



Paul H. Green

*The First
Good Selling
Spent a Year on
Amazon.com's
Top 5* List!*

GOOD SELLING! 2

Thirteen Weeks to Personal Success

GOOD 2 SELLING!

Thirteen Weeks to Personal Success

Paul H. Green

The Green Sheet, Inc.

Published by The Green Sheet, Inc., Rohnert Park, CA

Copyright © 2003 By Paul H. Green. All rights reserved.

All rights reserved under International and Pan-American Copyright Conventions.

Published in the United States by The Green Sheet, Inc.

<http://www.greensheet.com>

ISBN 0-9670947-2-0

Cover design, text design and illustration by Troy Vera.

Cartoons appearing on pages 1, 5, 11, 16, 21, 43, 56, 78, 82, 97, 101, 108
by Troy Vera. Copyright © The Green Sheet, Inc. All rights reserved.

Manufactured in the United States of America by Hudson Printing Company

First Edition October 2003

10 9 8 7 6 5 4 3 2 1

TABLE OF CONTENTS

Chapter 1:

Be Professional **1**

Sales Is a Deliberate Profession	1
--	---

Chapter 2:

Be the Right Person **5**

Self-actualization	5
You Are Your Own Boss	7
Door to Door	9

Chapter 3:

Be Educated **11**

People Skills	11
Flying Solo	13
Find Your Own Way	14

Chapter 4:

Be a Team-Builder **16**

Working ON Your Business, Not In It	16
Do Unto Others	17
The Doctor Is In.....	18
Coming Together	19

Chapter 5:

Be Prepared **21**

Preparation Means Success	21
Asking the Question	22

Being Proud of What You're Selling	23
Before You Pick Up That Phone	24
Smile and Speak Up	25
Show Us Your Tele-smile	25
Simplicity Speaks Volumes	27
Help your Client KISS Complexity Goodbye	27
It's Time To Come Clean	28
The Art of War	30
Mirror, Mirror on the Wall.....	31
Be a Road Warrior	33
Talking it Up	34
How 'Know' Can Get You to 'Yes'	35
Downsized But Not Downtrodden	35
Leading the Way	37
Don't Sell Yourself Short	38
Giving Great Value	39
When Opportunity Knocks	41

Chapter 6:

Be Prospecting **43**

Looking for Opportunity	43
Letter of Introduction	44
Wait for the Beep	45
The Art of Getting Past the Screener	47
E-mail Call	48
Getting To Know You.....	50
You're Invited to a Party	51
How to Conquer Commitment Phobia.....	53
Uncovering the Facts	54

Chapter 7:

Be Selling **56**

Fears and Misgivings	56
Casting Call	57
My, What a Big Ego You Have!	58
Education is the Key to Success	60
Teaching Old Dogs New Tricks	61
One Ringy Dingy	62

Do This, Don't Do That	64
Body Speak	65
Features vs. Benefits	65
Quick Rejections	66
Everything Can Be Improved	67
You've Got a Friend	68
Is That Your Final Answer?	69
Debugging Your Program	71
And The Winner Is	72
Refresher Course 101	73
The Line That Is Dotted	74
Help Them Make the Change	75
Profit from a Payoff Question	77

Chapter 8:

Be Honest **78**

Honesty Is the Best Policy	78
Setting a Bear Trap	79
In the Right Place	80
Trust Is a Must	81

Chapter 9:

Be Closing **82**

The Right Time to Close	82
Build It and They Will Come	87
Ask for the Close	88
Your Closing Signature	89
Let's Shake Hands on It	89
How to Cure Merchants' Sales Colds	91
Seeing Dollar Signs.....	92
Back to Basics.....	93
Reaping What You Sow	94

Chapter 10:

Be Servicing	97
Retention, Not Attrition	97
Keeping Your Customers	99

Chapter 11:

Be Ready to Start Again	101
Here We Go Again.....	101
No Straight Lines	102
If at First You Don't Succeed	103
Schedule a Sales Sabbatical	104
Stuck in Second Gear	105
Take Your Pick	107

Chapter 12:

Conclusion	108
Thirteen Weeks to Personal Success ... Your Choice	108
About the Author ... Paul H. Green	109
About The Green Sheet	110

**"Few people think more than two or three times a year. I
have made an international reputation for myself
by thinking once or twice a week."**

George Bernard Shaw

About This Book

This is my second "Selling" book in four years. If I have learned anything from being on this earth 55 years, it is that most of the selling "truisms" are just that – true! The reason is simple: The profession is so unforgiving that all recordable successful actions become gold to those who are trying to succeed.

What I took away from my very first professional sales training was that most of my time as a sales professional would be spent trying to get in front of the right person at the right time. Given this situation, I had but one chance to make the most of this opportunity, so the wisdom imparted was that once I had a chance, I should "tell them what I was going to tell them, tell them, and then shut up." My teacher had a number of points, not the least of which was the importance of listening; among those points was that repetition sells, because people have to be prepared to hear. Therefore, *Good Selling!*, my first book, was telling you what I wanted to tell you, and *Good Selling! 2* is telling you and, well, you know the rest.

If readers of this book don't know retail financial services sales, a sales sector that supplies retailers with the equipment and connectivity necessary to accept any type of payment for goods and services, or the terms ISP or ISO (other industries may refer to such sales as originating from manufacturers' reps or contractor sales), they really are not at any disadvantage. This book really addresses the common issues inherent in the process of door-to-door retail business sales by any sales professional.

As far as my particular message in this book, my view is that sales professionals are the most important individuals in any business because nothing happens to make a business viable until someone sells something. And, I believe, continued industry and product knowledge are essential success factors for sales professionals. However, it is selling skill, not product knowledge, that makes a salesperson successful, and training in this area is sorely lacking.

A handwritten signature in black ink, appearing to read 'Paul H. Green', with a stylized flourish at the end.

Paul H. Green

Be Professional



*Preparing for the sale, Bill puts
on his best sales face*

Sales Is a Deliberate Profession

The seed for this book was planted in 1970 at Fort Hood, Texas. My wife and I had just attended a ceremony where I had received a Bronze Star-First Oak Leaf Cluster medal for meritorious achievement in ground operations against hostile forces in the Republic of Vietnam, my second Bronze Star for my Vietnam-era service in the U.S. Army.

Following the formal ceremony, I was talking to the Post Commander about the careers that soldiers pursued once they had fulfilled their military enlistments; I had already decided to leave the Army. This Major General, making a point that I should consider a career in the Army, noted, “We see two kinds of exits into civilian careers. We have the professionals – that is, those who go into such things as medicine, law, engineering and teaching. Then we have those who fail to make it as professionals and wind up going into something like sales.”

The scare tactics to get me to re-enlist didn’t work, and within a few months I was a civilian, working two jobs, as I began my business career for the second time. In addition to returning to college in the evening, I worked for a furniture store during the day. Nights and week-

"Sales is a deliberate profession, it is not an alternative to a profession."

.....

ends, I worked as a street salesperson for Kirby Vacuum and, in fact, was doing well enough to be the top salesperson in the office.

As I remembered the Major General's words, I realized the disconnect from how I saw myself and how others might see me. I had never considered myself someone who had "failed to make it." I had thought of myself as a professional. The sales profession was one in which I had considerable pride – and that had begun to reward me with substantial income. It was a conscious decision I had made.

The sales profession had other rewards, too, that I might have enumerated for the Major General, had I been able to continue our previous conversation. It gave me independence and a sense of achievement. It allowed me to associate with outstanding people who were creative and highly motivated to succeed. It tested my skills and abilities. To be good at my profession, I discovered I had to use all of my resources.

Nevertheless, at the time, I did not have an advanced degree, and that certainly made a difference to some people. As I have learned over time, salespeople as a group suffer from a lack of professional acceptance and social respectability. Are we salespeople by default, as the Major General implied, just because we have not succeeded in other professions? Is our selling just boot-camp preparation for management and more advanced responsibilities? I believe neither of these impressions is true.

Recently, I related the story of my encounter with the Major General to a publisher friend of mine. "Paul," he told me, "that story really resonates with me because I had a similar experience." He had graduated from a small college where many of his classmates went on to become lawyers, doctors and MBAs. He had become a salesman – selling books. "I'll never forget going back to my class reunion. When another student asked me what I was doing these days, I mumbled something about being 'in publishing.' I could not bring myself to tell him I was a salesman! I just couldn't say the word."

The problem is image. And it is a big problem – for us on the receiving end and for people in business who do not understand the value and

Sales success is all about headset and how to stay upbeat.

importance of what salespeople do. If you have read any books on the subject of selling – and what salesperson hasn't – I'm sure you are tired of being told you are a professional (I certainly did that a number of times in *Good Selling!*).

The fact is, our profession is a demanding one that requires stamina, courage and discipline. If you have been selling for any length of time, you already have developed the tools of your trade:

- **Human skills** – to understand and relate to people as individuals
- **Technical skills** – to match your products or services to the customer's needs

Salespeople work in an intensely competitive arena where they are tested every day:

1. You often face rejection and resistance to your ideas. Any customer can turn you down. A long-awaited sale may be canceled. You are never psychologically safe.
2. You must learn to conquer distractions and interruptions. Your tasks require endurance. You have to persevere until you get a commitment. You are the person who brings in the business. Your organization relies on your success to keep its doors open.
3. You are vulnerable. Your success and failures are out in the open for everyone to see. In addition, pats on the back are rare when you fail.
4. Without any warning, you will have to adjust to a wide range of emotional shifts, from the sheer joy of closing a big sale to the devastating setback of an unexpected rejection. To handle these frustrations, you need to be persistent and resourceful – and you have to have bounce-back capability.

These are demanding factors, but most successful sales professionals handle them well. They have to. "It goes with the territory," as we say in the profession. Selling requires the mental readiness to respond to stress and the emotional stamina to conquer self-doubt. Whether you have been selling for 20 days or 20 years, you know that it takes more than contrived enthusiasm and memorized sales pitches to be success-

ful. For too many people, selling is like running a race with no finish line in sight. They do the same things day in and day out, with no concrete sales call objective and no plan for execution. They do not take the time to say, "Here's what I want to accomplish – and here's how I plan to do it."

