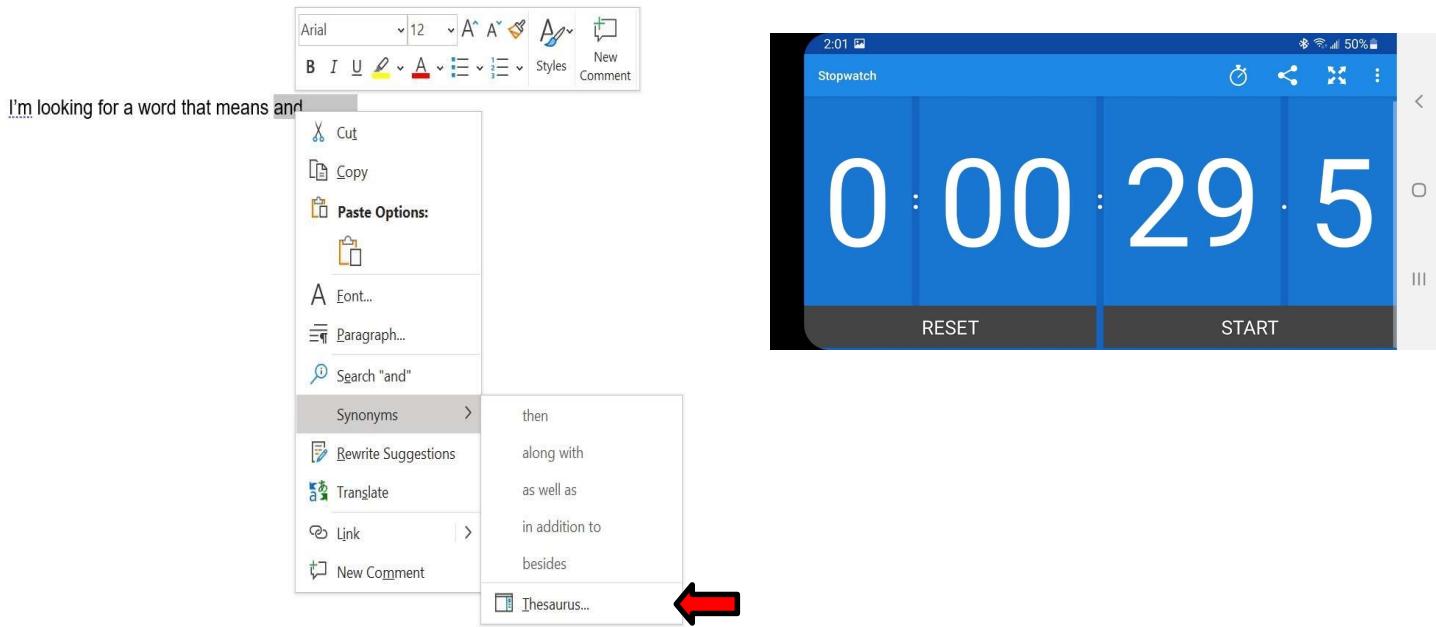
Don't worry if you don't own a printed thesaurus — online options work perfectly:

1 Thesaurus.com — quick, simple, reliable.

2 WordHippo.com — for when you want more creative alternatives.

If you're drafting your pitch in a Word document, you have an instant thesaurus built in. Just highlight any word, right-click, and select Synonyms from the menu. Need more? Click Thesaurus at the bottom of that list for even more suggestions.

The point is simple: Don't settle for a pitch that sounds generic or stale. Use your words wisely — and watch how much more your audience leans in when you deliver a polished, interesting, and dynamic merchant services pitch.



You'll also need a digital stopwatch. I use the one on my phone. It's easy to read, and always accessible.

Merchant Services Buzzword & Synonym Cheat sheet

Core Words: Payments

- **Payments** → Transactions, card processing, credit/debit solutions, digital payments, contactless payments
- **Processing** → Handling, managing, transacting, settling payments
- **Merchant Account** → Business account, payment account, processing account

Cost & Value

- **Save Money** → Reduce costs, cut fees, keep more profit, lower expenses, protect margins
- **Low Rates** → Competitive pricing, affordable fees, transparent pricing, no hidden costs
- **Interchange** → Wholesale rates, cost-plus, pass-through pricing

Speed & Simplicity

- **Fast Funding** → Next-day funding, same-day deposits, rapid payouts, quick settlements
- **Easy Setup** → Hassle-free onboarding, seamless integration, plug-and-play, ready in minutes
- **Streamline** → Simplify, optimize, automate, make effortless

Security & Trust

- **Secure** → PCI-compliant, fraud-protected, encrypted, safeguarded, locked-down
- **Reliable** → Dependable, trustworthy, rock-solid, proven, consistent
- **Compliance** → Regulatory-ready, industry-compliant, certified, audit-ready

Growth & Support

- **Grow Sales** → Boost revenue, increase transactions, drive growth, maximize income
- **24/7 Support** → Always-on help, round-the-clock assistance, dedicated service, local support
- **Partnership** → Collaboration, trusted advisor, business ally, long-term partner

Who You Help

- **Small Business** → Local merchants, mom-and-pop shops, independent businesses, startups
- **Retail** → Stores, shops, boutiques, point-of-sale businesses
- **Restaurants** → Cafes, bars, food trucks, quick-service restaurants
- **eCommerce** → Online shops, digital storefronts, web businesses, virtual checkouts

Pro Tip

Mix & match — don't repeat "save money" three times. Swap in "protect profit," "reduce costs," or "lower fees." Same message, but sounds fresh and professional every time.

