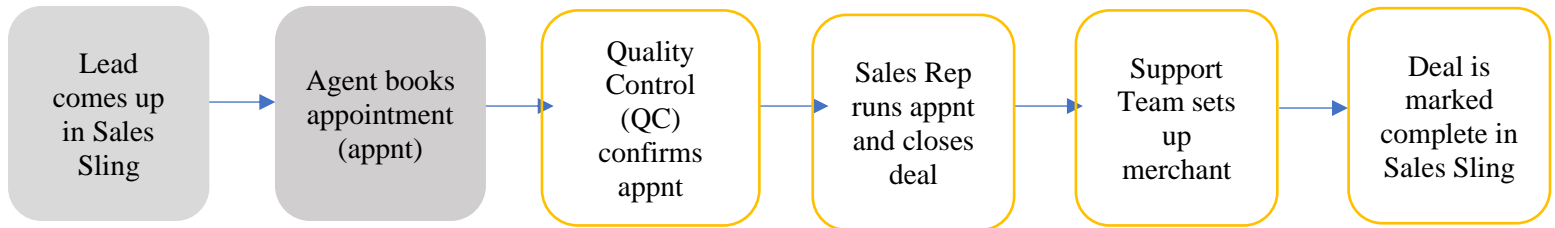


Call Center Flow Chart



TIPS:

- **Don't take the first no. Give at least 3 rebuttals!**
- **Call 3x if no answer or the call is disconnected.**
- **Don't use too many 'ums' 'ahs' 'likes'.**
- **Smile when you are talking!**

AMP Appointment Setting Script

Hi, (**OWNER'S NAME**), this is _____ and I'm calling on a recorded line to notify you of a change to your merchant services account.

The change is regarding the Risk Management portion of the account are you familiar with that?

This change is comparable to your personal credit score, but solely for the merchant account. It monitors account chargeback activity, as well as monthly volume for debit and credit card transactions.

This is a positive change because your business has been recognized as a low-risk preferred merchant for your credit card processing.

Right now, you're processing at a retail level, where every merchant starts at. But because you have proven yourself over time by processing well, you are now eligible for much lower rates – like the ones banks and third parties are offered.

We are AMP the wholesale direct provider for all of merchant processing. We physically offer down the rates and retail set ups to banks and third-party providers before they get marked up and sold to merchants. We only call and notify select merchants that are flagged as low risk, like yourself.

Are you normally at the business during the day? (*PAUSE TO LET THEM ANSWER YOU*) I wanted to schedule a 2–5-minute phone appointment for you with one of our underwriters to go over the savings you are now eligible for. Do mornings or afternoons work best for you?

I have a _____ or a _____ on (**DAY OF WEEK**) which works better for you? (*refer to the calendar and pick any two open times*)

Is it safe to say that you are processing at least \$1500 monthly?

Who is it that you're currently processing through?

VERIFY ADDRESS ON FILE

In about an hour or so, you'll get one more call from our scheduling department and they will get your fax or email, so we can send our contact info, as well as a reminder of the appointment.

Thank you for the opportunity to earn your business, be sure to have a **processing statement** available for the meeting so that you and the underwriter can go over that together.