It is my sincere desire that this book will help you look at some of these questions and will help you "be" the best you can "be." Sales success is all about headset and how to stay upbeat. Sales **is** a profession, it is not an alternative to a profession.

The title of this book is based on the advice of the great Benjamin Franklin, who said more than two centuries ago that you should take one thing at a time and give a week's attention to that one thing, leaving all the others to their ordinary chance – and then repeat the process every 13 weeks.

So here is my advice for "Thirteen Weeks to Personal Success" ...

Be the Right Person



My boss says I'm a born sales professional,
built to listen more than I talk

Self-actualization

Wouldn't it be great in life if more individuals could self-actualize and honestly evaluate if a particular job was for them, not leaving it to someone else to make that determination?

I can tell you, after having hired thousands of sales individuals in my life, that not all human beings are created equal. And while I continue to be unable to tell you which individuals from a group will succeed, I can quickly tell you a few who will not. In my view, the art of selling cannot be acquired by all in equal measure, for here is where a natural endowment comes into play.

My experience tells me that there are two types of successful individuals who can become sales professionals over some reasonable period:

First, there are individuals who truly enjoy other people and have a natural ability to relate to other human beings on a one-on-one basis. Not all sales professionals can possess the same degree of common sense, tact, diplomacy, initiative, resourcefulness and other inborn qualities; and while those who do will make selling look more like "art" than "hard

“Never settle for less than your dreams. Somewhere, sometime, someday, somehow, you’ll find them.”

Danielle Steel

.....

work,” hard work also can lead to success.

The second category is comprised of individuals who have no particular gift of gab but who are tenaciously set on learning all there is to know about their industry, their competition and their product or service. However, while these individuals may not be able to become masters in the art of selling, they can make up for the lack of art by a more intimate knowledge of their product or service, by close application and by hard work. This second category of individual is willing to make whatever sacrifice of time is necessary to simply outwork the naturally gifted sales persuader.

Throughout the years, I have met many salespeople who have all the potential they need to be successful, but they lack the ability to execute. I really cannot tell you why some succeed in their execution where others fail. What they (and you) have to do is chart a course to success on a steady and consistent basis by doing the right things at the right time with the right people (kind of sounds like The Green Sheet motto).

True salesmanship involves much more than just the selling of specific goods or services. To be successful in any walk of life, people must “sell” their point of view to those with whom they come in contact. We must do this to be considered popular or even to be seen as potential leaders. Selling, as outlined in the previous chapter, can mean working from a basis of knowledge or convincing through popular persuasion; however, either can work. As O. Henry put it, “He was a man well lubricated with geniality, and his words were such as recommended you to his point of view.”

Are you the “right” person? Here are the 11 points I believe are essential for success as a sales professional. Add these to your repertoire by following Ben Franklin's 13-week program for personal success. Concentrate on each of these points one week at a time:

1. **Be positive.** How you think is how you sell. Think success, not failure. Believe in yourself.

**“He was a man well lubricated with geniality,
and his words were such as recommended
you to his point of view.”**

O. Henry

.....

2. **Determine your goals.** Write them down. Be specific. Keep them in plain sight.
3. **Take action.** Goals are nothing without action. Lose the fear; just do it!
4. **Never stop learning.** Take a course, read a book, get training.
5. **Be persistent and work hard.** Don't give up. Success is a marathon, not a sprint. Be disciplined. Make commitments and then follow through.
6. **Listen to details.** Ask questions. Get all the facts. Analyze all input. Learn from your mistakes.
7. **Focus your efforts.** Let nothing distract you. Tune out the noise. Get organized.
8. **Be different.** Following the herd is a sure path to mediocrity. Brainstorm. Innovate.
9. **Communicate effectively.** No person is an island. Learn to understand and motivate others. Know when to speak. Know when to be silent.
10. **Take a break.** Go outside. Grab a snack. Breathe.
11. **And finally: Be honest, dependable and responsible.** If you aren't trustworthy, #1-10 won't matter.

What cannot work is being poor in skill, poor in knowledge and long on dishonesty, at least not for very long.

You Are Your Own Boss

For many independent sales professionals, a large corporate infrastructure is not part of their business model. A more individual, entrepreneurial structure is the norm. While the hassles of dealing with depart-

ment heads, prolific paperwork and myriads of meetings are absent, the independent salesperson faces other challenges.

In lieu of the support of a large organization, the sales professional has to rely on his or her own skills and strategies to be successful. What are those skills? What are those strategies? Consider adding the following to your repertoire:

- **Trust:** You will hear this more than once. The foundation of any good salesperson is solid credibility. A prospect needs to believe not just in your products and service but also in you. Tell the truth and you'll always be able to look each prospect squarely in the eye.
- **Position:** Effective salespeople present themselves as true experts in their respective fields. Merchants are constantly bombarded by an information overload in today's marketplace. If you can effectively and accurately decipher that information and help merchants make sense of it all, you've put yourself in the perfect place to be of assistance to them and make a sale.
- **Listen:** Contrary to opinion, listening is not a passive strategy. It is a powerful selling tool. Merchants don't need to hear more facts and figures from you. They need to be heard by a professional. Rather than push your agenda, pull your prospect into the presentation. Listen with more than your ears; engage your mind in the conversation as well.
- **Knowledge:** A good doctor makes a thorough examination before presenting a patient with an accurate diagnosis. A good seller does the same. Researching your prospect starts the process. Asking pertinent questions during the presentation will fill in the blanks with valuable information. Only then can you formulate a winning solution.
- **Intelligence:** Working harder doesn't always mean working smarter. Making hundreds of cold calls doesn't always guarantee higher sales. Using your head, as opposed to your feet or fingers, at times can be more effective. Why not consider calling on merchants who may be unhappy with one or more aspects of their current service? You may not immediately get all of their business, but one value-added service can evolve into a strong sales relationship.
- **Patience:** There's great truth in the adage that you must learn to walk before you can run. Before you spin your wheels going after the big

sales, take small steps with smaller sales. They'll grow into larger, long-standing accounts if you are consistent in your follow-through, positioning, listening, knowledge, intelligence and patience. Be different; make growth from your existing customers your greatest portfolio advantage.

Door to Door

I hope you had the chance to see the made-for-TV movie "Door to Door," which aired on TNT in July 2002 and can now be rented. It was about a subject we see from time to time – namely, a person with a disability overcoming the difficulties of getting through life and actually surpassing most other people in the process. I am a sucker for this type of movie, and this one was particularly special for me because it was co-written by and starred one of my favorite actors, William H. Macy.

Another reason that I liked this story so much is that it is a true story about Bill Parker, a man born with cerebral palsy who, after finding it difficult to get a job doing much of anything, gets a job as a door-to-door salesman. Imagine a man who is barely able to walk, who is unable to use one hand and who has a difficult speech pattern becoming his employer's number one salesperson. How can you not be inspired?

Truth is, one of the primary reasons we like this type of movie so much is because it has an element of nostalgia about it. It reminds us of a softer, gentler time in America. It reminds us of a time when things moved more slowly and when such simple dreams were still possible.

It's another example of the way people in America venerate and adore the past. Ask an American to conjure up an image of quintessential Americana – a Fourth of July parade, the paintings of Norman Rockwell and the movies of Jimmy Stewart – and it is likely to involve the small-town memories of a time now believed to be gone. It is no accident that the Walt Disney Company puts a classic, old-time Main Street at the front of its amusement parks.

As I watched this wonderful movie, two very important things caught my eye, and neither of them is gone.

The first is that the character on whom this story was based is still alive and selling. Bill (the real person, not the actor) eventually survives his company's decision to downsize field sales and begins to rely on phone sales and the Internet.

Sure, he has had to learn the new products and the lingo and even has his own Web site, but he has not forgotten that it is all about getting out there every day with people. Going out rain or shine and even when you don't feel very well (as he seldom did). Because people like people. You can't have a relationship with a Web page.

The other thing that popped out at me was the encouragement Bill's mother gave him. A single mom raising a child with a disability – even though she herself was sliding away mentally with Alzheimer's – knew the keys to being a great salesman. She always told Bill to remember that he must have patience and persistence.

Come to think of it, that is also how you become a great person.

Be Educated



Sorry I'm late today, I had trouble locating
my reason for working here

People Skills

Even if you were lucky enough to be born with the gift of gab, putting natural “people” skills to work in sales is a daunting task. Selling is success, and success happens when everyone wins. To have a chance at success, you can only hope you are lucky enough to go to work early on for someone who believes that product knowledge is secondary to knowing how to prospect, cold call, make a presentation and close.

A number of companies in our industry have, through the years, put time into training salespeople. Often, it is training on equipment, paperwork and pricing, but few have actually attempted to teach the finer points of selling. While some organizations have made the effort to role-play the process of sales calls and prospecting and even to remind recruits that they should always be closing, there is still a broad acceptance that the real classroom for such training is out on the street.

More often than not, salespeople’s skills and training are acquired on the job. We have very few academic opportunities in which to discuss sales strategies, compare operating procedures or experiment with dif-

“The essence of selling is simply this: finding out what somebody needs and providing it. Read the axiom again. Clearly, selling is a woman’s game.”

Carole Hyatt

.....

ferent modes of behavior to find out what impact our sales styles have on other people.

I have met salespeople in every industry who started out with virtually no sales experience. It is as if they were expected to learn their profession by osmosis. Without being given specific examples, they are expected to know instinctively what to do. The result is that selling becomes a seat-of-the-pants, feel-your-way-through-it set of activities for hopeful wishing and fancy guesswork.

Here are just a few examples:

During his first week with an auto parts company, a new rep gets a tour of the plant and several interviews with product managers. Toward the end of the week, he has a half-hour briefing with the head of his department. Then he’s handed a route map and a computer printout of prospects. “Good luck!” says his boss as he shakes the young man’s hand and shows him to the door.

