**OBJECTION: *“I don’t think my customers will like paying a service fee. I think it will hurt my business.”***

**Rep**: I can tell you that only about 1 out of every 50 business owners who implement this program find it’s not the right fit.  Their customers don’t like it.  That’s only about 2% of the time.  It’s important for you to know, Mark, you could be that 2%.  We SHOULD talk about that.  

Obviously, I don’t think you’re going to be that 2%.  But, let’s assume you are.  Here’s what will happen.

1st thing is I want to make sure we can agree on one thing. Can you agree that **your customers have a CHOICE in how they pay for your goods?**

**So…………..**

**I’ll prepare two written proposals for you.**

·       The first one is simple – I’ll wipe out your credit card processing costs and you will only pay $64.95 per month no matter how much you process.

·       The second proposal will be traditional processing.  Assuming cash discounting doesn’t work when you try it, please understand I’m not going to lock you in any long term agreement or anything.  I’ll make it very easy for you to return to traditional processing if non-cash adjustment isn’t a good fit.  And, I’m still going to save you money.  In fact, I’ll give it to you almost at cost, just as a thank you for trying the program.  

**Thus, there are two basic approaches for you on this, Mark:**

1.     Would you be comfortable to try non-cash adjustment in hopes you are the 98% whose customers are fine and who save a fortune, knowing you can switch to traditional processing if you need to?

2.     Or would you feel more comfortable switching to traditional processing with someone like me, knowing that as cash discounting becomes more popular in the community, you could always flip a switch to do cash discounting and eliminate your fees?  

Which of those two approaches are you more comfortable with?”

**Next Objection……………. *“I think I am going to stay where I am for now”.***

However, here’s the thing – not only do I really want your business, I love getting phone calls and emails from my clients 2-3-4 months after implementing this program, assuring me they got maybe four complaints over the course of three months and already saved $12,000!  I live for that; that’s what I personally do.  

**I’m giving you my word – my personal guarantee –** if this program negatively impacts your business in any way and you feel like it’s not a good cost exchange (keep in mind, there’s a 98% chance that’s not going to happen), I will drive out here the same day if needed.  I’ll swap that terminal, turn off that feature, or whatever I need to do to get you back to traditional processing.  I’ll take care of it, so there won’t be any lasting issues.  **If I’m personally willing to give you my guarantee and knowing you have a 98% chance of saving all that money, are you at least willing to give it a chance?**  What do you say?”

With that strategy, you make the merchant say “no” to you.  Susan already said “no” to cash discounting; now make her say “no” to you.  You’ll find merchants will then either turn you down cold or give you the real objection.