AMP Appointment Setting Requirements

- **Appointments can be set with owners, co-owners, a spouse of one of the owners, or an immediate family member of an owner who is AUTHORIZED to make decisions on the merchant account.**
 - If the company is a non-profit, church, school, or co-op/S-Corp (an employee-owned company), you can pitch whoever handles the merchant account.
 - If the company is a doctor's office (a dentist, chiropractor, eye doctor, etc. NOT a veterinarian's office) you can pitch the office manager that handles the merchant account.
 - If the company is a corporation, you can pitch officers of the corporation (CEO, CFO, COO, etc.)
 - The only time you can pitch a bookkeeper, controller, etc. is if the owner has been FULLY pitched the entire script, and insists that their bookkeeper, controller, etc. must be involved. You must verify that the owner will be present on the initial phone call of the meeting for the introductions and they need to be available in the building for the duration of the appointment. You need to receive approval for setting this kind of appointment with your manager.
 - If you set an appointment with ANYONE other than the name you have on the file in front of you, you have to verify the correct spelling of their first and last name.
- **Processing volume needs to be at a minimum of \$1500 a month.**
 - If the merchant says they process at a lower volume under \$1500/month then you will NOT set the appointment.
 - **LOW VOLUME TALK OFF:** The last thing we want to do is waste your time. If you are processing under 1500/month then the savings probably won't be significant enough. Next year, if you are re-flagged as a low risk preferred merchant again, we will reach back out and see if your volume has gone up.
 - You will use the DNC disposition and put detailed notes on merchant volume.
- **Appointments need to be set no more than 3 business days out, if possible**
 - Refer to the calendar when setting an appointment and offer two available time slots. The appointments should be set with a duration of 30 minutes. However, if the merchant is strict on time and their only available time is already booked, it is okay to double-book the appointment.
 - If the merchant insists they will not be available within the next 3 business days, then you can set the appointment for the specified date and time they want, but you must call them back 3 business days prior to remind and reconfirm, and at that time it can be pushed through and counted as an appointment (*please reference the post-date talk off below*).
 - At the time of reconfirming the appointment, you're going to state your name, the name of the company you are calling from (AMP), remind them of the date and time of the appointment, and you must get an email address to reach them. YOU MUST speak to the owner to confirm this information, you cannot leave a message.

POST-DATE TALK OFF: For reference, a post-date is an appointment that is set farther out than 3 business days from the original call. If a merchant cannot set agree to an appointment within 3 business days of you pitching them, then you need to use the post-date talk off script below. This needs to be read after you have verified volume, asked processor, and verified the address. You will read this in place of the "in about an hour" section of the script.

Okay, so I have you down for (**DATE AND TIME**), and what I am going to do is, give you a call back on (**3 BUSINESS DAYS PRIOR TO APPOINTMENT**) to give you a reminder. What number is best to reach you on? (*If they give you an alternate number to call them on, you must write that down to put in the notes*) Thank you for your time and have a great rest of your day!

REMINDING OF APPT: Hi (**OWNER'S NAME**), this is _____ calling you back with AMP Payment Systems, to remind you of the phone appointment you have coming up on (**DATE AND TIME**). Remember to have a copy of a processing statement so you and the underwriter can go over that together and thank you for the opportunity to earn your business. Have a great rest of your day!

AMP Rebuttals for Owner/Authorized Party

UNIVERSAL REBUTTAL: It's very important that you understand who we are. Our only obligation is to call and let you know you are eligible for low-risk rates. However, you are continuing to pay high risk rates with a high-risk provider. When the enhanced interchange rates are offered to you, they are intended to be the lowest possible rates a private business owner can receive. For most merchants, it's a savings of 30-40%, but it is completely up to you if you want to process at the interchange level. *(continue pitching script)*

NOT PROCESSING: That's exactly why I am calling. Your business has been flagged as a low credit risk. Typically, when a business first starts taking cards from their customers, you would start at the retail level and work with a bank or third-party provider. However, now that you have been flagged as low risk, you are allowed to start at the interchange level directly, which is traditionally reserved for the banks and third parties. Is that something you would be interested in? *(If yes, continue setting the appointment. You do not need to ask volume or processor, but make sure they know you are calling from AMP)*

CASH DISCOUNT: Charging the customer does not stop you from having the ability to accept your upgrade. You actually have two different options since this is how you are set up. You can either pass the savings on to the customer to bring in more business OR you can keep your rate where it is and place the savings back into your pocket. We always suggest sitting down with the analyst for the 2-to-5-minute phone call so that they can go over both options with you and then you can decide how you would like to move forward. *(continue pitching script)*

ARE YOU MY PROCESSOR?: No, right now you are currently with a third party provider who is getting their rate from a wholesale direct processor like us. That is why the savings is typically 30-40%. *(continue pitching script)*