A woman doing public relations work for a New York advertising firm is promoted to a sales position. During her long lunch with one of the principals of the company, she listens expectantly while he extols the great opportunities, talks about his own success and pumps her up by telling her she can do it. “We think you’ll represent us very well,” he tells her. With that encouragement, her new job begins!

In a meeting room inside one of America’s top hair-care companies, a number of salespeople doodle on yellow lined pads while product specialists describe the features of products they soon will be selling. After a day of this – and an inspirational film – the sales reps are reminded of their quotas and are instructed to “go out and get the job done!”

Unbelievably, in some sales settings these are popular ways of getting people prepared for the profession of selling. Has this happened to you? I’m not surprised!

Everywhere I go, I see salespeople on the job who are loaded up with technical information but unprepared to deal with the human side of selling. Through no fault of their own, they start on the wrong foot. Keep in mind that the ones who fall down least often make it to the top!

Flying Solo

If you aren't naturally comfortable talking with people, the best thing you can do is consider the alternative gifts you have to work with. It's a whole orchestration of knowledge, understanding and integrity. Before you take yourself out on the street, even if you are expected to do that immediately, take a moment and review the following checklist:

- **Am I prepared?** If it works for the Scouts, it certainly will work for you. As with every aspect of business, knowledge is power. Do the research. Know your prospect as well as you know your own products and services.
- **Am I putting myself in the merchant's shoes?** Anticipating what the prospect might think, say and/or object to can give you an advantage. Before you even walk into the room, prepare a list of what you think the prospect wants, what the prospect doesn't want and, most important, which of those points are negotiable and which are not negotiable.
- **Am I clear on what I need?** The other list in your hand should be what you want out of the deal. Whether it is revenue, a long-term relationship or a road into a new retail market, define what you want. As with your prospect's list, identify the items you'll be flexible on and the items that are deal-breakers.
- **Am I honest?** There's truth to the old adage, "Oh, what a tangled web we weave." There never has been nor will be any place at a negotiating table for lies – unless, of course, you don't plan on speaking to or seeing that merchant ever again.
- **Am I fair?** The foundation of every negotiation is knowing that there's not a winner and a loser. Instead, two opposing sides come together for a "win-win" solution.
- **Am I quiet?** Two ears, one mouth – you do the math. Listen more, speak less and be sure not to show all of your cards too soon.

“There is only one way under high heaven to get anybody to do anything. Just one way. And that is by making the other person want to do it.”

Dale Carnegie

.....

- **Am I flexible?** Recognize this is a relationship of sorts, and the secret to a strong relationship is compromise. Sales are not framed in absolutes. They're sometimes framed in creative solutions and tactical tradeoffs.
- **Do I know when to walk away?** Some salespeople just get greedy. They've gotten a good deal and want to push it one point further to a great deal. Don't make the mistake of putting more in your mouth than you can chew. There's always renewal time to renegotiate additional terms.
- **Am I a sore loser?** Not every negotiation will result in a signature. Recognize that no one person can control the outcome of a negotiation and that you gave it your best shot. Shake hands, say thank you and start planning for your next call.

Find Your Own Way

That's right, find your own way – most likely, training or assistance in becoming an effective salesperson is not coming to you. Therefore, if you really want it, you are going to have to work for it.

The old adage "do what you love and you'll love what you do" typifies the successful sales professionals in our industry today. They believe in the products and services they sell. They enjoy the daily interaction with the public. They thrive on providing payment solutions to the business community. Moreover, they like the company they work for. Read the axiom again.

If you do not love what you're doing, how you're doing it and, most important, whom you're doing it for, then it is time to **MOVE ON**. It's time to close one door and open another.

Easier said than done, to be sure – changing one's employer or affiliation can be scary. Perhaps the following tips will lessen the fear:

- **Believe in yourself.** Repeat repeatedly, "I can do it, I can do it," and you might just do it. Self-motivation is strength.
- **Take action.** Now is the time to go after your dream and not just talk about it. Moneymaking sales professionals make it happen.
- **Research options.** Look for the organization that's a natural fit with your business philosophy, your selling style and your personality. Check mission statements, company Web sites and profiles.
- **Ask around.** Talk with colleagues out in the field. These first-hand testimonials can provide valuable insight into prospective employers and affiliations.
- **Build a business plan.** Every successful company, large and small, follows a fundamental course of action. Get your goals on paper.
- **Allow for setbacks.** Don't get discouraged if, after all of your planning and positioning, you don't immediately accomplish your objective. If Plan A fails, go to Plan B. Your goal remains the same. The path to it might change.
- **And most important: Practice, practice, practice.**

Be a Team-Builder



Dressing for Success: Fuzzy and Ed prepare for another important dog and pony show

Working ON Your Business, Not In It

Falling down on the job and it is not because of fatigue or frozen daiquiris? Are you unbalanced? Overscheduled? And blaming it on everything from lack of time to a workload that's too heavy? Take a moment and look at yourself. You want things done right, and that usually means doing it yourself, right? Wrong! It's time to talk about the "D" word: delegate.

Great leaders surround themselves with great talent. Do you recognize strengths in your staff? If not, it is definitely time to rediscover their strong suits.

If you don't have any staff because you are THE sales force, you should reconsider your commitment. Your customers shouldn't see you in this way, so get some help. Get an answering service and get some help from your financial institution or bankcard acquirer. Perhaps the help can come from other service suppliers, or you can spring for a shared executive suite. One of these can be a way to help you handle the workload.

Assuming that you are able to get help from one or more individuals,

Cultivate the art of asking questions. Questions, rather than positive statements, can be the most effective means of making a sale, or winning people to your way of thinking. Inquire rather than attack.

.....

get out that yellow pad and write each co-worker's name on a separate piece of paper. Then list their pluses – and minuses. You'll be pleasantly surprised to see what's staring back at you: untapped talent that translates into taking ownership. Therein lies the key. Giving ownership to each employee increases responsibility, sparks motivation and realizes goals – and that means revenue!

Your obsession with perfection not only frustrates you, it also frustrates your co-workers. Rather than slow down the team, pass the ball and let them run with it. Delegation means trusting others to handle those challenges. If you provide the necessary equipment, i.e., clear goals, specific guidelines and room for creativity, your co-workers won't let you down, they'll lighten that heavy load.

Delegation also means maintaining organization. Establish a reporting system whereby the "delegates" keep you informed of their progress, their setbacks and their successes. You are there to offer advice, praise and polish. Rely on others for action. Everyone reaps the benefits.

The "Independent" in ISO doesn't necessarily mean being an island. Empowering your people powers your corporate persona. Get personal with them. Sharing sticky situations that are causing you stress just might elicit a soothing strategy. Delegation means deliverance.

Feeling any lighter yet?

Do Unto Others

As children, we were taught to treat everyone as we want to be treated. As adults, that premise still rings true, especially in the corporate sandbox. Just because prospects have the interest of their business at heart doesn't mean they are devoid of one. They are still human and deserve to be treated as such.

Every salesperson surely has experienced the negativity surrounding such attitudes as, "Salespeople are pushy. They're only interested in

making a buck for themselves. They'll do anything for a sale." Remember how bad it feels to be on the receiving end of those statements? Are you guilty of doing the same to prospects?

Take the following quiz. If you answer "yes" to even one question, it might be time for an attitude adjustment.

- Have you ever used the words "rude," "arrogant" or "self-absorbed" when describing a prospect? Sticks and stones may break bones, but words will sabotage a sale every time.
- Do you see your prospective customer as only a "manager," "owner" or, even worse, just an "accountant?" Approaching your prospect as a person first will set the tone for a positive presentation.
- Do you forgo putting prospects at ease and forge ahead with a sales pitch? If your prospects aren't comfortable with your delivery, they won't care what you're saying. Be personable and establish a bond of trust, and your bottom line surely will benefit.
- Do you believe what you have to say is more important than what your prospect is trying to say? As I said earlier, we have two ears and one mouth, so we can listen twice as much as we speak.
- Have you offered advice that was more beneficial to your bottom line rather than your prospect's? Make sure integrity is grounded in all aspects of your approach. You'll not only close more accounts, you'll also increase referrals.

The Doctor Is In

Complaints or whines from customers or co-workers are generally as welcome as warts. With time at a premium, the amount spent on bemoaning and bellyaching is invariably considered lost, with no redeeming value. You should rethink the merits of those complaints.

That merchant you've been handholding for weeks is still stalling for time. You're ready to release a stream of stinging squawks. Yes, you're entitled to let off steam, but rather than blurt them out, take a moment and write them down. Let them sit on that piece of paper rather than hang in the air for all to hear. Go to another task and then return later. Revisiting the rant you've written earlier can reduce the initial agitation.

You're thinking, "I've made the commitment, why can't this merchant?"

Exactly! And if you hadn't been pushed to growl and grumble, you might never have seen the need – and opportunity – to rethink your strategy. Complaining replaced by calm – what a concept!

Want to add value to venting? Then back up sniveling with solutions. Think that merchant is a jerk? Think your co-workers don't get it? Fuel all that faultfinding into initiating change. Professional candor can have its place provided it's presented with little offense and a lot of latitude. "Hey, Joe, I know we're all working toward being the best sales professional/consultants/service providers we can be. I'm having a small problem and need your help."

Fearful of taking the high road? Your fear might be stopping you and your co-workers from facing the real reason behind all the whining. Fear is often based on assumptions. Assumptions are not truth. Incorrect assumptions prevent opportunity. Provide a forum for redirecting ravings. The time and place can be the local Starbucks before work or TGI Friday's afterward.

And if you happen to be on the receiving end of the sound-off, don't dismiss the dig. The ranter wouldn't be upset unless it meant something to him or her. The literal meaning is not always what's heard loudest. Bite your tongue before answering back. It could be the difference between a brawl and a brand new relationship.

Dissension does have a viable position in the workplace. Just make sure, however, it doesn't take over the entire area. Turn a complaint into constructive communication.

Coming Together

This book, like *The Green Sheet*, is written for both the individual salesperson working alone as well as those who have hired others to work with them (Merchant Level Salespeople and ISOs).

Hard-working sales professionals spend an inordinate amount of time in the field, sometimes in tandem with an associate but rarely with their entire team. However, bringing the team together can be as valuable to a sales professional's bottom line as bringing in a new account. Internal loyalty is paramount to customer loyalty.