Step 1: Creating Your Self-Introduction

Your self-introduction is the launchpad for your elevator pitch — quick, clear, and professional. It should do four simple things:

- Greet your audience
- State your name
- Share your role (title or what you do)
- State your company name

This opening sets the tone and uses up just a few seconds — so don't waste words.

Example:

Let's say you're at a local Chamber breakfast or you're standing up at a B2B networking group. Here's a clean merchant services example:

Salutation: Good morning

Your name: Bob Faias

Title or what you do: Merchant Services Specialist

Company name: Merchant Service Company

Put it together:

Good morning, Bob Faias, Business Advisor Specialist at Merchant Service Company.

When I say that out loud — clearly, not rushed — it clocks in around **4 to 5 seconds**.

Notice what's *not* there: filler phrases like "My name is..." or "And I'm the..." You don't need them — they eat up precious time you could spend telling a business owner how you can save them thousands in processing fees or help them get funded faster.

Think of it like this: If each extra word cost you \$1,000 — would you waste \$4,000 on "My name is" and "I'm the..." when everyone *knows* that already? Exactly.

More Merchant Services Examples

Here are a few more **merchant services–flavored intros** to spark ideas:

- 👉 Good afternoon, Carla Davis, Payments Advisor with Merchant Service Company.
- 👉 Hello, Eric Patel, Small Business Payment Consultant at Merchant Service Company.
- 👉 Good morning, Kim Nguyen, Local Payments Specialist with Merchant Service Company.

Quick Tip

Keep this same intro ready for any situation — whether you're doing your full 30-second pitch or you're just asked to introduce yourself in a big room.

A strong self-introduction is simple but powerful — practice yours until you can say it naturally, without fillers, every single time. Next, we'll move into crafting the heart of your pitch: *what you do and how it helps*.

It's your turn! Go ahead and fill in your information on the lines below:

Salutation: _____

Your name: _____

Occupation, profession, or title: _____

Name of your business: _____

Now, combine the items into a sentence. And remember, no filler words.

Step 2: Understanding the Four Categories

These four categories form the **heart** of your elevator pitch — the part that shows people what you actually *do*, why it *matters*, and who you *help*.

Here's how they break down for you as a **merchant services professional at Merchant Service Company**:

1 The Services and Products You Offer

This is the foundation of your pitch — the “what you do” piece. In merchant services, this includes **credit card processing, point-of-sale systems, mobile payment solutions, online payment gateways, next-day funding, EMV terminals, PCI compliance support**, and any other solutions that help a business **accept payments and get paid faster**.

2 What Sets You Apart from Competitors

This is where you explain **why choose you and not the guy down the street?**

What makes you different could be:

- Local, dedicated service reps who actually answer the phone
- Faster funding — next-day deposits instead of waiting days
- No hidden fees, clear statements, and honest pricing
- Flexible contracts — no long-term lock-ins
- Proven track record helping specific industries
- A personal touch — you meet clients at their location, train their staff, and stay available after the deal closes

Or maybe you have a unique background — for example, you ran a restaurant before selling payment solutions, so you *understand* the pain points of owners firsthand. That's powerful — use it!

3 The Benefits of Doing Business with You

This is the **so what?**

What does a merchant actually *get* by working with you? This is where you speak to results:

- Save money on processing fees — more profit to reinvest
- Faster cash flow — deposits hit next-day
- Peace of mind — secure transactions, PCI compliance handled
- Simplicity — one trusted partner for all payment needs
- Local support — you're not just another 1-800 number

Often, **what sets you apart (Category 2)** is *also* what delivers these benefits. For example: *Your local service (what sets you apart) means a business owner never waits on hold for hours (the benefit)*.

4 The Types of Clients or Industries You Serve

This is your **referral trigger** — it tells people who they should send your way. The more specific, the better:

- Local restaurants and bars
- Retail shops and boutiques
- Home services businesses (HVAC, plumbers, contractors)
- Medical offices and clinics
- Online stores and e-commerce startups
- Nonprofits and community organizations

If you have a niche — *like high-risk accounts or CBD retailers* — include that if it makes sense for your audience.

Putting It Together

The order matters — start with **what you offer** (always!), then highlight **what makes you different**, sprinkle in **the benefit**, and if time allows, mention **who you help**.

Remember: you only have **30 seconds**, so prioritize. If you're running long, drop **Category 4** first — people can always ask "Who do you usually work with?" when they follow up with you.

The whole system is built on **prioritizing**. That's what makes your pitch flexible — easy to expand for a 60-second intro or tighten to hit that perfect **30-second sweet spot**.

