

Using the ABC Model for Referring

This job aid can help you practice using the ABC Model to make referrals.

Letter	Action
A = ASK/ASSUME	<p>Ensure you understand exactly what the merchant needs and his/her concerns. Examples:</p> <p>“So it sounds like _____ [good customer service] is important to you?”</p> <p>“I’m hearing that you want _____ [secure payments], but you want it to be easy.”</p> <p>“You want to know that you’re getting _____ [the best value].”</p> <p>“What specifically concerns you about this?”</p> <p>“Tell me a little bit more about that?”</p> <p>“So, it sounds like the key issues are _____.”</p> <p>“You’re feeling ____ because _____.”</p>
B = BENEFITS	<p>Present the benefits of working with the bank’s valued referral partner as well as underscore the value you bring to their business. Examples:</p> <p>“Our merchant solutions gives you _____ [24/7 customer support as well as easy online self-service], and the benefit is _____ [more time to run your business].”</p> <p>“The benefits/reasons of doing it this way are ____.”</p> <p>“What would be the benefits of doing this?”</p> <p>“What would be the risk of NOT doing this?”</p>
C = CONFIRM	<p>Confirm understanding and next steps. Examples:</p> <p>“Can I have my merchant services expert call you tomorrow?”</p> <p>“How does that sound?”</p> <p>“Does that make sense?”</p>

Cue	Conversation Starter	ABC Model
<p>You notice that a business customer is using a different processor (deposits coming into the account or customer mentions it).</p>	<p>“As I’m looking at your account, I see you’re processing payments with Acme Processing. How is that working for you?”</p>	<p>A = ASK/ASSUME: “You may not know that we offer payment processing through our partner, Worldpay. We can provide our business customers with a fresh look at their current set up.”</p> <p>B = BENEFITS: “It can be really beneficial to see whether we can offer you even better value. Plus, you’ll have peace of mind knowing your technology is up to date and you and your payments are secure.”</p> <p>C = CONFIRM NEXT STEPS: “Let me give your name and number to Sue Smith, our payment processing expert, and she can set up a quick review with you. How does that sound?”</p>
<p>A customer mentions that he or she is starting a new business.</p>	<p>“That sounds interesting! What are your plans for accepting payment cards?”</p>	<p>A = ASK/ASSUME: “As you get your business set up to take credit cards, you’ll want to be sure you have the best solution for your unique needs.”</p> <p>B = BENEFITS: “Our payment expert from Worldpay has helped many of our customers get started easily and quickly so you can get your business up and running faster.</p> <p>C = CONFIRM NEXT STEPS: “Based on our conversation, I’d like to introduce you to Sue Smith. She can take a few minutes to understand your business needs and provide you with the right solution to accept payments.”</p>

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<p>A business customer regularly deposits a large number of checks or cash.</p>	<p>“Taking checks must require a lot of record-keeping. How are you managing that?”</p>	<p>A = ASK/ASSUME: “Accepting credit cards could make it easier for you to run your business without having to make so many check and cash deposits, plus it offers your customers more choices for paying.”</p> <p>B = BENEFITS: “Many of our business customers have found that by offering credit cards, their customers actually spend more, so the increase in business more than pays for the convenience and peace of mind to you AND them for offering this service.”</p> <p>C = CONFIRM NEXT STEPS: “Let me introduce you to our trusted partner, Sue Smith, so you can make sure you are in the best situation for your business.”</p>

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<p>A customer comes in to change ownership on a business account or open a new business account.</p>	<p>“How will you handle payment processing for your business?”</p>	<p>A = ASK/ASSUME: “You may not be aware that we partner with Worldpay for our customers’ payment processing needs, and they’ve helped thousands of businesses like yours with smarter, faster and easier payment processing.”</p> <p>B = BENEFITS: “Worldpay can take the time to understand your specific business needs, then they make it fast and easy to get started.”</p> <p>C = CONFIRM NEXT STEPS: “I’d love to introduce you to Sue Smith, our Merchant Services partner. She’ll provide you with a review of your current processing environment and can address any concerns you have about payment security, as well as look for opportunities to improve your cash flow and get more value.”</p>
<p>Customer mentions that they’re accepting credit cards.</p>	<p>“How have the EMV chip cards affected your business?”</p>	<p>A = ASK/ASSUME: “I’m sure you know that the payments landscape has undergone a huge number of changes recently. Protecting your business from card fraud is important.”</p> <p>B = BENEFITS: “Every business needs a payment partner who can educate them and help them stay ahead of the technology and trends in payments. We offer our customers a security bundle that makes it <u>easy</u> to have peace of mind knowing that your processing is secure.”</p> <p>C = CONFIRM NEXT STEPS: “Let me introduce you to our trusted payments partner so you can make sure your business is secure.”</p>

Merchant Need	How Worldpay can Help (Personalized Benefits Statements)
Good customer service	“We’ve partnered with Worldpay to provide our customers with industry-leading payment processing. Our customer service is designed to make it as <u>easy</u> as possible for you to resolve issues – with 24/7 support from well-trained experts and our iQ online portal that allows you to <u>access self-service</u> when you need it. With the support you need, you can <u>spend more time on other things</u> .”
Better security	“We’ve partnered with Worldpay to provide our customers with industry-leading payment processing. Our customer service is designed to make it as <u>easy</u> as possible for you to resolve issues – with 24/7 support from well-trained experts and our reporting tools allows you to <u>access self-service</u> when you need it. With the support you need, you can <u>spend more time on other things</u> .”
Saving time / No hassle	“Worldpay makes payment security <u>easier</u> with a bundled solution to give you <u>peace of mind</u> knowing that your payments are better protected from card fraud and data breaches.”
Lower price / rate	“Worldpay makes it really easy for you to move your processing service. You’ll have an Activations team to help you get everything set up <u>fast</u> , and you can schedule time with them when it’s most <u>convenient</u> for you. We also have “How To” videos that are <u>easy</u> to access online. They walk you and your employees through each process step by step. All of this means <u>minimal time and hassle</u> for you.”