Issues such as new company policies; changes in procedures, pricing and products; and additions or deletions to the sales force might be better served up at a company sit-down. Even more important is giving co-

Learn how to use the most important question in business: Why?

.....

workers the opportunity not only to feed off each other's recent success stories but also to motivate each other through lean times. This social interaction encourages a spirit of teamwork and translates into a more cohesive and unified sales effort.

Put a bunch of sales professionals in a room and watch the level of energy soar. Laughter spills over as sales anecdotes and merchant mishaps are shared. Humor makes mistakes so much easier to acknowledge and learn from. Selling goals are put out for comment and comparisons. Friendships are reinforced. Corporate family bonds are strengthened. Getting the sales professionals to give up their most valuable asset – namely, their selling time – can be the only stumbling block to bringing the team together. Overcoming that opposition is easy when the salespeople recognize that they'll leave the meeting with new and improved tools and strategies. Management's job is to make sure that happens, and the key is interaction.

The energy that pumps up participants at sales meetings quickly dissipates without more tangible tools reinforcing the message. Incorporate contests, games or other similar team-building exercises that not only present challenges but also offer rewards, such as a PDA, the latest model mobile phone or the ever popular prize: cash. That will motivate the players to get up and give it their all.

Sales professionals love a challenge; they love the chance to perform in front of an audience and absolutely adore being rewarded for a job well done. The experience also will leave a more lasting imprint for their future reference.

Be Prepared



I know that you have talked to other bankcard salespeople, but I am doing a phone survey

Preparation Means Success

Preparation can take on an entirely different character for each person in life. It is not just the most important element in sales; it is the most important element to a successful life.

Although today I think of myself as an organized person, it was not always so. In the beginning, I discovered that I was one of the world's poorest self-organizers. I set a goal of 40 sales calls a week, which I knew if achieved would be 2,000 calls for the year. But I soon got so hopelessly behind that I was ashamed to put down any records. My intentions were good. I kept making new resolutions, but they never lasted very long. I just couldn't get organized.

Finally, I got it through my head that I must take more time for planning. It was easy to throw 40 or 50 prospect cards together and think I was prepared. That didn't take much time. But to go back over records, study each call carefully, plan exactly what I would say to each person, prepare proposals, write letters and then make out a schedule, arranging each day's calls, Monday through Friday, in their proper order, required four to five solid hours per week of intensive work.

“I can hire men to do everything but two things, think, and do things in the order of their importance.”

Henry L. Doherty

.....

So I set aside Saturday morning and called it “self-organization day.” Did this plan help me? You bet it did! Each Monday morning when I started out, instead of having to drive myself to make calls, I walked in to see prospects with confidence and enthusiasm. I was eager to see them because I had thought about them, studied their situations and had ideas and solutions. I believed I might be of value to them. At the end of the week, instead of feeling exhausted and discouraged, I actually felt exhilarated and on fire with the excitement that next week I could do even better.

After awhile, I was able to move my “self-organization day” up to Friday morning and then knock off the rest of the week, forgetting business entirely until Monday morning. It is surprising how much I can get done when I take enough time for planning, and it is perfectly amazing how little I get done without it.

I prefer to work on a tight schedule four and a half days a week and get somewhere rather than work all the time and never get anywhere. I read that Henry L. Doherty, the great industrialist, said, “I can hire men to do everything but two things, think, and do things in the order of their importance.” That was my trouble precisely. However, after solving that problem each week for so many years, I believe the answer is simply this: Take enough time to think and plan.

Asking the Question

One of the benefits of being in the sales industry is that we can learn from our predecessor’s mistakes. Here are a few common mistakes that we have all made. If you do your best to avoid these pitfalls, you will see improvements in your success rate.

Things to avoid:

- **Arriving unprepared.** Before you pick up the phone or get in your car, set a goal for your meeting and plan how you will achieve that goal. Know ahead of time the major points you want to emphasize during your meeting.

The customer will find something wrong with what you're selling when he or she finds something wrong with you.

.....

- **Being unwilling or unable to listen.** If you're talking, you can't hear what the prospect is saying. You need to know what they want if you are going to fulfill a need. Ask open-ended questions and encourage the prospect to elaborate.
- **Failing to ask for the sale.** Don't be afraid to ask for the sale. The prospect knows that's why you are there. You won't seem pushy or impatient. In fact, if you don't ask for the sale you might seem as if you really don't want the sale.
- **Presenting a "canned" presentation.** Take the time to tailor your presentation to each specific prospect. You don't need to overhaul or create new presentations for each meeting – some needs are universal. But you do need to look at every outline item or slide and make sure it (1) pertains to the prospect and (2) can't be updated/edited to fit the prospect's business better. This will show that you care about the prospect's business enough to invest a little time and effort.
- **Lacking patience.** We all know that most sales are finalized after seven, eight or nine contacts. Don't quit. Focus on building a long-term relationship and building trust and rapport – the sale will follow.
- **Failing to follow up.** Once you have the signed contract, the sale is not over. The prospect can always change his or her mind. The sale will be final when the customer uses the service or product and is satisfied with the results. Follow up. See how the service is working and whether any changes need to be made. You will ensure a long-term relationship, and you might be able to create an add-on sale and a reference.

Being Proud of What You're Selling

Being proud of what you're selling means being proud of yourself. You're always selling two products – yourself and your solution.

CUSTOMERS WILL FIND SOMETHING WRONG WITH WHAT YOU'RE SELLING WHEN THEY FIND SOMETHING WRONG WITH YOU.

Conversely, the value that's added to any product is the value that you

bring to the relationship. You always have to be willing to operate in the customer's best interest. That could mean you have to fight hard within your organization to make sure your company does the best it can for the customer. It also might mean that you will have to work diligently to help your customers run their businesses more profitably.

Or it could mean that you have to step up to the line for them in their own organizations and make them look good in the eyes of their associates. It all comes down to this:

ALL THINGS BEING EQUAL – PRICE, SERVICE, QUALITY AND DELIVERY – YOU MAKE THE DIFFERENCE.

Before You Pick Up That Phone

Before you pick up that phone and begin to dial a prospect's number, make certain that you are ready for the call. Preparation includes managing the details, such as having your calendar open and in front of you, closing your office door or placing yourself in a quiet surrounding and telling others, "Do not disturb."

As part of your preparation, you should ask yourself a few questions:

- Why are you making this call?
- Are you on a fact-finding mission, researching some facts about the company? Do you need to find out whether they are using a competitor's products?
- Is it realistic to expect the prospect to speak with you at this time?
- Is there a slow time of day for his or her particular business – such as the afternoon for a restaurant or early morning for a car dealership – during which it would be best to call?
- Do you know the name of the person you need to speak with?
- What kinds of questions will you ask to find out who the decision-maker is?
- Do you want simply to introduce yourself and your company or do you want to go into detail about your services?
- Are you prepared to offer to send additional information?
- Do you have a fax, e-mail or snail mail ready and an appropriate

brochure or letter to send as a follow-up to the conversation?

Preparation can help you identify what you want to accomplish, how you will achieve your goal and what your next step should be. Once you've identified your goals you will better recognize that moment when you meet and – better yet – exceed them!

Smile and Speak Up

Any sales professional worth his or her weight in commissions knows that it's not what you say, it's how you say it. Walking in with the hottest product and/or service on the market won't earn a sale if it's not presented properly ... and that presentation starts with YOU.

Ask yourself the following questions if you find that prospects are showing you the exit rather than extending a hand.

- **How relaxed are you?** If you're speaking with pursed lips, a locked jaw or a tight throat, the prospect will see a tough talker who's not flexible. If you want to show flexibility, ease your facial muscles.
- **What do you sound like?** If you're speaking in a monotone, you're sabotaging your presentation. Stimulate your sales pitch by using the full octave range of your vocal cords. Practice raising or lowering your pitch effectively to make a sales point.
- **How are you saying it?** If your pitch incorporates highly technical jargon or insider buzzwords, it will fall on deaf ears. Instead, speak with clear, concise vocabulary that your prospect not only can understand but can relate to. Understanding leads to action.
- **Are your eyes talking?** If you're doing a face-to-face presentation, then look directly into your prospect's face. Eye contact is critical. It says you're focused on your prospect. It says your prospect commands your full attention. It says your prospect is important.

Show Us Your Tele-smile

Ask yourself this important question: How do you sound making a telephonic sales pitch? More and more, an initial sales pitch can be made by phone rather than in person. The effective independent sales professional always makes positive impressions on prospects by phone, relying heavily on superior speaking skills. Do you?

**“A person generally has two reasons for doing a thing.
One that sounds good, and a real one.”**

J. Pierpont Morgan

.....

A professional appearance and eye-catching handouts aren't part of a seller's repertoire when teleselling. The manner in which you speak is what sets the tone of the presentation. In order to ensure your message is delivered powerfully and productively, consider the following:

- **Place every call and answer every call with a smile.** Don't wait until after you hear who's on the other end to adopt a warm tone. You don't get a second chance to make a first impression, even on the phone.
- **Take your time talking.** By speaking slowly and clearly, you give your prospect more time to absorb what you're saying. However, be careful to gauge your speech pattern to the geographic locale you are calling. (Heard of a New York minute?)
- **Repeat your name and number** at the end of every voicemail. Introducing yourself – with a smile – at the beginning of a voicemail is paramount, but reinforcing that key information at the end of a message is powerful.
- **Use good body language.** The person on the other end of the line may not be able to see you, but your body language certainly will convey itself through your voice. Physical animation and friendly facial expressions will translate into effective teleselling.
- **Watch yourself.** Place a mirror in front of your workspace so you can see that smile while conversing. That face smiling back at you will pass on personable tones to your caller.
- **Show respect.** At the start of every presentation, always ask the caller if you can use their first name. While our industry sometimes is relatively casual, business courtesy never goes out of fashion.
- **Pump it up.** Get your caller as enthusiastic about your product and services as you are. Put some excitement in your voice – but without raising it to a higher pitch. A lower tone is always more soothing to the ear and can even be more titillating.