HOW DO YOU KNOW I'M AT THE RETAIL LEVEL? We know you are at a retail level because we are one of only 4 wholesale direct processors and you must earn the ability to process at this level. We only reach out to merchants once they are qualified. *(continue pitching script)*

IS THIS A SALES CALL?: No we have nothing to sell. We are actually calling to notify you of a change to your current merchant account. *(continue pitching script)*

DO I HAVE TO BUY NEW EQUIPMENT (HOW MUCH DOES THIS COST)? At the time of your appointment the underwriter will go over all the options that are available to you. If it is possible to re program your current piece of equipment, we are more than happy to do that! *(continue pitching script)*

WHAT RATES CAN YOU GIVE ME?: Because we are a wholesale direct processor, we can customize a specific program for your business based on how you process. The rates are not always the same since every business processes differently. The savings are typically 30-40% at this level. *(continue pitching script)*

I'M IN A CONTRACT: Typically, by the time we get around to notifying a merchant of this change, they are in a lengthy contract with their provider. We absorb contracts on a daily basis and helping you get out of that will not be a problem. *(continue pitching script)*

I GET A LOT OF SALES CALLS: Unfortunately, you will probably get a lot more sales calls because your business has now been flagged as low risk, and you were placed on a list. Retail providers are attempting to get your business before you upgrade your account to the interchange level. Once you are there they can no longer compete. What I can do to end those sales calls is set you up with a 2-to-5-minute phone appointment with one of our underwriters so that they can explain the options that are now available to you, and you can decide what you want to do from there. *(continue pitching script)*

FAX/EMAIL ME SOMETHING: I would never be allowed to send any personal information via fax or email for fear of it being obtained by the wrong person. This notification is made by phone and only takes about 2 mins to explain. *(continue pitching script)*

CAN YOU INTERGRATE WITH MY POS/SOFTWARE?: Because we are a wholesale direct processor, we have the ability to integrate with all software. *(continue pitching script)*

DO I HAVE TO CHANGE?: In the event that you accept your upgrade, there are two things that change: how much you pay and who you pay to process. It is typically a 30-40% savings, just depending on how you process and the type of cards you take. *(continue pitching script)*

I AM ALREADY ON INTERCHANGE PLUS: Perfect! Yes, you may think this is the most profitable way to process, but it's the easiest way for a retail provider to hide additional fees and bill it to your merchant statement. *(continue pitching script)*

I AM PROCESSING WITH MY BANK: I understand that you are processing with your bank, however NO bank in America processes debit and credit cards. They outsource your business to a third-party processor who sends your processing over to a wholesale direct processor like us. The reason the rates end up being so much higher with a bank is because you are paying two people to do one person's job. Because they do not process, your banking relationship is not affected by the upgrade and by upgrading directly to a wholesale processor, you typically see a 30-40% savings. *(continue pitching script)*

ANNUAL RATE INCREASE REBUTTAL: Keep in mind that in March of every year is when the annual rate increase takes effect. You will not be notified; you will just get a statement showing that your rates have increased. At the interchange level, annual rate increases are not participated in. What we can do is schedule you a 2-to-5-minute phone appointment with one of our underwriters to go through your statement line by line, go over what your savings would be, and then you can make a better decision about this. Would mornings or afternoons be better for you? *(continue pitching script)*

WHERE DO YOU RECEIVE YOUR INFORMATION FROM?: We periodically pull names of low risk merchants from the National Credit Bureau Reporting Agency. These merchants, including you, are eligible for the wholesale direct level of processing, which is now being offered to you as a low risk preferred merchant. *(continue pitching script)*

LAST RESORT: Let me make a recommendation to you. Spend the 2-to-5-minutes over the phone speaking to one of our underwriters and see what rates you are eligible for at the interchange level. After all, you have earned them. At that point, you can decide what you would like to do. *(continue pitching script)*

