

# THE FIVE WAYS TO GROW A BUSINESS

1. Reduce Losses & Liabilities
2. Increase Average Ticket
3. Find More Customers
4. Improve Sales Ratios
5. Guarantee Customers Return

# Why This Matters to Merchants



## Critical Growth Levers

These five points address the most critical levers for increasing profit and market stability.



## Differentiation Strategy

By reframing conversations around these, you differentiate yourself from competitors who only talk about credit card processing rates or savings.



## Trusted Advisor Status

Merchants appreciate partners that bring actionable ideas and solutions to the table—this is how you become their trusted business advisor.





# 1. REDUCE LOSSES & LIABILITIES

## Core Concept

Cutting wasteful expenses and managing risk keeps more money in the merchant's pocket—money they can invest back into growth.

## Supporting Evidence

- McKinsey: Even a 1% reduction in operating expenses can significantly boost overall profitability.
- Harvard Business Review: Businesses with effective risk management practices tend to be more stable, setting the foundation for sustained growth.

## How You Can Coach Merchants

- Expense Audits: Encourage merchants to regularly review overhead costs—utilities, subscriptions, insurance policies, etc. A surprising amount of money leaks through unnoticed channels.
- Negotiation & Consolidation: Show them how consolidating services (including payment processing) can reduce monthly fees. Offer your expertise or partner solutions for better supplier terms.
- Risk Management Tools: Provide guidance on payment security, fraud prevention, and other solutions that mitigate liability.

## How We Can Help

- Our tools can integrate with their systems, providing better data visibility to catch inefficiencies.
- We can also recommend best practices in payment security and compliance, lowering potential liability costs.

# INCREASE AVERAGE TICKET

## Core Concept

Maximize revenue from existing foot traffic or site visits by encouraging customers to spend more per transaction—through bundling, upselling, and cross-selling.

## Supporting Evidence

- Bain & Company: Customers are more likely to accept additional offers when they're tailored to their specific needs.
- Forrester Research: Successful upselling/cross-selling can drive up to a 30% increase in profits.

## How You Can Coach Merchants

- Bundle Products/Services: Suggest pairing items that complement each other. For example, if they run a coffee shop, offer a pastry at a discounted rate with coffee.
- Train Staff for Upsells: Merchants should show employees how (and when) to recommend premium upgrades or complementary products in a helpful way.
- Leverage Customer Data: Encourage them to analyze purchase histories so they can personalize offers ("People who bought X also loved Y!").

## How We Can Help

Our integrated POS or analytics tools can identify sales patterns, helping the merchant design effective bundles and track which offers produce the highest gains.

# FIND MORE CUSTOMERS



## Core Concept

A business can't rely solely on existing clientele. Strategic customer acquisition keeps the pipeline fresh and drives revenue growth.

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## Supporting Evidence

- Harvard Business Review: Acquiring new customers can be up to 5 times costlier than retaining existing ones—but expansion is essential for true scaling.
- Effective digital marketing (search ads, social media campaigns, influencer partnerships) can build brand awareness and consistently bring in new leads.



## How You Can Coach Merchants

- Targeted Online Marketing: Help them identify their audience's digital hangouts—like niche Facebook groups or local community platforms—and run high-ROI ads there.
- Referral & Incentive Programs: Encourage existing satisfied customers to introduce friends via referral bonuses or loyalty points.
- Collaborations/Partnerships: Teaming up with complementary businesses or influencers expands reach. For instance, a bakery partnering with a local event planner.



## How We Can Help

- We can suggest payment and marketing integrations (e.g., loyalty apps, CRM systems) that capture valuable customer data, fueling smarter outreach.
- Our solutions can unify data from multiple channels, making it easier to identify where new leads come from and track ROI on different campaigns.



# IMPROVE SALES RATIOS



Core Concept: Converting a higher percentage of existing leads into actual sales is one of the quickest ways to boost revenue—no extra marketing spend needed.

Supporting Evidence:

- Salesforce: Optimizing the sales process can lead to a 50% increase in close rates.
- National Sales Executive Association: 80% of sales require at least five follow-ups, yet many merchants give up after one or two.