“Remember the forgotten art that is magic in selling. Be a good listener. Show the other person you are sincerely interested in what they have to say.”

Frank Bettger

.....

- **And, most important, listen.** Even the most perfected speaking skills are worthless if they are one-sided. Keep your attention focused on your caller. While getting your message across is important, hearing what your prospect is saying is the number one priority.

Simplicity Speaks Volumes

A longstanding sales axiom is to know your client and know the industry. This was easy in the Old Economy, back in the days when shoes, cars and sportswear were the heart of retail and Internet retailers were not part of the business landscape.

In e-commerce, there's a whole lot more to know and a lot more complexity. You can't look under the hood, and you no longer can depend on an elegant showroom to display your product or service. Instead, you must rely on the look and feel of your product's display on a screen. And because new e-tail tools may require installation, configuration and maintenance fees, sticker shock may be delayed well beyond the point-of-sale.

A product demo barely begins to tell the whole story – and may leave your prospect asking more questions than before. Since the New Economy includes many technologies that must work together, there are many layers of complexity.

Help your Client KISS Complexity Goodbye

The challenge for you, as a sales professional, is to know more and yet adhere to the old KISS axiom – Keep It Simple, Stupid. These days, nearly everyone is overwhelmed by technical information, and it will be your job to make the retailer – or e-tailer – breathe a sigh of relief.

So meet the challenge of complexity head-on, step-by-step. Each day, identify one thing about e-commerce that you don't understand, and do your best to find the answer. Perhaps it's a technical term or acronym

that you need defined or a concept demystified or a process explained.

Even though you may feel that you need to understand a completely new technology from start to finish, choose to learn just one thing at a time. Once you've identified what you want to know, many resources are available. You might:

1. Ask a friend-in-the-know,
2. Visit a computer store and ask a salesperson there,
3. Search the Internet for technical dictionaries or glossaries or
4. Take advantage of white papers and tutorials offered on many Web sites.

The more you know, the better you'll be able to speak your client's language, solve your client's problem and close that sale!

It's Time To Come Clean

We all think of the business of sales as something that occurs out in the field. But what does your home base look like? Take a moment and ask yourself:

- Do you get tired when you walk into your office?
- How efficiently does your office work for you?
- Can you find what you're looking for within seconds?
- Does your work environment stimulate your mind?
- Does your office reflect your value?
- Does your workspace show off your business sense?
- Is your office a reflection of who you are?

If your stress and/or shame level increased just by reading those questions, then it is time to clean up the clutter.

Many sales professionals suffer from the yo-yo organization syndrome. Just like dieting, clutter poundage goes up and down. The piles of paperwork and unopened mail get bigger and bigger until one day you step into your office and it hits you – gotta get rid of that extra weight. So you dive in with great energy but not a great deal of strategy. And because of that lack of strategy, after a few weeks you slide back into

**“All of this business of selling narrows down to one thing,
just one thing, seeing the people.”**

Walter LeMar Talbot

.....

clutter and stress.

Like any strong sales concept, organization requires planning. You have to step back and analyze the situation. If you are ready to make the commitment to a clutter-free work environment, you have to figure out what you need and exit the excess. Fight the impulse to attack first and ask later – step back! To alleviate anxiety and lose mess stress, follow three simple steps: Strategize, sort and purge.

Create three to five "activity" zones. Call them whatever you want – communication zone, hands-on zone, file zone, in zone, out zone, working zone. Get boxes, stackable plastic containers of various sizes, file holders, file folders – and grab that p-touch! Create labels: top of the label – name of the zone; bottom of the label – specific items, project, etc.

Sort your stuff by zones. Put the sorted items in their new homes and place them in convenient and efficient spots around your work environment. Are you left with items that don't fit in any of your zones? Toss 'em! Keep only what you use.

What should you do with all those important notes and numbers covering your desktop like a glacier of got-to-do things? If you need that information at your fingertips, get a blotter. Not only is it a handy place to store important phone numbers; it protects your information from spilled drinks and smudges.

Position the blotter center stage atop your desk and attach to it all those reminders and numbers. Then cover it with a piece of clean plastic or glass. You not only have created a smooth and level writing surface but also a litter-free workspace that you will see daily and change accordingly.

Uncluttering requires developing a specific skill. Identify what is essential. Identify what your business is about. Identify your zones. And as you organize the physical side, don't forget to organize the time side, too.

Whenever you bring something into your space, make time for it. That includes cleanup time. Get a handle not just on a broom but also on time. Create a time map. Schedule a few minutes daily to maintain your new order.

It also helps to realize there are roadblocks to organization, the most injurious being psychological obstacles. Some sales professionals prefer to keep the chaos rather than maintain order. Why? Because their fear of success keeps them from being orderly. They are held back by the clutter, fearful of having no excuse not to succeed.

You need to look beyond the clutter. It's not letting go. Instead, it's moving toward what's on the other side – freedom from stress. Moving items out of your way opens the door to fortune. Creating order creates new outlooks. Cleaning out invites success to come in.

Remember, subtracting is often adding. When you learn to let go – and keep it going – your office will fuel your business goals. Your work environment will soothe your soul.

The Art of War

Do you ever feel as if you wear your buttons on your sleeve – and prospective customers constantly push those buttons? Learning to successfully battle objection means not letting them do that. It's time to change your clothes and suit up for success.

You can't say you haven't heard "no." Be ready for that objection. Prepare answers before you even hear the word. Anticipation can open dialogue. Turn the battlefield around. Rephrasing an objection shows your prospect that you're not only listening but also understanding. Rephrasing gives you time to counterattack and helps you find the real offense behind the objection. Rephrasing might force a clearer response from the customer. Clarity will help your campaign.

Make sure you see each attack coming – especially the unspoken ones. Trust your intuition. Think the customer is holding something back? Then make the first move toward it. Otherwise, it will stand in the way of the sale. Offense sometimes is the best defense.

Clearly demonstrate your acknowledgement and appreciation of your customers' objections. Showing you understand their opposition elicits trust and increases credibility. Continue the conversation. If customers

Show me a person of ordinary ability who will go out and earnestly tell his story to 10 or more people a day, and I will show you a person who just can't help making good.

can't explain their hesitation, it doesn't exist. If customers can explain it, that knowledge equips you to dismiss it and win the scrimmage or, in this case, the sale.

On the sales battlefield, preparation and practice are weapons that wield power. Your armor can turn objection into opportunity!

Mirror, Mirror on the Wall

For men, a dark suit and tie are mandatory for many business scenarios. A polo shirt and casual slacks work just as well for others. Women aren't that lucky. Because a woman's appearance is most definitely her calling card in a male-dominated marketplace, here are a few tips that will turn a head, professionally.

- **Know your audience:** A casual-oriented business doesn't require a pinstriped suit. By the same token, shorts and a T-shirt may not attract that highbrow account. Dress appropriately.
- **Look as good in person as on paper:** Just as you would never present your paperwork with typos or ink spots, so should your appearance be devoid of stains, stocking runs and makeup smudges.
- **Confident dressing requires comfort:** Take a few minutes and walk around the house in your chosen outfit. If you feel yourself pulling on a skirt or tucking in a shirt, change it. Remember, too short or too tight is just too wrong.
- **Under-accessorize:** Keep the presentation focused on your business facts, not your jewelry.
- **Remember this pearl of fashion wisdom from Coco Chanel:** Do one last check in the mirror before walking out the door – and remove one accessory.
- **Check the weather:** That wool dress might look like a million bucks, but the higher the temperature, the lower its appeal. Just imagine what will happen to that white linen suit if you're caught in the rain.

It's all about looking professional. Just as you are the master of detail when it comes to contracts and sales calls, extend that mastery to your business appearance. The small details will make the big difference.

"Dress for success" has become THE mantra for every professional. This catchy phrase is not just a basic tenet of Business 101. It's banded about on Madison Avenue as well as in the singles scene. Whether it is attire for a boardroom or a baseball field, without the proper uniform you've already lost the game, and while we have just looked at the ladies above, let's also consider dressing for success as a whole. Here are some overall tips:

- **Stand out for your ability, not your Armani.** Are your clothes making such a bold statement that people remember you for your outfit and not your assets? Is your cologne or perfume strong enough to attract a whole swarm of bees? Customers buy from sales professionals with expertise, integrity and competence. If they can't get past your wardrobe or scent, how will they see the value of your product and services?
- **Boring is just as bad as bold.** Now is not the time to blend into the woodwork. Competition is fierce. Wearing clothes that make no statement accomplishes just that. They're saying there's nothing special about you or your offerings. Find the balance between hot trends and ho hum.
- **Consistency is stylish.** Hand in hand with "dress for success" is the other foundation of financial fortune – you don't get a second chance to make a first impression. However, don't make the mistake of thinking that the second and subsequent meetings mean you can forget about making that same impression. Consistency in your attire tells your prospects they'll have consistency in your service.
- **Birds of a feather.** A sale is all about subconscious signals. Merchants will gravitate toward a sales provider who resembles them, whether it is wit or wardrobe. If you are determined to snag that car parts store account, drop the tie and don a work shirt.
- **Follow the fashionable.** We all have colleagues we admire and respect. We all know the top sales professionals and, on more than one occasion, wish we could be more like them. Why not use their style as a guide? Your role model could be the perfect fashion model as well.

- **And above all ... be yourself:** Don't do business in an outfit that isn't you, no matter how stylish Vogue says it is. Sincerity spells success. The real you is the right you.