LAST RESORT VOLUME REBUTTAL: I just don't want this to be a waste of your time. Upgrading to the interchange level is supposed to be a substantial amount of savings, not just \$5-\$10 a month. It is designed for merchants that process at least \$18,000 yearly, and if you know that you are processing at least that much, then this would be a very important meeting for you. *(continue pitching script)*

AMP Script/Rebuttals for Gatekeepers

*If you are asked where you are calling from, you need to say **MERCHANT SERVICES** unless you are speaking with someone you can pitch (review appointment requirements for details on who you are allowed to pitch), then you need to say **AMP PAYMENT SYSTEMS** (American Merchant Partner Payment Systems)*

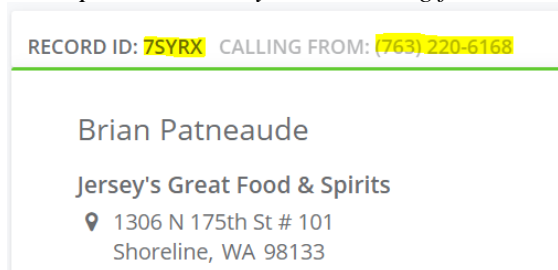
(If you are told the owner is not available) Okay is there a better number where they can be reached?*

(If they say there is no alternate number) Okay, is there a co-owner there that I can speak with?

(If they ask who is calling) My name is _____ and I am calling to make a notification of a change to the merchant account. Is there an immediate family member of one of the owners who has authority over the merchant account I can speak with?

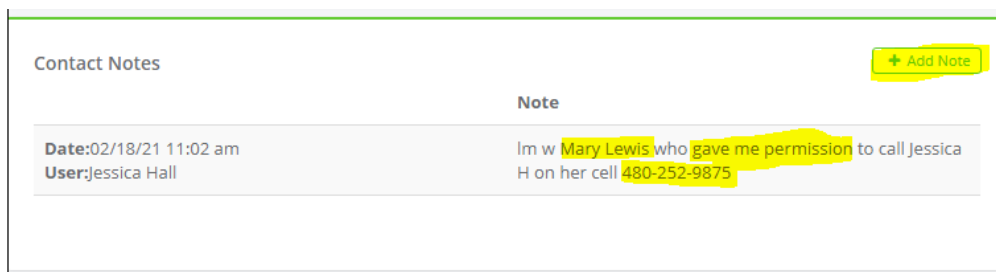
(If they say no) Okay, can I leave my information and when the owner comes in can you have them give us a call back so we can explain what is going on? My number is _____ and there is also a five-digit record ID number that is attached to the file so we can pull it up when they call back _____. What was your name so that I can put a note in the file saying who I left a message with? Thank you _____ have a great day!

The record ID and phone number you are calling from can be found here:



***Number change qualifications:** Ask if it is a business number or a cell number.

If it's a cell number, you must tell them: We follow federal banking regulations and therefore have to have the first and last name of the person who gave me the number, and their permission to call it. *(Put their first and last name, and that they gave permission to call the cell number in the notes on the lead by clicking ADD NOTE. Write down the record ID of the lead, as it will need to be sent to QC to complete the number change process, and you will also need the record ID to access the lead when you are ready to call it back)* Example of how your notes should look:



If it's a business line, put the phone number into the notes on the lead by clicking ADD NOTE, thank the person you are speaking to and end the call. *(Write down the record ID of the lead, as it will need to be sent to QC to complete the number change process, and you will also need the record ID to access the lead when you are ready to call it back)* Example of how your notes should look:

Contact Notes		+ Add Note
		Note
Date: 02/18/21 11:07 am User: Jessica Hall	Im w Mary gk gave me new business number 480-224-5822	

GATEKEEPER REBUTTAL: If the gatekeeper is saying things like “I need more information”, “But I handle that”, “I should be on the file”, or “They are not going to call you back unless I get more information”, then use this rebuttal:

We follow Federal Banking regulations and have to protect the owner’s privacy. Because of the portion that has changed we are limited on what we can discuss. If they would like to have someone else added onto the file to be notified of the change all we need is for them to call and give us their permission to speak with whoever handles the account for them.