Next up: I'll show you how to break down each category and pull out your best points — so your pitch is sharp, memorable, and gets people saying, "*Tell me more!*"

Step 3: Listing the Items Within the Categories

Now that you know the **four core categories** of your elevator pitch, it's time to break them down.

Let's start with **Category 1: the services and products you offer**.

 **Your goal:** Pick **up to five** key services or solutions you want to highlight — the ones that make the biggest impact for your clients *and* grab interest fast.

You don't *have* to list five — three great ones are better than five weak ones.

Think about what you help local businesses with every day:

Examples:

- **Credit card processing** — secure, reliable, fast transactions.
- **Point-of-sale systems (POS)** — smart, modern terminals that make checkout easy.
- **Next-day funding** — get money in the bank faster.
- **Online payment solutions** — e-commerce gateways and virtual terminals.
- **PCI compliance & fraud protection** — peace of mind for business owners.

How to do this:

Use the lines below to **brainstorm** — write down your core products and services in any order. Don't overthink wording yet — just get your best ideas on paper.

Step 4: Prioritizing the Items Within the Categories

Now that you've listed your **key services and solutions**, it's time to prioritize them.

 **Why?** Because in your 30-second pitch, you simply **won't have time** to squeeze in everything — so you need to lead with what grabs attention and opens doors for conversations.

Here's how to do it:

Next to each product or service you wrote down in **Step 3**, add a number **from 1 to 5**:

- **1** = *Most important* — your main hook, your strongest value point.
- **5** = *Least important* — nice to mention, but not mission-critical if you run short on time.

Your #1 priority is the *thing you most want a business owner to remember* — maybe it's next-day funding, or zero hidden fees, or local service that beats the national processors.

 **Example:** Here's what this might look like for a **merchant services rep**:

Priority Product/Service

- 1 Next-day funding
- 2 EMV-compliant terminals & POS systems
- 3 Transparent pricing — no hidden fees
- 4 Online payment gateways
- 5 PCI compliance & fraud protection

How this helps you:

Your final pitch will mention your top priorities first — so you hook your listener with what they care about *most*.

 **Remember:** You probably won't keep all five when you tighten your final pitch. That's okay — it's all part of the editing process.

 **Pro Tip:** Do this same quick-ranking exercise for the other categories too:

- What sets you apart
- The benefits of working with you
- Who you serve

When you're done, you'll know exactly what's essential — and what can be trimmed if you run long.

Ready? Take a minute now and rank your list — your final pitch is already starting to take shape!

It's time for you to repeat the listing and ranking process for Categories 2 through 4 below. Make sure to write in your responses without regard to importance. Once you've listed as many as you can in Category 2, prioritize them from 1 to 5 before moving on to the next category.

1. What sets you apart from your competitors:

2. Benefits of doing business with you:

3. Types of clients or industries you serve:

Step 5: Putting It All Together

Now it's time to bring everything you've done so far into your **final elevator pitch draft**.

First: Go back to each category — **Services & Products, What Sets You Apart, Benefits, Who You Serve** — and **circle the items you ranked 1, 2, or 3**.

These top-ranked points are your strongest hooks — the **core message** that makes your pitch clear and persuasive, even if you have only 30 seconds or less.

Example: Let's say a merchant services rep circled:

- **Services:** 1) Next-day funding, 2) EMV POS systems, 3) Online payments
- **What Sets You Apart:** 1) Local support, 2) Transparent pricing, 3) Flexible contracts
- **Benefits:** 1) Save money, 2) Faster cash flow, 3) Peace of mind
- **Who You Serve:** 1) Restaurants, 2) Retail shops, 3) Service businesses

 **Next:** Transfer your top three from each category — in ranked order — to **WORKSHEET 2** (your final pitch builder).

Below that, start writing a **short paragraph** that flows naturally, weaving these points together. It should sound like you talking to a real prospect — clear, conversational, no awkward filler.

Tips for phrasing:

- **Keep it smooth:** Avoid repeating the same connector word (like "and... and... and..."). Mix it up: "also," "in addition to," "as well as," "plus," "along with," "besides."
- **Cut the fluff:** Skip filler phrases like "*What I do is...*" or "*Basically, I help...*" — they waste precious seconds. Just **say it directly**.
- **Aim for 2–3 short sentences:** When combined with your self-intro, this short paragraph is your go-to pitch when time is tight.

 **Example final paragraph:**

"I help local restaurants, retail shops, and service businesses accept payments easily and get paid faster with next-day funding and secure EMV point-of-sale systems. In addition to transparent pricing, my clients enjoy local support and flexible contracts that help them save money, boost cash flow, and stay worry-free about payment hassles."

See how it flows? Specific, tight, and full of value — without wasting words.

 **Key reminder:**

Your **self-introduction** comes first, then this core paragraph. If you have more than 30 seconds, you can add details from your remaining points, but this short version is your **must-have foundation**.

When you've written your version:

- Read it out loud.
- Time it.
- Tweak any awkward phrases or repeated words.

Practice until it sounds **natural and confident** — your prospects will feel that energy.