Be a Road Warrior

The world of sales professionals is nomadic. Traveling from merchant to merchant, they must be portable. Cars become mobile offices. Briefcases become movable desks. Sales professionals' work spheres are ever changing and challenging, even to the most organized and seasoned field operator. Here are some tips to travel smarter and work more successfully:

- **Pack light.** Your most valuable business tool is you. Why burden yourself with excess baggage that will only weigh you down?
- **Embrace the road.** Don't see yourself as "away from the office." Envision your work sphere as everywhere you are. The smart professional doesn't need a sophisticated space to successfully conduct business, just a sales-centric focus.
- **Know your destination.** Before you meet with prospects, familiarize yourself with their locale. Chat with neighboring businesses. Observe the clientele. The better you know the place, the more comfortable you'll feel doing business there.
- **Personalize your environment.** Just as your stationary office reflects your business persona, so should your mobile office. Lose the McMuffin wrapper littering the back seat. Instead, put a post-it note on the dash with a personal affirmation. Continue your image past the curb.
- **Talk in traffic.** Practice your sales presentation while stuck in gridlock. Hearing your pitch out loud reinforces those key selling points. Rehearsing is paramount to revenue results.
- **Check inventory.** Just as you keep an eye on supplies back in the office, don't lose sight of your mobile needs: air in the tires, gas in the tank, water in the radiator, hand wipes in the glove compartment – now you're ready to roll.
- **Pamper yourself.** Stopping for an ice cream or picking up a pack of gum are small comforts that give big boosts to ebbing energy levels.

Hanging an aromatic car deodorizer in a monoxide-filled environment can soothe and stimulate any salesperson.

- **Write it down.** Keep a yellow pad in your mobile sphere. After each presentation, take a few minutes to write down the pluses and minuses of the meeting as well as initial outcome and follow-up action before heading back out on the road. A pocket recorder works just as well. Remember, your memory might dissipate within miles.

Talking it Up

As with any industry that deals with people, one of the most critical elements in being a successful sales professional is effective communication.

According to The People's Almanac, the number one human fear in the U.S. is speaking before a group. Forget heights, spiders and snakes; talking in front of an audience can send even the most seasoned professional into a cold sweat.

Speak well, however, and you can leap over almost any hurdle. From the simplest sales pitch to the mega-sensitive boardroom presentation, speeches turn the cogs of commerce.

Consider the following tips to take you past your tongue-tied colleagues:

- **Capitalize on common bonds.** Check the date you're going to speak and find out what happened that day in history, a famous birthday, local community event, etc. Weave that tidbit into your opening soliloquy, and you'll create immediate familiarity between you and your listeners.
- **Use humor and anecdotes.** Smiles and storytelling go a long way toward dispelling indifference and easing tension. Who says a sales pitch or business presentation has to be stuffy and devoid of verbal delight?
- **Write it down.** Whether you're the president of the United States or the president of the local PTA, you need to put your words on paper. Rewrites are easier done beforehand on a pad than they are at the moment in person.
- **Do a sound check.** Just as your manner of dress makes an important

visual impression, your voice makes that all-important audio impression. Before you say a word in public, practice your pitch into a recorder and play it back. Lose those cracks and squeaks, and you'll gain power and presence.

- **Watch those hands.** Body language is as important as the spoken word. Stand in front of a full-length mirror and "talk" to your audience. Bobbing, swaying and flailing of arms will overshadow even the strongest sales proposal. And, by the same token, don't forget what stiffness did to Al Gore.
- **Engage your audience.** After you've delivered your message, open the floor to a Q & A. Not only is it an opportunity to answer questions not covered in your presentation, it puts you on the same level playing field as your listeners.

How 'Know' Can Get You to 'Yes'

When my children told me that they really disliked the word "no," I always told them "know"ing is the key to life. Well, OK, they always thought that I was silly, too, but like lots of things, it has some truth hidden amid the silliness.

KNOW what you're being compared to. If prospects are shopping around for the best service, make sure they are comparing apples to apples.

KNOW the market. Find out what other reps are charging and make sure your price is in line with those figures.

KNOW how to demonstrate to prospects that your goal is to help them run a better business. Situate your service to meet the prospects' need to increase sales rather than your need to make the sale.

KNOW what extras are included in your price that other companies may not offer. By the same token, know what extras other companies charge more for.

Knowledge is your most powerful tool. Use it to get the "yes" and close the sale!

Downsized But Not Downtrodden

From top-tier executives to customer service desk clerks, no one in the work force can claim immunity from pinkslipitis. When salaries are

Resolve that you will double the amount of enthusiasm you have been putting into your work and into your life. If you carry out that resolve, you will probably double your income, and double your happiness.

.....

stagnating and benefits are being buried alongside other perished perks, independent sales professionals are in a unique position – and the smart ones take advantage of it.

As independent operatives, the majority of you are not tied to a corporate structure and don't necessarily get caught up in corporate restructuring. Since your income is tied to merchant sales and not some Wall Street analysis of stock value, a quarterly report doesn't directly devastate the bottom line of most independent sales professionals. Yes, a sluggish economy certainly can affect consumer sales, but savvy sales professionals stay ahead of the game by keeping sales steady and moving forward. If you find yourself looking down instead of up, consider the following:

- **Buddy up.** Connect with other sales professionals for counsel, critique or just quality conversation (check out The Green Sheet online MLS Forum at www.greensheet.com/forum/). Neither mobile phones nor all those solitary sales calls should keep you from teaming up with a kindred spirit to keep each other motivated.
- **Stay loose.** Don't let missed calls or botched presentations stress you 'til you're tighter than a steel drum. Take a moment, look at the big picture, and don't sweat the small stuff. After all, will any of it be remembered a hundred years from now?
- **Think positive.** The difference between getting the sale and not getting the sale is the difference between a good attitude and a bad one. Staying positive empowers super sales. Lose words like "can't" and "won't."
- **Examine the competition.** Find out why merchants are choosing other sales professionals over you. Either ask the prospect directly or research your competitors. What you find just might kick-start your sales.

- **Be real.** You'll set yourself up for failure with goals that don't reflect the current business climate. Before this day is over, review your current goals. If need be, adjust them and go on to achieve!

Leading the Way

The payment processing industry is at its most dynamic, teeming with new opportunities for acquirers, processors and independent salespeople.

The success or failure of the sales professionals who service this industry depends not only on their ability to recognize those opportunities but also to take full advantage of them. Isn't it about time for you to break out of your routine and begin seeking new lead sources?

Here are a few hints to help you bust through:

- **Check the fine print.** Read daily newspapers, both local and national. Flip through magazines every chance you get. Watch the news. Pay closer attention to retailers' advertising during your favorite television programs. Don't forget billboards. Merchants investing in marketing are prime candidates for specialized services.
- **Chat with clients.** Every sales professional has at least a couple of customers who are in tune with their retail space. When you meet with them next, discuss what's happening not only with their account but the business community in general. Their observations can point you in the right direction.
- **Be host to a party.** Every Rotary Club breakfast or Lions Club luncheon welcomes members or even guests willing to sponsor the get-together. Not only will you get exposure, you'll also be exposed to a captive audience who will happily drop their business cards into the bowl on your sponsor table, especially if there's a prize drawing involved.
- **Hang out at the mall.** Tour your retail area on a weekend. Get in some shopping while jotting down new businesses that fit your profile but aren't part of your portfolio. Add them to your prospect list and start the contact process.
- **Let your fingers do the walking.** Get out that new phonebook

and run your fingers through the pages. See who's new in town. See whose ad has gone from three lines to three columns.

- **Call personnel.** Studies show that positions change at the rate of 50% every six months in most companies. The person you spoke with last year might have moved on or moved up. The replacement might be more receptive to your product information.
- **Step outside the sphere.** Where is it written that you have to color within the lines all the time? Create a list of businesses in your area that you normally don't service, whether they be non-advertisers in your town or retailers that sell products you don't buy. Then go visit them.
- **Ask the question.** Be sure to end every pitch with, "Do you know any other merchant who needs our services?" It's all about networking.

Don't Sell Yourself Short

Ever wonder how Brad Pitt and Jennifer Aniston get on the cover of People Magazine? Do you know what it takes to get The Rolling Stones on the cover of Rolling Stone? It takes a press agent. While sales professionals don't have the luxury of engaging a publicist to promote their products and services, there's no reason why you can't incorporate similar promotional strategies to market yourself and maximize sales.

Promotion is all about positioning and packaging. Analyzing the current market is the first step because knowing where to position your solutions is key. How well would the next issue of Fortune Magazine sell if, say, Joe Bachelor was on the cover? Effective positioning means putting yourself in the best possible place for the most appropriate exposure.

In today's competitive climate, merchants have a myriad of problems, needs and desires. Your package needs to showcase solutions that not only solve those problems and satisfy those needs but also add value. Show your uniqueness. Highlight your differentiators – better, faster, cheaper, etc. The biggest differentiator must be you. Integrity, dependability, knowledge and expertise are as important in your packaging as product descriptions.

The first impression your package makes is paramount to what transpires next. You want to be memorable while always remaining professional. Do you have an attractive business logo? Have you considered using unusual colors or fonts for your business cards? Does your

brochure incorporate dynamic graphics as well as an easy-to-read format? Remember, you want not only to generate interest but also a positive response.

Another consideration might be to create a catch phrase. Nike does it with “Just Do It.” Burger King lets you “Have It Your Way.” With all of the vendors a merchant comes into contact with, you’ll be the one that merchant remembers with a phrase that pays.

A well-designed and developed package establishes an identity for you and your solutions. It goes beyond the basic company name, address, contact numbers, e-mail and Web site info. Does your material provide an overview of the problems your services address? Do you list customer benefits? Do you provide a roster of current clients? Have you included testimonials?

Promotion doesn’t end with the presentation. It’s all about maintaining contact. It means following up with your standard marketing letter or e-mail highlighting your solutions as well as expressing your thanks for their time and consideration. Savvy self-promoters also maintain a mailing list and periodically send out a newsletter of their company’s recent activities and industry-related news items.

Remember, it is all about not letting people forget who you are and, more important, how you can help them improve their business. If you want to become a sales star, you’ve got to sell yourself. You are the ultimate solution. Stay visible.

Giving Great Value

In an industry saturated with buzzwords, one phrase used repeatedly is “value-added.” New technology promises value-added products. New processors promise value-added services. What is not heard as frequently on the business boulevard is anything about value-added relationships.

While new products and services may set you apart from the pack on the surface, creating, building and maintaining strong sales relationships with partners and prospects is critical to sales success. Selling is a relationship-based profession. It’s all about consulting as opposed to just selling. If you’re seeking ways to add value to your portfolio, here are tips that aren’t based on technology but rather on a true appreciation of the human approach.