UNIVERSAL REBUTTAL: When the owner set up the merchant account, they checked a box to be notified of any changes. That is why we are calling is to notify of the change. (*continue with leaving a message script*)

ARE YOU MY PROVIDER REBUTTAL: We are calling to make a notification regarding a change on the current account. (*continue with leaving a message script*)

Call Dispositions

APT (appointment set) = use this when you have set an appointment with a merchant. In order to qualify you must have pitched the entire script and got all necessary information required for the appointment. Your notes should read like this: “Apt set w/ (**OWNER’S NAME / TITLE**), for (**DATE/TIME of appointment**), volume = (**VOLUME AMOUNT PROVIDED BY MERCHANT**), processing with (**NAME OF PROCESSOR IF MERCHANT PROVIDED IT**), reminded of statement, address verified”

Apt set w/ Nancy Johnson – owner, for 2/19 @ 1pm,
volume = 5k a month, processor = not sure,
address verified

CB (call back) = use this when you have partially pitched a merchant and were unable to finish setting the appointment or if you fully pitched the merchant, tried to set an appointment, but due to them being busy or needing a call back they couldn’t commit to a date/time, or even if they are unsure of when they will be available. You can also use this disposition when you are setting POST DATE appointments (meaning the appointment is set more than 3 days out), you will need to save this as a call back in order to call the merchant back and remind them of the appointment they have coming up, before you can disposition it as an appointment set.

NC (no contact) = use this disposition when there has been no contact made or you were not able to fully pitch the merchant. Your notes should read: **NC 3xs** or **NC sent to voicemail**. If there is any type of contact made, your notes must reflect that. For example: “Halfway pitched then hung up and won’t answer”.

LM (left message) = use this disposition when you have left a message with someone at the business for the owner. Be sure to always get the first name of the person you left a message with and put this in your notes. For example: LM with Sandra.

DNC (do not call) = use this when the merchant is not processing and has no interest in accepting debit and credit cards as a form of payment (this must come from the owner), the merchants volume is too low to qualify to set an appointment (under 1500/month), there is a language barrier with the owner and no translator available, the business has closed down, the business is a franchise and cannot choose who they process through, the merchant processes through a close friend / family member and has no interest in separating business and friendship, or if a merchant specifically requests to be placed on the DNC list. Please use your best judgement when selecting this disposition. You can also use this disposition if you have called a number 3x in a row and it is a NON-WORKING number. (There have to be 3 tries at different times with notes in the file.)

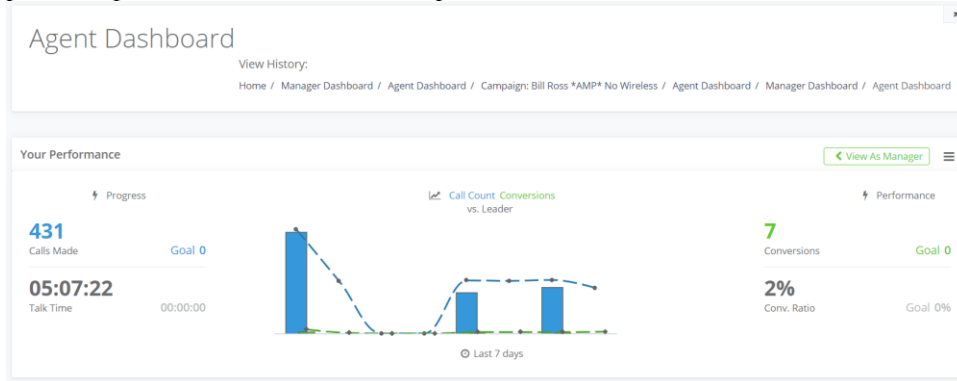
RD (redial) = use this when the merchant did not answer, and you are going to call them again. You must dial each contact 3x unless you have left a message with someone.