By now, you have your strongest ideas clearly ranked. Now it's time to **connect the dots** and craft your first **full draft elevator pitch**.

 **Start with the top-ranked items:** Go back to your worksheets and **circle** only your top **1, 2, and 3** for each category:

1 Services/Products you offer

2 What sets you apart

3 Benefits of doing business with you

4 Types of clients or industries you serve

These **circled items** are your *priority ingredients* — the foundation of your pitch. Your goal: Build a short, clear message that flows naturally and can be delivered *comfortably* in **30 seconds or less**.

 **Drafting it:**

1 Start with your self-introduction.

2 Add your **core services/products** — your “what.”

3 Work in what makes you **different** — your “why us.”

4 Add the **benefits** — your “why it matters.”

5 If time allows, mention **who you help** — your “who.”

6 End with your quick **wrap-up** — name + title or company.

 **Pro Tip:**

Don't use filler phrases like “*What I do is...*” — you're already at a networking event. They *know* you're about to tell them what you do. Just say it directly.

Example — Merchant Services Rep

Worksheet picks (example):

- **Services:** 1) Credit card processing, 2) Next-day funding, 3) Online payments
- **Sets You Apart:** 1) Local service & support, 2) No hidden fees, 3) Flexible contracts
- **Benefits:** 1) Faster cash flow, 2) Save money, 3) Peace of mind
- **Clients:** 1) Local restaurants, 2) Retail shops, 3) Service businesses

FIRST DRAFT:

“Good morning, I'm Alex Rivera, Payments Specialist with Merchant Service Company. I help local restaurants, retail shops, and service businesses accept credit cards, get paid faster with next-day funding, and handle online payments securely. Unlike big processors, we're local — my clients get real support, no hidden fees, and flexible contracts that protect their cash flow, lower costs, and give them peace of mind. Alex Rivera, Merchant Service Company.”

 When you read that out loud, it might run **35–40 seconds** at first. That's fine — *first drafts are always too long*.

Trim it down:

- Cut lower-priority items.
- Combine ideas more efficiently.
- Swap repeated words (use a thesaurus!).

FINAL DRAFT:

"Good morning, I'm Alex Rivera, Payments Specialist with **Merchant Service Company**. I help local restaurants and retailers accept credit cards and get next-day funding. My clients enjoy local service, no hidden fees, and flexible contracts that save them money and keep cash flow moving. Alex Rivera, **Merchant Service Company**."

 Time that version out loud — about **26–28 seconds**, which leaves breathing room for a natural pace.

Your wrap-up matters:

Always repeat your name and company or title at the end — it makes it stick. People forget names quickly, especially in noisy rooms. Give them a second chance to catch it.

Save your worksheets:

Keep your **full worksheet** — those "extra" points you trimmed are *still useful*. You can:

- Rework them for a different pitch at another event.
- Swap focus when you want to target a different industry or solution.

Final tip:

Take a break between drafts. Step away for an hour or a day. You'll come back with a sharper eye and a cooler head. Version 2 is *always* better than version 1 — and version 3 is better still.

Step 6: Your Tag Line: Use It or Skip It?

Your **tag line** is *optional* — but when it's good, it's gold. It comes **after your wrap-up** and gives your audience a final reason to remember you and your services.

If you have a **great** tag line — short, catchy, memorable — use it. If you don't, **don't force it**. A weak tag line is worse than none at all because it wastes precious seconds you could use to hammer home your core pitch.

Remember: your tag line **counts toward your 30 seconds** — so keep it **under 5 seconds**. Short and punchy wins every time.

What makes a good tag line?

-  **Rhymes** — easy to remember.
-  **Alliteration** — repeated starting sounds, pleasing to the ear.
-  **A play on words** — clever twist, easy to repeat.

We all remember rhymes from childhood for a reason — they stick! If you can pair your merchant services pitch with a catchy rhyme, alliteration, or twist, you'll be the rep they remember when someone asks, "*Who handles your payments?*"

Examples of real tag lines (not merchant-related)

- “Keeping you connected and protected.” (Cloud IT) — rhyme, alliteration.
- “Where experience isn’t expensive, it’s priceless!” (Real estate) — wordplay.
- “If it has two wings, I do the contract — if it has one, I do the lawsuit.” (Aviation lawyer) — memorable twist.
- “If you’re not Linked In, you’ll be left out.” (LinkedIn coach) — rhyme + wordplay.
- “The place to go when the banks say no.” (Commercial lender) — short, rhyme, referral magnet.

Merchant services ideas:

Need a jump-start? Here are a few simple angles:

- “Fast cash, fair fees.” — short rhyme, easy to say.
- “Payments made simple, service made local.” — alliteration + clear benefit.
- “Swipe, tap, done — money in your account by sun-up.” — playful, descriptive.
- “Big enough to process, small enough to care.” — contrast hook.
- “Where your cash flow never sleeps.” — vivid, memorable.

If you can come up with one that makes *you* smile, it’ll probably stick with your audience too.

Bottom line:

If your tag line is **strong**, use it. If it’s weak or clunky, skip it and stick to a clean close.