“Luck is where preparation meets opportunity.”

Vince Lombardi

.....

- **Be honest.** First and foremost, don't be a know-it-all. If you don't have the answer to a prospect's or customer's question, readily admit it and then immediately promise to research and return. The value of appearing honest and earnest greatly outweighs acting like an expert.
- **Find where it hurts.** Not every merchant feels the same business-related pain. Ask pertinent questions and prepare a specialized treatment to alleviate their particular stress. If you can cure them, you'll keep them.
- **Don't always look for a return.** The truest friends help one another without receiving a direct benefit. Whether it be info or assistance, doing more than required or reimbursed ensures a greater return on services rendered. Instant gratification has no value for professionals in it for the long haul.
- **Stay in touch.** Past associates and old friends all are valuable in maintaining relationships and creating new ones. Everyone is a potential recruit for referrals. Even more important, staying in touch also means returning every call every day. Leave a message unanswered and you'll run the risk of being left behind.
- **Be aware of the action.** It's not enough to know your client. Today, you've got to know your client's competitors as well. Your merchant will appreciate it when you keep them informed of what their rivals are doing. By watching your merchant's back, you'll cover your own.
- **If you can't say anything nice...** A prospect doesn't want to hear you bashing your own competition, especially if that prospect had a favorable meeting the day before with them. Instead, point out how the valuable benefits of your products meet the prospect's special needs better than anyone else's products. That requires you to know the good things about your competitors, not just the bad.
- **Keep a little black book.** Birthdays, anniversaries, important events in the lives of your clients are invaluable to maintaining a strong bond. Acknowledgement can be as simple as a congratulatory phone call or a

quick note. Sometimes, it's not the size of the service but the sentiment.

- **Make an impression.** Do it with humor, do it with style, just do it. Always leave your prospects or customers feeling good, and always leave them knowing that you are a professional whose knowledge of their business model, special needs and sales goals is solid.
- **Share your wealth.** Providing value to your merchants includes sharing ideas on how to sell more efficiently and effectively on a regular basis. While they might not incorporate your ideas every time, when they do have a situation that requires special attention, they'll contact the person who presents solutions regularly – that's you.

When Opportunity Knocks

The famous quote “Luck is where preparation meets opportunity,” from legendary football coach Vince Lombardi, pretty much sums up the game of selling.

How many times have you kicked yourself for missing an opportunity? Did you miss it because you weren't in the right place at the right time? Did you miss it because of someone else's actions? The real truth: You missed it because you either didn't recognize the opportunity or weren't prepared for it.

If your opportunity vision isn't as clear as you'd like, perhaps your definition of opportunity needs an adjustment. Do you see it as money falling off a truck as you cross a street? Or a merchant walking up to you and asking to buy your services? Wake up and lose the fantasy. Sure, those scenarios could happen, but they're not likely to happen.

While there may be times when fortuitous circumstances nudge you toward a sales opportunity, nothing can help you recognize and take advantage of an opportunity like the habit of preparing for one in advance.

In selling, you can't rely on luck. It really doesn't exist. What does exist is preparedness, if you make it so.

Do you know successful salespeople? People see them and say, “They're so lucky. Everything falls into place for them.” But they're successful because they're prepared.

They planned for good fortune, anticipated it, learned how to recognize

it and, most important, knew what to do when it did happen. They had a **CLEAR** image of how to succeed. They **C**ommunicated. They **L**istened. They were **E**fficient. They were **A**ble. They were **R**eady.

When opportunity knocks, be prepared to answer. Fine-tune your communication and listening skills. Increase your efficiency by maximizing both your time and your efforts. Take part in ongoing education and training to better your abilities. And, above all, always be ready for that opportunity.

Be Prospecting



Give a man a merchant and he will
sign an account, teach a man to find a
merchant and he may have a career.

Looking for Opportunity

Some time ago, while standing on the deck of a cruise ship, watching it dock in San Diego, California, I saw something that taught me an important lesson I needed to learn about approaching sales prospects.

Right at that time selling was the furthest thing from my mind. I was on vacation. As the ship moved closer to the pier, one of the crew heaved something overboard that looked like a baseball with a thin rope attached to it. An attendant standing on the pier stretched his arms wide apart but let the ball pass over his head, allowing the rope to fall down over one arm. As he pulled the line hand over hand onto the deck, I noticed it was dragging a much thicker rope through the water and onto the pier. Soon the attendant was able to curl the heavy rope around an upright iron post, the bollard.

Gradually the ship was drawn up alongside the pier and made fast to the dock. I asked the captain about this. He said: "That small rope is called the 'heaving line,' the ball attached to it is called the 'monkey's fist,' the heavy rope that fastens the ship to the dock is the 'hawser.' It

If you want to overcome fear and develop courage and self-confidence, join a good course in public speaking.

.....

would be impossible to throw the hawser far enough over the side of the ship to make connection with the pier.”

Right there it dawned on me why I had been losing too many promising-looking prospects with my approach. I had been trying to throw them the hawser. After I returned home from that vacation, I read everything I could find on “The Approach.” I asked older and more experienced salespeople about it. I was surprised to hear some of them say: “The approach is the most difficult step in the sale!”

I began to understand why I got so nervous and frequently paced up and down in front of an office door before going in to see a prospect. I didn’t know how to approach them! I was afraid of being turned down without having an opportunity to tell my story.

Now where do you suppose I got some of the best advice on how to approach? Not from salespeople. I got it by asking the prospects themselves. Here are two things I learned from them that helped me:

1. They dislike salespeople who keep them in suspense about who they are, whom they represent and what they want. They vehemently resent it if salespeople use subterfuge, attempt to camouflage or give a false impression of the nature of their business or the purpose of their call. They admire salespeople who are natural, sincere and honest in their approach and who get right to the point about the purpose of their call.
2. If a salesperson calls without an appointment, they like the salesperson to ask if it is convenient to talk now rather than start right off on a sales talk.

In every sale, there is a sale before the sale. Sales professionals know that they have to “sell the interview” before they can attempt to sell the product.

Letter of Introduction

In these days of e-mail, voicemail, mobile phones and pagers, some may say that the art of letter writing is lost. However, in business, a well-

crafted letter of introduction, whether it be on fine stationery or sent via e-mail, still can go a long way.

When you write your letter, remember your goal. You want to introduce yourself so that the prospect will accept your phone call or visit in the future. The goal is not to sell your product, explain your new service or provide the history of your company. You simply want permission to get your foot in the door.

Since you have just one purpose, your letter should be to the point – in a word, brief. If you sit down to write your letter and it extends to two pages, go through and eliminate any unnecessary information. In fact, ask yourself if you can get your message across on a greeting card. Unnecessary information includes any words that don't move you toward your goal of getting the prospect to accept your call.

While cutting out unnecessary information, be sure you include certain data. You want to let the prospect know how you obtained their name and address, what you can do for them and when they can expect your call. This is where you can slip in your referral and let them know this is not a cold call. You can tie this in with another important piece of information, such as how you have helped other merchants with similar services. For example, "John Smith at ABC Tile recommended I give you a call. I was able to reduce the losses his business experienced by 15%, and I believe I can do the same for your carpet business. I will call you Friday afternoon to arrange a meeting."

Once you've written, proofread and mailed your letter or card, follow up exactly when and how you said you would. For example, don't call a day early, and don't make an on-site visit if you said you would call. This is your first impression, and you want to convey that you keep your word, can be trusted and pay attention to details.

Wait for the Beep

You've done your homework. You know this prospect can benefit from your services. You're prepped and ready to present yourself. Eagerly, you dial the number. You get the dreaded voicemail. A sales professional's time is money, and rather than waste those few minutes leaving a message that won't result in revenue, consider the following before you place that next pitch in a voicemail box.

Don't make the mistake of dismissing voicemail messages. They are an

integral part of your selling toolbox. Any energy expended without an end result, albeit a voice message, is wasted energy. Why take the time, spend the dime and then leave the line? At the very least, you've put your name out there. The prospect may not return the call, but they'll have heard your name and just might remember it the next time you do call.

- **Be clear about your immediate message goal.** All you want is a return call. Don't try to pitch your products, detail your services or close the sale in 10 seconds. You just want to advance the ball down the field, not score a touchdown.
- **Make a connection.** Find a bridge to the person you're calling. Drop the name of a mutual acquaintance, an organization you're both members of, perhaps the school your kids attend. Personalize your phone message.
- **Be brief.** Epic soliloquies are Shakespeare's specialty, not the successful salesperson's.
- **Be upbeat.** Attention goes where energy flows. But be sure not to be obsequious or attention quickly will turn to annoyance.

Which leads us to the message. First and foremost, **SPEAK SLOWLY**. Sales professionals can put more words in a single breath than is sometimes humanly possible. Take a breath, and remember: You're not pitching, you're planting a seed. Think of putting your voice at 33 speed even though you usually spin at 78 rpms.

If you must say something more, put it in the form of a proactive statement, i.e., "I've got great news. I look forward to hearing from you soon," or "Please call back at your earliest convenience to hear the great news."

Tone is just as important as text when leaving a voicemail message. Put a smile on your face the minute you hear that beep and keep it there until you hang up. Talk with enthusiasm, and your prospect will be enthusiastic to return your call.

Personalize the message. Use your prospect's first name when leaving your message. A personal greeting is the first thing a well-crafted voice-mail delivers.

Above all, never, ever mispronounce your prospect's name. If you're unsure of how to say it, call the company to confirm before you place

Stay on course! “Everything looks like failure in the middle.”

Rosabeth Moss Kanter

.....

your call.

Why not give your message an edge? If you've been referred by a mutual friend, mention the friend's name as well. If you work with an affiliate of that prospect, say so. In this case, familiarity breeds new business.

However, don't give out too much information. You just want to entice a return call. If, at the outset, you go into detail about Web sites, products and services, etc., you give your prospect the opportunity to say no before you've even talked.

