

Finding conversation starters that work is as easy as understanding what type of product or service the client is conducting to consider which topics will be of interest to the merchant. The following are several situations you will experience with your merchants.



## Top questions for bank customers from tellers and managers:

- Are you a business owner?
- Does your business accept Credit Cards?
- Do you understand all the fees applied to your monthly merchant services statement?
- Did you know that we offer competitive merchant services solutions?
- Would it be ok if we had someone call you to set up an appointment to discuss our solutions and offer a no-obligatory free analysis?

### Opening a New Business Account

Part of opening a new business account is understanding what the need is to build a successful business. A merchant account or the acceptance of non-cash payments will be a major part of their income.

**Conversation Starter:** “As a bank customer I would like to inform you that one of our many business products includes merchant services. May I ask our merchant account specialist to contact you to discuss ways to help you build a non-cash payment package to better convenience your clients?”

### Marketing and Increasing Foot Traffic

There are many ways to add value to your clients’ business; one of them is using Gift Cards.

**Conversation Starter:** “Did you know that offering gift cards to your clients and neighboring businesses is a great way to advertise and drive more traffic to your business? May I ask our merchant account specialist to contact you to further discuss options tailored for your business?”

### Seeing Another Processor’s Deposits

When you are assisting a merchant with their banking needs, you may see another processor servicing your client and depositing for their merchant services. Politely ask if they would be willing to speak with us to reduce risk and review their current services.

**Conversation Starter:** “I see that 123 Merchant services is depositing funds to your business account. We currently offer Merchant Services. May I ask our merchant account specialist to contact you to see what tailored services we can provide your business?”

### Depositing of Large Amounts of Cash & Checks

When you see merchants who deposit stacks of cash and checks on a weekly/daily basis.

**Conversation Starter:** “We provide several payment methods that you could offer at your business that could be beneficial to you and at the same time save you time & money. May I ask our merchant account specialist to contact you to discuss ways to build a solution for your business?”

**If your customer would like to set up an appointment right away, please contact me today.**

Partner Assist: 866.632.7774  
Merchant Assist: 855.584.7550