Step 7: Shortening or Lengthening Your Elevator Pitch

Now that you see how this system works, let’s talk about how to **shrink** or **stretch** your elevator pitch on the fly — without starting over every time.

Your pitch was built with the **most important items first**, and the **least important last** — so adjusting the length is simple:

-  To **shorten**, trim from the *bottom up*
-  To **expand**, add from your saved extras *in order of priority*

Example: Let’s say you’re Alex Rivera, Payments Specialist with **Merchant Service Company**. Here’s Alex’s **30-second pitch**:

“Good morning, I’m Alex Rivera, Payments Specialist with Merchant Service Company. I help local restaurants and retailers accept credit cards and get next-day funding. Unlike big processors, we’re local — my clients get real support, no hidden fees, and flexible contracts that protect their cash flow and boost profits. Alex Rivera, Merchant Service Company.”

Need to shrink it to 10–15 seconds?

- **Keep:** Self-intro + your *core services only*.
- **Cut:** The extras — unique points, benefits, wrap-up if needed.

10-second version:

“Good morning, I’m Alex Rivera with Merchant Service Company. I help local restaurants and retailers accept credit cards and get next-day funding.”

Need a tight 20-second version?

- **Keep:** Self-intro + services + one unique point or benefit.
- **Wrap:** Name at the end if you have time.
-

20-second version:

"Good morning, I'm Alex Rivera with **Merchant Service Company**. I help restaurants and retailers accept credit cards and get next-day funding. We're local, so my clients get real service and fast deposits. Alex Rivera, **Merchant Service Company**."

Need to EXPAND to 45–60 seconds?

Great — pull out your saved items from your worksheet! Add them back in by priority:

- Extra services you didn't mention.
- More unique ways you stand out.
- More benefits you deliver.
- Specific industries you serve.
- Add a *strong* tag line if you have one.

Example: 60-second expanded version:

"Good morning, I'm Alex Rivera, Payments Specialist with **Merchant Service Company**. I help restaurants, retailers, and service businesses accept credit cards, handle online payments, and get next-day funding. Unlike big processors, we're local — my clients get real human support, no hidden fees, and flexible contracts that protect their cash flow and increase profits. We help busy owners boost tips, cut chargebacks, and get the lowest rates possible. I love working with family-owned shops that want peace of mind from a partner they can reach anytime. Alex Rivera, **Merchant Service Company** — Fast cash, fair fees."

Key takeaway:

If you're **short on time**, keep your *core services* up front. Cut from the bottom up.

If you're **given more time**, plug back in your extra points in the order you prioritized them — no guesswork, no stress.

And remember:

More time doesn't mean you *have* to use it. Being clear and concise often makes you *more memorable* — especially in crowded networking rooms where attention spans are short.

Action Step:

Practice your **10–15–20–30–60 second versions** out loud. Get comfortable switching gears so you're never caught off guard — whether you're pitching to an owner at their counter, at a BNI group, or in front of a chamber lunch.

Below are **tidy phrasing options** for each key point:

Key Points Examples

- **No early termination fees**
- **Month-to-month contracts**
- **No equipment leasing traps**
- **Local, accessible support**

Example Plug-In Lines

Full version (polished):

"At **Merchant Service Company**, we keep it simple — no early termination fees, month-to-month contracts, and no expensive equipment leases. Plus, I'm local, so my clients get real service when they need it."

Broken into parts to mix/match:

- ✓ “No early termination fees — ever.”
- ✓ “We work on flexible, month-to-month agreements — no long-term lock-ins.”
- ✓ “You own your equipment — we don’t trap you in pricey leases.”
- ✓ “I’m local — my clients know they can reach me anytime.”

📌 How it could fit in a 30-second pitch

“Good morning, I’m Alex Rivera, Payments Specialist with Merchant Service Company. I help local restaurants and retailers accept cards, get next-day funding, and keep more of what they earn. At Merchant Service Company, there are no early termination fees, no hidden leasing traps — just fair, month-to-month service backed by real local support. Alex Rivera, Merchant Service Company.”

📌 If you only have 10–15 seconds

Keep the strongest point:

“I help restaurants and shops accept cards with next-day funding — no long-term contracts or junk fees, and I’m local when you need me.”

📌 If you have 45–60 seconds

Expand with extra benefits:

“I help restaurants, retailers, and local businesses accept cards and get next-day deposits. We keep it simple — no early termination fees, month-to-month contracts, and no equipment leases that tie you down. I’m local, so my clients get real service, faster setups, and help they can count on. I love partnering with owners who want honest pricing and a payments partner they can reach anytime. Alex Rivera, Merchant Service Company — where your cash flow never sleeps.”

Helpful Tips for a Clear, Effective Pitch

When you deliver your elevator pitch, always make it easy for *anyone* to understand and repeat to someone else — that’s how referrals happen.

👉 Avoid using industry jargon or acronyms — unless:

- 1 They’re common and easy to recognize, like *POS* (point of sale), *B2B* (business to business), or *ATM*.
- 2 You immediately clarify what they mean in plain English.
- 3 You’re talking to people in the payments industry who already know the terms.