RP (repitch) = use this when you have fully or partially pitched the merchant, do your best to use at least 3 rebuttals, but still were unable to get them to agree to setting an appointment. Reflect this information in your notes, for example: “fully pitched john – owner, he refused to set appointment and hung up on me. Repitch”

How Tos for Sales Sling

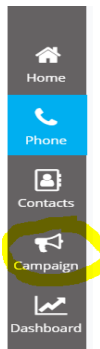
How to Place a Call in Sales Sling:

1. When you first sign into Sales Sling, your home page will be the “Agent Dashboard” which shows your personal performance over a certain period of time.



2. To place a call, you will need to go to a campaign.

On the left-hand side of your screen is a gray vertical menu bar, click “Campaign.”



3. You will want to make sure that your dialer is pinned to your screen. Select the push pin in the top right corner of your dialer. This always keeps your phone open, making it easily accessible for you.



4. Your immediate supervisor will direct you on which campaign to call in, and you will need to select it from the list, by clicking START AUTO DIAL to the right of the name of the campaign.



5. Be prepared with your script and rebuttals, as once you click START AUTO DIAL Sales Sling will automatically start dialing leads from the list of contacts in that campaign.
6. Please reference your disposition guide that was provided to you, to verify you are selecting the correct disposition after each call.
7. **YOU MUST CALL EACH CONTACT 3X.** This is a requirement. Unless you have left a message, or partially/fully pitched the owner and are saving it as a callback for yourself OR in the rare instances where you need to DNC a contact.

Saving a Callback in Sales Sling

Please use your best judgement when saving a callback for yourself. If you get one sentence into the script and a merchant asks you to call them back later, that is not a justifiable reason to save a call back. If you fully pitch a merchant, are trying to schedule an appointment, and they insist on having their bookkeeper or another person there but are unsure of that person's schedule and want you to callback to finalize the date and time of the appointment, that is a perfect time to save a callback.

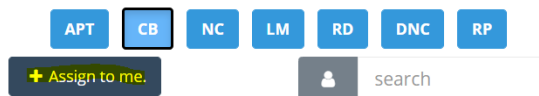
1. From the disposition options, select CB (callback)

Dispositions



2. Always select "Assign to Me"

Dispositions



3. A window will pop up, requiring you to fill out important information such as the date and time of the call back, disposition notes, etc. You can adjust the options as needed – click the calendar to the left of the date that is showing, to select a different day of the week, and click the clock symbol to change the time. Make sure you put detailed enough description notes for yourself, so when the reminder pops up on the specified date and time, you will easily remember the most important details of the conversation you had with the merchant and what you saved the callback for. Now, copy and paste those same description notes, into the red box below underneath "Disposition Notes".

Calendar For : oce dial18 Time Zone: US/Pacific

Contact: Thomas Lowe (Lowe's Printing Inc)

Date: 02/15/21 Start Time: 11:00:00 All Day

Duration: 1 hour Event Type: Callback

Title: CB: Thomas Lowe (Lowe's Printing Inc)

Description:

Disposition Notes* (required)

Save & Next Save & Back Cancel & Back Save & Stop Dialing

- Once you have everything filled out, select “SAVE & NEXT” from the menu at the bottom, to continue dialing the next lead in the data set.

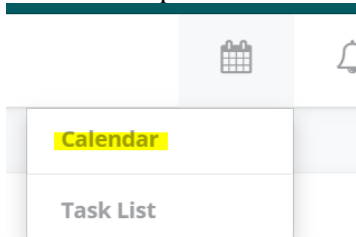
Viewing Your Personal Calendar in Sales Sling

Whenever you save a callback in Sales Sling for yourself, it will be placed onto your calendar. Whenever you have an event (a callback) coming up, you will see a notification pop up in the top right corner of your screen. If you want to view your entire calendar, in order to pull up contacts you have saved for callbacks, here are the steps you will need to follow:

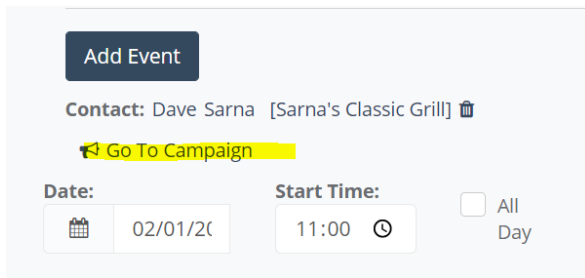
- Click the calendar symbol at the top of your screen:



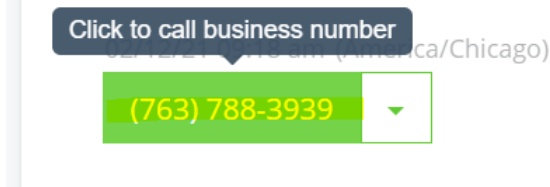
- From the drop-down menu select “Calendar”



- You will then be able to view everything you have saved on your calendar. You can click on a callback you have saved to view it in more detail. If you want to adjust the time or date, or even add additional notes, you can make any adjustments you want, and then hit SAVE at the bottom left. If you want to delete the callback, just select DELETE at the bottom.
- If you want to place a call to one of these callbacks, just click “go to campaign”:



5. From there, you can click on the phone number to place a call to that lead.



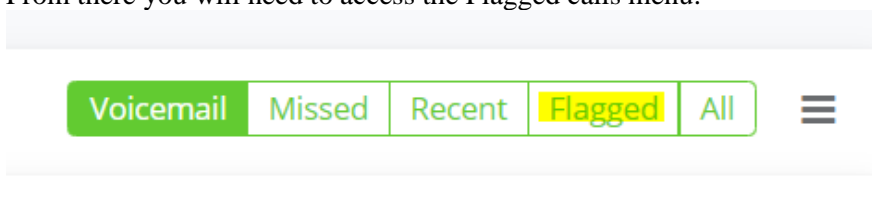
Viewing Your Flagged Calls in Sales Sling

Whenever you get a flagged call from QC, a window will pop up on your screen with the option to listen to the recording of the selected call, as well as notes on the call, from QC, there will also be a box for you to type up your response to send back. The call will either be flagged as “Call Coaching” if there was an issue that was found, or “Good Call” if you did a great job on the recording. If you are in the middle of a call or disposition, you will need to click outside of this box to minimize it, so you can review it later. Whenever you want to access these flagged calls, here are the steps you will need to follow:

1. In the top right corner of your screen, click the bell icon:



2. From there you will need to access the Flagged calls menu:

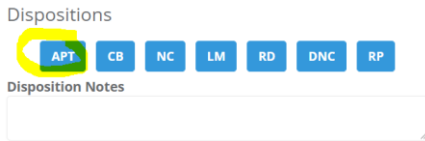


3. Every call of yours that has been flagged as either bad or good from the last 14 days will appear here, and you can access each one in order to review notes or listen to the recordings of the calls.

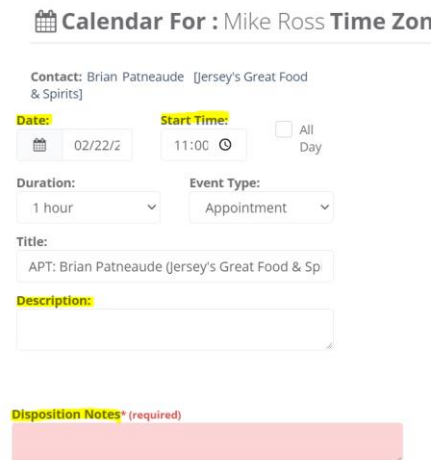
Pushing Through an Appointment in Sales Sling

Whenever you set an appointment in Sales Sling, there are specific notes that are required, and certain steps you must follow in order to make sure it gets sent through correctly. Not following the proper steps can lead to your appointment getting pushed through to the wrong place and missed.