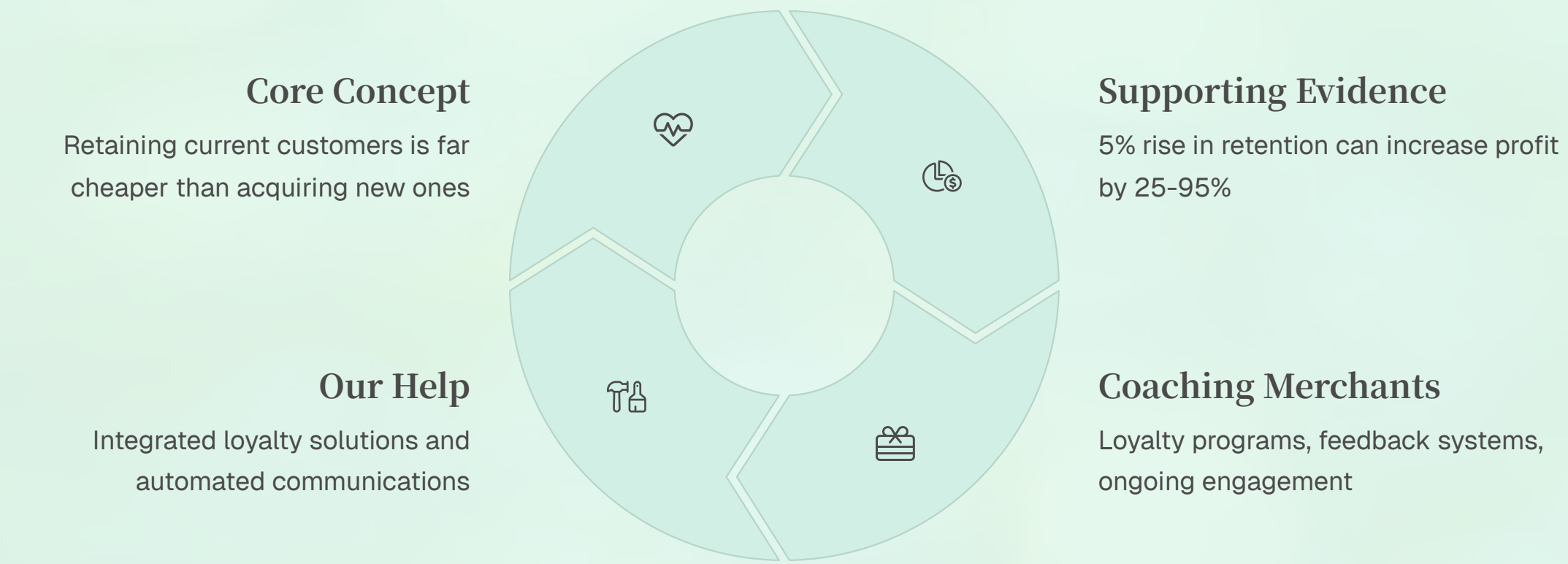
How You Can Coach Merchants:

- Refine the Funnel: Encourage them to map out each step of the sales journey, from initial inquiry to final purchase, identifying where prospects drop off.
- Consistent Follow-Up: Teach them that immediate, personalized follow-ups significantly increase conversion. Automation tools (text/email) can handle this efficiently.
- Objection Handling Training: Merchants should be ready with confident answers to common questions—price concerns, product doubts, etc.

How We Can Help:

- Our CRM integrations keep track of leads, automate follow-up reminders, and make sure no prospect slips through the cracks.
- We can provide reporting dashboards to pinpoint funnel bottlenecks and measure improvements in real time.

# GUARANTEE CUSTOMERS RETURN



Core Concept: Retaining current customers is far cheaper than acquiring new ones—and loyal buyers often become brand ambassadors.

Supporting Evidence:

- Bain & Company: A 5% rise in customer retention can translate into a 25–95% profit increase.
- Loyalty or rewards programs often stimulate more frequent visits and bigger purchases.

How You Can Coach Merchants:

- Loyalty Programs & Memberships: Encourage them to create tiered rewards that make customers feel valued—like "VIP" perks or exclusive product previews.
- Gather Feedback & Respond Quickly: Encourage open lines of communication via surveys or comment cards; merchants who address feedback rapidly can turn dissatisfied customers into loyal fans.
- Ongoing Engagement: Suggest using email newsletters and social media to keep customers in the loop about new offers, events, or products.

How We Can Help:

- We offer integrated loyalty solutions that track points and rewards, automatically linking them to the customer's payment method.
- Our systems can send automated thank-you emails or reminders post-purchase, bringing them back through the door.

# ACTION STEPS & TAKEAWAYS

## Change the Conversation

Instead of focusing solely on credit card rates, position yourself as a growth consultant. Merchants will see you as a valuable partner, not just another rep.

## Use These 5 Strategies as Your Framework

They spark fresh ideas for merchants, opening doors for you to discuss additional services or integrated solutions we provide.

## Offer Real Solutions

Illustrate how your suite of products—POS systems, CRMs, marketing integrations—supports each step. You become the partner who doesn't just talk about problems, but solves them.

## Measure & Follow Up

Encourage merchants to track their metrics (overhead costs, average ticket, lead conversion, repeat purchase rates). Then schedule check-ins to adjust strategies and maintain momentum.

By focusing on these five pillars, you elevate your conversation from "rates and fees" to business transformation. Merchants appreciate partners who care about their long-term success—that's the key to standing out in a crowded marketplace and forging lasting relationships.





# FINAL REMINDER



## Merchants

Want tangible value.  
Deliver it by showing them how to reduce costs, increase each sale, expand their audience, close more deals, and secure repeat business.



## You (the Agent)

Are the guide who introduces them to the tools and know-how needed to succeed in each of these areas.



## We (the Company)

Provide robust solutions—technology, services, partnerships—that make these five strategies come to life in real-time.

With this approach, you're not just offering a service; you're offering a pathway to growth. This is how you stand out, build trust, and win in competitive markets.