Example: Instead of saying, “I set up *EMV* terminals for *SMBs*,” say, “I help small businesses accept chip cards and contactless payments with secure card readers.”

🔥 Why this matters:

If people don’t understand *exactly* what you do, they won’t remember you — and they won’t refer you.

📌 Clarify your industry quickly

If your company name or job title doesn’t clearly explain what you do, **clarify it immediately in your opening line.**

Example:

- Weak: “Good morning, I’m Alex Rivera with **Merchant Service Company**.
(Wait, **Merchant Service Company**? Is that IT? Finance? A law firm?)
- Strong: “Good morning, I’m Alex Rivera, Payments Specialist with **Merchant Service Company** — I help local businesses accept cards and get paid fast.”

 **Key takeaway:**

Speak in **plain language**, ditch complicated acronyms, and explain what you do **like you’re talking to a neighbor** — so anyone can pass your name along with confidence.



WORKSHEET 1

Self-introduction

Salutation: _____

Your name: _____

Occupation, profession, or title: _____

Name of your business: _____

Categories

1. Services and/or products you offer:

2. What sets you apart from your competitors:

WORKSHEET 1 (cont'd)

3. Benefits of doing business with you:

4. Types of clients or industries you serve:

5. Tag line (optional)

*** * * SAVE YOUR WORKSHEET FOR FUTURE REFERENCE * * ***



WORKSHEET 2

Self-introduction:

Categories

1. Services and/or products you offer:

1. _____
2. _____
3. _____

2. What sets you apart from your competitors:

1. _____
2. _____
3. _____

WORKSHEET 2 (cont'd)

3. Benefits of doing business with you:

1. _____

2. _____

3. _____

4. Types of clients or industries you serve:

1. _____

2. _____

3. _____

5. Tag line (optional):

*** * * SAVE YOUR WORKSHEET FOR FUTURE REFERENCE * * ***

Merchant Services: Plain English Cheat Sheet

Instead of saying...	Say this instead...
“EMV terminal”	“Chip card reader”
“POS system”	“Point-of-sale system that handles sales and payments”
“Interchange rate”	“Base card processing cost”
“PCI compliance”	“Data security rules that keep card payments safe”
“Batching out”	“Settling daily card transactions so you get paid”
“Chargeback”	“When a customer disputes a charge and asks for their money back”
“Gateway”	“Online payment tool that lets you take cards on your website”
“Next-day funding”	“You get your money the next business day”
“Zero fee processing”	“You pass your processing fee to customers so you keep more profit”
“Interchange plus pricing”	“Transparent pricing with no hidden markups”
“Mobile swiper”	“Card reader that works on your phone or tablet”
“MID”	Don’t say it. Just say “your merchant account”

📌 Extra Plain-Speak Phrases

Try these short, clear lines:

- “I help businesses take credit cards — in-store, online, or on the go.”
- “We make sure you get your money the next day — no waiting.”
- “There’s no long-term contract or hidden fees — it’s month-to-month.”
- “You keep more of what you earn — no surprise charges.”
- “If you have a problem, I’m local — I’ll show up and help.”

💡 How to use this cheat sheet

- Practice swapping any “merchant speak” with a clear version.
- Repeat aloud — the simpler it sounds, the easier it is for someone to remember *and* refer you.
- Use it in your pitch, on calls, or when training new team members.

Door Pulling Tips - Prospecting with a Purpose

Scripts – What are you saying ?

Let's Role Play

- Situational conversation. Focus on same verticals since they are all same talk tracks. No bogie places. First ask what are they selling and act like a customer. When is that last time you spoke about the process. Stop and listen. Engage on there expressions.
- Have a smile when walking in the business and ask how are you doing ? Be genuine. Introducing my self as a am visiting local business. I'm local and ask questions on how their current processor is working out.
- Introduce as I am local and ask for any pain points. The columbo method. "One more thing"
- Introduce yourself and extend my hand to learn about there business and how they take payments with. I am not there to sell a lower rate, more personal trust and comfort. Tell me more about your business.
- Make it personal. I moved near by and learning the area. Introduce my self with **Merchant Service Company**. Talk about my networking. Look for some unique items to have the conversation. Pizza looks and smells good.
- Smile and be nice. Light up the room. Use the survey style. As quick questions. When was the last time you reviewed your service and how can I be part of the process ?

Confidence is key

NOTE: Introductions - Don't ask are you are the owner or is the owner here ? Say, I am talking to business owners.

Sample Scripts

SCRIPT: Hi, I am working with a XXXX and I wanted to stop to introduce myself. Let's schedule time for me to come in talk how I can help your business. We are at 4Q and let's make sure you end the year with the right solutions to start next year with value. I am excited to work with local business and want to deliver value and enhancing what you do today. Can I grab your business card so I can follow up with information prior to our meeting.

