

The Call

Intro

How are you. My name is _____ with DirectLink Capital Corporation. Let me tell you a little bit about who we are and how we can help. In 2012, DLCC formed by 3 Executives from major financial institutions to offer better financial solutions on commercial loans. As DLCC grew, they expanded to offer better Merchant Solutions for the small and medium sized business owner. Today, DirectLink Capital provides three major solutions for Merchants and Professional businesses and saved our clients millions of dollars..

1. Eliminate merchant fees through the new Durbin Amendment. This new pricing method has saved our clients from \$3,000 to over \$100,000 annually.
2. Provide working capital solutions. These solutions can range from a free low interest line of credit or consolidation of current working capital debt to a lower payment to obtaining capital for hard to finance businesses. DLCC can also help expand your current business by providing capital for Real Estate purchases. DLCC will also diligently work with clients to help clean up credit until they qualify for lower interest rate alternatives. Once cleaned, we can provide working capital loans as low as \$1,163 per month per \$100,000. Our goal is to get you lower interest rates for your business to have improved cash flow.

Now you know a little bit about us, let me find out about you and see where we can help and what you may qualify for.

Fact Finding

Mr(s) _____ let me ask you a few questions to find out about your business.

(GO TO QUESTIONNAIRE)

Questions to ask: (Have Processing application out and note pad)

1. Tell me about your business
2. How long have you been in business?
3. Fill out questionnaire...
4. Ask for Merchant Statement (last 2 months)
5. Business Bank Statements (last 3 to 6 months) – for in person appts

Presentation and Analysis

I can see from your Merchant statement that you are currently paying \$ ___ per month or \$ ___ per year on Merchant Processing. Mr. Prospect would you like to learn how you can reduce your fees from \$ _____ per month (show on statement) to \$ \$50 to 100 per month? That is an ANNUAL savings of \$ ___ per year. We can accomplish this from the new Durbin Amendment if you qualify. **(Do a Simple analysis from the website).**

Durbin Amendment: Puts the burden of interchange fees charged by the banks and issuing companies on the customer instead of the Merchant. The law allows for cash discounts. The purpose is to keep prices competitive for merchants and benefit those who pay cash. Most run with a marketing plan to increase business.

Would you like to see if you qualify? **(PAPERWORK CLOSE – TAKE OUT PROCESSING APP AND NOTEPAD)**

...GREAT! I just need some basic information (go to application) to qualify you.

Our program cost you NOTHING upfront and we go on a month to month basis (do processing application and get signatures – shake hands and start

relationship) THEN... Mr. Client this new pricing method requires special dual

function equipment. We can do a lease for the equipment for \$ 59 per month. We already included this cost in our analysis so that the savings will be INCLUSIVE of the lease. Also at the end of the lease you will automatically have additional savings of \$ ___ per month or \$ ___ per year.

(Do Lease) (You can go 65 per month for 36 months instead of 55 for 48 months).

(TAKE OUT 3 page or 10 page questionnaire)

Mr. Prospect from what we talked about, you may also need ADDITIONAL WORKING CAPITAL. Before I qualify you for this, I need to ask you a few questions:

1. Tell me about your business.
2. What is the legal name of your business?
3. Do you have a DBA (doing business as)? (continue application)
4. How long have you been in business?
5. Do you have any plans for expansion or additional marketing needs?
6. How much would you need?
7. Do you have any current debts or working capital loans now? (PFS)?
8. Would you like to see if you qualify to significantly reduce your debt?
9. Are you looking to purchase a building for your business?
10. What does your credit score look like? (Credit Karma or similar)

Make Recommendations or You will get back to them after you have some solutions for them.

ASK FOR REFERRALS!

Who else do you know who I can help out? Any similar neighboring businesses or ones in the same business?

Most common Objection(s):

My customers will never go for the surcharges : I understand your concern. Many of our current clients thought the same way, but now glad because they are saving thousands will never switch back. Here is what they found. 1. They saved between 5k and 100k annually on Merchant Processing fees. 2. They can keep prices down and those prices are good for those who pay cash. 3. Many have used this with a marketing plan such as a giveaway (free breakfast or pizza drawing or win cash) for customers. 4. Most customers are now used to paying a small convenience fees for using their credit cards. 5. Many have used part of the savings for additional marketing and advertising. Can you see how this will benefit you now? (Close)

I want to think about it: I understand how you feel. My experience shows that there is a concern or question that I haven't answered. If I walk away now, then I would have done you a tremendous disservice because of the thousands of dollars left on the table because you may not have understood something. Mr. Prospect, what might your concerns be?