1. When you have set an appointment and are ready to disposition the contact, click the APT disposition.



2. A window will pop up, allowing you to select things such as the date and time of the appointment, and enter the proper notes for the appointment. The highlighted areas in the picture below show everything that needs to be updated with the correct information:



Calendar For : Mike Ross Time Zon

Contact: Brian Patneaude [Jersey's Great Food & Spirits]

Date: 02/22/2 Start Time: 11:00 All Day

Duration: 1 hour Event Type: Appointment

Title: APT: Brian Patneaude (Jersey's Great Food & Sp

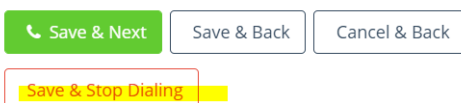
Description:

Disposition Notes* (required)

3. Select the DATE of the appointment by clicking the calendar symbol.
4. Select the TIME of the appointment by clicking the clock symbol and choosing the correct time of the meeting you set with the merchant, always make sure you select AM or PM.
5. In the Description notes you want to enter your proper notes for the meeting, which should read like this:
apt set w/ John Smith – Co-owner, for 3/1/2021 @ 1pm, volume = 3k a month, processor = first data, reminded of statement, address verified

The information you need for the appointment is: WHO you set the appointment with (first/last name) and what their title is, the DATE and TIME of the appointment, what their VOLUME is, WHO they're processing through, a note stating you reminded them to have a merchant statement for the meeting, and a note stating you verified the address on file. You must always include these notes when pushing through an appointment.

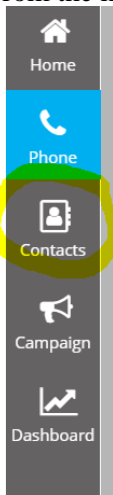
6. Once you are finished typing your appointment notes, COPY AND PASTE those same notes into the Disposition notes below, in the red box.
7. Your final step is to select SAVE & STOP DIALING at the bottom.



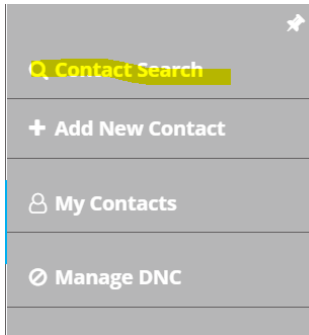
How to Pull up a Contact in Sales Sling

Sometimes you will need to pull up contacts in order to call them back, such as when you needed a number change completed by QC. Here are the instructions for doing that:

1. From the menu on the left-hand side of your screen, click Contacts



2. Then select Contact Search



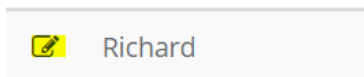
3. From there, you can type in the record ID into the appropriate box, in order to pull up the contact you are looking for

Contact Search

First Name	Last Name	Record Id
<input type="text"/>	<input type="text"/>	<input type="text"/>
Address 1	Address 2	

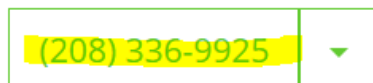
4. Then hit Search at the bottom
5. To open up the contact, just click the little symbol with the pencil

Total Records Found: 1



6. Once you have it all the way open, you can place a call by clicking the phone number

02/18/21 12:08 pm (America/Boise)



Other Tips & Tricks

- When you have someone on the line with you that you are able to pitch (per the appointment requirements), you are required to hit the “OWNER IS ON THE PHONE” button under your phone in Sales Sling. This will allow QC to see that you are on a live call.



- If your call is taken over by a supervisor, or QC, you will need to mute your microphone, this keeps additional background noise off the line, and allows the merchant to focus on what your supervisor is telling them. Typically, they will get on the phone and introduce themselves as a supervisor, and let the merchant know that you are in training and they just wanted to clarify a few things or make sure their question was answered properly.
 - At this point, the supervisor will finish out the call and set the appointment for you. After the merchant is off the line, they will give you additional instructions for what information to put in the notes or how to disposition the lead if necessary. This will also allow them to give you direct feedback on what happened on the call.
- For number change requests: at the end of the day, you can provide any record IDs to your immediate supervisor that you are requesting number changes for, they will be sent to QC, and the QC team will complete the process the following morning.