SCRIPT: Hi my name is XXX. I am out meeting with local businesses to introduce myself. I work with several businesses in the area to help them recognize how they can recover up to 95% of their processing cost and put that back into the business. I wanted to see if I can get some time on your calendar on Tuesday or Thursday at either 2:00 or 11:00 to learn more about your business and see how you may be able to take advantage of this as well.

SCRIPT: Hello, my name is XXXX. I was just visiting XXXX and wanted to stop by to introduce myself and grab your contact information. I represent the card brands (VISA and MASTERCARD) and see that your stickers needed updated on your door. I'm happy to drop some new ones off to you. When was the last time your VISA representative stopped in? Part of my job is to meet with local businesses and update them on the latest offerings VISA has that can enhance what you do today within your current card acceptance program. Would you be available on Tuesday or Thursday at either 2:00 or 11:00 to meet so I can learn more about your business and see if any of these programs will work for you?

SCRIPT: Hello, my name is XXX. I am stopping in and introducing myself to the local businesses. I work with **Merchant Service Company**, and we are a merchant service provider. I wanted to schedule some time with you to learn about your business, review your current system and see if there is anything that I can help with that will enhance what you do today. This is a great time of year to evaluate and decide how you would like to move forward for the new year.

Survey Method - Questions to ask

Hello my name is XXX. I am a new Solution Consultant with **Merchant Service Company**. We help businesses with their noncash payments. Part of my role is to meet with local businesses and ask them a few questions on how they handle their card acceptance.

I see that you currently accept credit cards. Would you have a quick minute to answer just 4 quick questions?

Only pick a combo of 4 questions to ask and kindly thank them for their time.

- How are you accepting cards ?
- Who is your processor?
- How are you marketing your business?
- Are you a member of any chambers or BNI ?
- How do you decide when to do a switch?
- How often do you evaluate your processing?
- Does your current provider check in?
- What is more important to your business: saving money or increasing sales?

Have your keys in your hands demonstrating that you are only there for a minute to review the “Survey Method” These are good concerns, can we schedule time to connect and is it okay for me to stop by on XXXX to discuss your concerns.

Moving the conversation forward

Moving through NO to Get to the Know

- I have a guy
- I'm in a contract
- I'm not interested
- I don't pay for it. I already have surcharging or dual pricing

I have a guy

Great who is it? Is he local or over the phone? I would love to grab his information and see if we can partner together. Keep humor to the conversation. Does he check in often? Has he updated you on the current programs VISA is offering?

I have available Tuesday and Thursday at 2:00 and 11:00. My goal when we meet is to learn about your business, update you on the current VISA offerings and see how we can partner together.

I'm in a contract

- Yes, most people I meet with are in a contract. How long is your contract? Who is it with?
- Great! This is the best time then for us to meet. We can have a nice conversation, and it takes the pressure off both of us and when your contract is over, then you have already done your homework to move forward in a different direction.
- Ok, that's fine. **Merchant Service Company** does not offer contracts. We earn your business every day.

I have available Tuesday and Thursday at 2:00 and 11:00. My goal when we meet is to learn about your business, update you on the current programs that are available and when your contract is up, I want to an option for you.

I'm not interested

- What are you not interested in? I am just looking to meet with you to learn about your business and see if we could partner together. Worse case, I let you know you are in a good place and maybe in the future we could work together.
- I have open Tuesday and Thursday at 2:00 and 11:00. Would either of those times work for you?

I don't pay for it now.

I already have surcharging or dual pricing.

- That's great! I love that you have taken advantage of this program. Who do you run it through? How long have you had it in place?

- Have you received any pushback from your customers. DO you mind if I use you as a reference?
- Here is my card. Would it be ok if I stopped in once in a while to see how things are going? Please reach out if you every have a service need your current provider cannot address. I would be happy to help.

Next Action Steps

What is your follow up? "No" means Not Today

It's important to create a daily cadence on follow up. What will yours be?

Example: Four Touch Process (This process is over a 2-week period)

First Touch – Door Pull. You did not meet decision maker, but you did get contact details and left a flyer or Discover giveaway

Second Touch – Three days later, make a call to set the appointment. You were not successful in reaching decision maker.

Third Touch – Three days later. Send an email to the decision maker asking for an appointment. Attach a flyer in the email and let them know the reason why you want to meet. Provide a day and time that you will stop back in to see them.

Forth Touch – Stop back at the proposed time to connect. Be ready to sit down with the decision maker OR be ready to ask for an appointment.

If you are unsuccessful at reaching the decision maker, set a NEXT STEP in IRIS for 90 days out and repeat the process.

If you do connect with the decision maker and they still say NO, ask when is a good time you can follow up with them again. Set your NEXT STEPS in IRIS.

TIP: Turning “NO” into a Real Conversation

When I was cold calling and pulling doors, anytime a merchant said “**No**”, I always followed up with one simple question: “**Did you have a bad experience in the past?**”

About **50% of the time**, they’d say **yes** — and then explain **why**.

💥 **BOOM.** There’s your real objection.

Now you’re no longer fighting a “no.”

You’re addressing a **past pain point** — and that’s your opportunity to explain **why that won’t happen with you**.

Stop accepting “no” at face value.

Dig one layer deeper, listen, and then reinforce your value.

That’s how conversations turn into opportunities.

Motivational Videos

People watch motivational videos for several reasons:

1. Inspiration and Encouragement: Motivational videos often feature stories of overcoming adversity, which can inspire viewers to pursue their own goals and dreams.
2. Boosting Mood: These videos can elevate mood and provide a sense of hope, making viewers feel more positive about their circumstances.

3. Focus and Clarity: Motivational content can help individuals clarify their goals and priorities, providing a mental reset that encourages action.
4. Community and Connection: Watching motivational videos can create a sense of belonging to a larger community of individuals striving for improvement.
5. Learning and Personal Development: Many videos offer practical advice, strategies, and techniques for self-improvement and personal growth.
6. Entertainment: For some, motivational videos are simply enjoyable to watch, combining engaging storytelling with powerful messages.

Overall, these videos serve as a tool for motivation and personal development, appealing to a wide audience seeking to improve their lives.

REMEMBER - Prospect with a purpose and WIN

4 Types of discovery questions

Discovery is not about asking more questions — it's about asking the **right** questions in the **right order**. Strong discovery uncovers how a merchant operates today, where friction exists, and what matters most to them. The following four types of discovery questions create a complete picture and guide the conversation naturally toward a close.

Purpose: Get the lay of the land

Probing Questions are designed to get the lay of the land. They help you understand the merchant's current setup, priorities, and challenges without making assumptions. These questions open the conversation and build comfort.

Probing Questions Examples

- How long have you been in Business?
- What made you decide to open "XYZ" business?
- Do you have any other locations?
- Have you ever thought about adding an eCommerce site to increase sales?
- If you could change or improve one part of your business, what would it be?
- How has your business changed since COVID-19?

Purpose: Understand how things actually work

Process Questions are designed to ask *how* things work. They uncover workflows, decision-making steps, and operational habits. This is where you learn how the business truly functions day to day.

Process Questions Examples

- Can you walk me through a typical transaction? How are you accepting payments currently?
- Are your employees answering any questions the terminal asks, or are they just hitting enter to bypass the questions?
- How often do your employees key in the card number? What is the process for over-the-phone payments?
- Walk me through your end-of-day process for your terminal and your cash register.

Purpose: Create awareness of impact, risk, or opportunity

Provoking Questions challenge the buyer to think beyond their current situation. These questions highlight potential outcomes, risks, or missed opportunities and help the merchant see the impact of not making a change.

Provoking Questions Examples

- What keeps you up at night?
- How much time do you think you could save by implementing this solution?
- Where do you see your growth next year if you stay in your current situation?
- Your competitors are offering curbside pickup? What impact is that having on your business?
- Have you given any thought to ways to increase your customer loyalty?

Purpose: Confirm understanding and gain alignment

Validating Questions are closed-ended questions used to anchor the conversation. They confirm understanding, reinforce agreement, and ensure both sides are aligned before moving forward.

When used together, these four types of questions turn discovery into a strategic conversation — not an interrogation — and set the foundation for confident closing.

Validating Questions Examples

- If I am hearing you correctly, you are saying you are spending 5 hours a week validating the times your employees put on their timecard?
- What you are saying is you would be open to updating your current process, is that correct?
- So you agree, that having a cloud-based solution would allow you to work from home and spend more time with the family?
- So what I am hearing is we need to implement this new system as soon as possible, does that sound about right?

How to Use This in the Field

Probing → **Process** → **Provoking** → **Validating**

Follow this sequence and discovery will feel natural, not scripted.

Let's Put it all together

Probing: Have you considered adding a shopping cart to your website to increase sales?

Process: Walk me through your process to take and pay for an order from your website.

Provoking: Have you thought about the cost of your time to take that phone call and help the customer place the order and pay for it over the phone?

Validating: I am hearing that you spend an average of 45 minutes on the phone with each customer who places an order from the website; is that correct?

Based on our conversation, it might make sense to add a shopping cart and gateway to your website. This way, your customers can purchase and pay online without your assistance. Once the order is approved, you ship out the items. With this new process, you save at least 8 hours a week. Your time is valuable, what will you do with your newfound time?

The Questions Close the Deal.

Mastering discovery is not about sounding smart — it's about listening with intent. When you ask the right questions in the right order, the merchant tells you exactly how to win the deal. Use this framework consistently and discovery will stop feeling like a hurdle and start becoming your greatest advantage.

Sales is easy to start — but hard to master.

The Closer's Circle is not another sales book filled with theory and buzzwords. It's a real-world playbook built for merchant solution consultants who want to sharpen their skills, protect their value, and close deals that actually pay them back.

- Build confidence in your pitch
- Price deals the right way
- Maximize residual income by selling on experience and not savings
- Avoid profit-killing mistakes
- Transition from closing deals to building a business

Whether you're brand new to the industry or a seasoned veteran looking to refine your edge, this book will help you think differently, sell smarter, and earn bigger.

This isn't about hype.

It's about habits.

It's about discipline.

It's about results.

Welcome to **The Closer's Circle**.