Offer return options. In addition to a phone number, leave your e-mail address. E-mails can be easier, less threatening and more conducive to creating a positive exchange not limited to 30 seconds or less.

Finally, use the technique shampoo manufacturers swear by – namely, rinse and repeat. Repeat your name and number as you cordially say goodbye. That goodbye always includes two compelling words: **“Thank you.”**

The Art of Getting Past the Screener

Speaking of art, a passion of mine, I have been making sales calls over the last couple of years on behalf of the Sonoma County Arts Council. Santa Rosa, California (in Sonoma County), like 60 cities in the U.S., has a major New Year's event called “First Night,” a performing-arts event that helps raise cash for broad-based activities in the arts, including art education in local schools. So getting businesses both large and small to part with their cash is very much a sales call.

While working on this project, I applied the most important skill any of us who make sales calls will ever learn: Treat gatekeepers or screeners with respect, and they can be your greatest asset in getting to the right people.

In fact, it can be a **BREEZE** if you follow these simple steps:

- B**e sure to respect the screener's time and position. Don't assume that because this person sits at the front desk or answers the phone, he or she does not deserve your full attention and consideration.
- R**ecognize the power of the screener. Don't underestimate the influence that person might have on the decision-maker. (One receptionist had benefited from the council's arts funding and helped me get to the right person in the right building.) If you make a bad impression here, it will be relayed to the decision-maker. For example, if your visit is in person, don't peer over the desk and comment on the handsome children in the photo or compliment the screener's attire. You may think you are being kind and friendly, but you might seem insincere and intrusive.
- E**xplain who you are and show you're proud of what you do and how you can help the screener's business. Clever tactics or tricks to get past the screener won't work. Put yourself in the screener's shoes. Would you rather deal with people who are sincere or people who misrepresent themselves?
- E**lect to leave your name, company and reason for the call. The reason for your call should have two essential elements: It should be a reason the screener wants the message to get to the decision-maker and a reason the decision-maker will want to call you. Leave a message such as, "This is Bob Smith with ABC Processing, and I would like to speak with (prospect's name) about the rash of bad checks that have been passed in the area recently."
- Z**oom in on the screener as someone who can get you into the decision-maker, not someone who stands between you and the decision-maker.
- E**xpect the screener to do his or her job. The screener is there to find out about you and relay those facts to the decision-maker. The screener also might be expected to render an opinion of whether you are worthy of the decision-maker's time. Sell yourself to the screener. Provide a reason for the decision-maker to see you.

Remember these tips, and getting past the screener will be a **BREEZE**.

E-mail Call

While doing business face-to-face has its challenges, trying to sell merchant services via the Internet presents unique trials. At the heart of the matter is e-mail.

Even though sales professionals are typing rather than talking through their presentation in this case, basic communication skills and courtesy still prevail. The person at the other end can't see your face or hear your voice. Your professionalism and personality only can come out in your words. Consider the following before you click "Send."

- **Smile while you type.** Remember, attitude is perceptible, even in an e-mail.
- **Talk while you're typing.** Hearing out loud what your prospect will read ensures clarity and keeps you focused.
- **Re-read what you've written before you send it.** Check it against your scripted pitch before you present it electronically. Always check your facts and spelling. If you don't edit before sending your e-mails, you could be embarrassed later to find out what you really sent. Also, your attention to detail definitely could be in question.
- **Respond quickly to all requests.** Why spend time and effort selling your services and then ignore the callback, even if it is in the form of an e-mail? Not responding in a timely manner might give the impression you are not motivated – the "kiss of death" for a sales professional.
- **Never respond when you're in a bad mood.** Just got off the phone with a cranky customer? Wait 'til those negative vibes pass before answering another e-mail. Don't let it negate your good sales practices. A better frame of mind will solicit a better response.
- **Never use bad language in an e-mail.** Off-color only makes for off sales.
- **Schedule a time every day to respond to e-mails.** Make checking your e-mail in and out boxes a daily part of your routine.
- **Never answer your e-mail when you are pressed for time.** Impatience will be obvious and could translate to offense.
- **Address a problem immediately.** Received a negative e-mail from a customer? Don't ignore it. Diffuse it. Let the power of the Internet work for you. Send back an e-mail thanking the customer for bringing it to your attention. That quick and simple e-mail will go a long way in servicing your customers. It shows not only that you're on the case, but that you care.

Getting To Know You

There is merit in the sugary lyrics of that song from "The King and I." For savvy sales professionals, knowing all about potential customers and understanding their business models are habits that are critical to profitability.

Understanding comes before selling. How can sales professionals effectively sell products and services unless they understand if there is even a need? Where can sales professionals go to get the knowledge? The answer lies with whom you talk to and what you ask.

The first voice you hear when you place that initial call might not be the decision-maker, but it might be someone who has a wealth of information if approached correctly.

A polite "perhaps you can help me" posed as a statement instead of a question opens a friendly dialogue rather than an inquisition. Asking for "information" raises barriers. Initiating a cordial conversation can result in a valuable source of corporate details, such as correct spelling of names, titles, chain of command, even extension numbers.

In the competitive payment-processing arena, knowing who works for whom and who reports to whom are important pieces of information because multiple decision-makers and influences are part of the sales mix. Ask yourself what happens if your one contact leaves the company. What would happen if you're coming to the end of the contract, hoping to renew services, and suddenly there's a new player who's making the decision? You've got to stay in touch and reacquaint yourself with your customers regularly.

Keep in mind that knowing who reports to whom may not be enough. Know who the peers and backups are, who works for whom and who that person reports to. Find your key contact, their boss, their boss' boss, peers, backups and subordinates, and you'll find understanding and knowledge that's crucial to closing that contract.

Knowing the chain of command puts you in the position of making sure the decision-makers are part of your presentation. So much time and effort goes into a sales pitch. Who has the luxury of wasting all that valuable energy in a meeting where the outcome is not a signature on the dotted line?

The whole secret of freedom from anxiety over not having enough time lies not in working more hours, but in proper planning of hours.

.....

Just as a doctor wouldn't make a diagnosis without a thorough examination of the patient, a sales professional must not assume he or she already knows what a potential customer's business needs are. Take the time to know not only whom to talk to but also to know what to talk about.

This "intelligence data" is an integral part of your sales presentation. Your intentions and competence could be questioned by prospects if you offer products and/or services that don't fit their business model.

You're Invited to a Party

Networking is an art. Not everyone possesses the grace of Audrey Hepburn, the language skills of Dr. Henry Kissinger or the suave figure of James Bond. But there's not a professional out there who can't put networking skills on a personal resume. All it takes is a little awareness and a bit of practice.

Will you be the belle of the ball or are you a shy wallflower at that business function? Many professionals do just fine talking to prospects one-on-one but find crowds intimidating. Mingling is akin to networking, and any decent independent sales agent knows the value of networking. Mingling successfully means harnessing your confidence, taking a deep breath and diving in.

Whether it is a Chamber of Commerce mixer or a Rotary Club breakfast, these social gatherings offer unequalled access to the community in which you sell. It's an opportunity no sales professional can afford to ignore. Thomas Edison once said, "Opportunity is missed by most people because it is dressed in overalls and looks like work." Rather than silently sit in the back of the room at the next seminar, use the following hints to make mingle magic.

- **Research the company or group holding the event.**

Familiarize yourself with your host and, if possible, your fellow partygoers. You don't need a copy of the guest list. Instead, simply ask which companies and/or community leaders are being invited.

- **Get the lay of the land.** Scan the function room upon arrival. Take a few seconds and just observe. Listen to the level of sound or lack thereof. Pay attention to focused activity and who seems to be the center of attention, and adjust your persona accordingly.
- **Strength in numbers.** Enlist an outgoing associate to accompany you to your next event – someone who understands your reticence and will introduce you to contacts they'll undoubtedly meet during the event.
- **Read the newspaper.** Go online or in person to your local paper and search for any news on attendees, speakers or sponsors of the event. Knowledge is power.
- **Listen to the room.** Once inside, be genuinely interested in what you hear. Listen intently to each conversation you strike up. Even if you think the contact is a dead end, give it a little time before moving on. You never know what may be revealed.
- **Ask questions.** A good sales professional knows the secret to a successful encounter isn't just telling someone about you, it's finding out all about the other person. Give each contact center stage with engaging questions. The attention will be appreciated.
- **Take notes.** Carry small index cards in your jacket pocket or purse. Jot down each new contact's name and key historical facts after you've parted company. Don't bother with company name and phone number – you got their business card for that. You did ask them for their business card, didn't you?
- **Look for the link.** A key element in mingling is finding the common ground between you and your new contacts. How can you help each other? Discover what you can do to get you both closer to your goals.
- **Add excitement.** You may look in the mirror every morning and see the same face, but your new contact has never seen that face before. Make that first impression a memorable one. Smile – it improves your face value.
- **Don't forget your party face.** Leave the stress of the street behind. Take a slow, deep breath, smile and dive in. Extend your hand first at each introduction. Good manners are always a good icebreaker.
- **Be social.** Discuss the weather, the playoffs, the latest hit movie – any-

thing but business. Establish a common thread and let it lead you to a more business-oriented conversation at a later date and time.

- **Keep it simple.** In conversation, give short answers to questions. Make an impression in 10 seconds or less. Don't overstay your welcome. There are lots of people to meet and greet. Remember, these group gatherings are not opportunities for long-winded campaigns. That comes later, after you've made a positive connection and left them wanting to hear more.
- **Above all, don't sell.** When you're face to face with a potential new prospect, before you say anything even remotely resembling a presentation, be sure to first ask if there is anything you can offer. Let contacts tell you what they need, not the other way around. This is a party, not a sales pitch.

And finally, two words – **BUSINESS CARDS**. Never, ever leave home without them.

How to Conquer Commitment Phobia

How many times have you heard this statement when calling a prospect to set up a presentation? "Your services sound interesting. I'll call you back." Do you accept that response, hang up the phone and sit waiting for it to ring later? If you do, you're waiting for something that will never happen.

That call won't come because you didn't get an agreement from the outset. You didn't get a commitment of a "yes" or a "no." You got a maybe. Maybes are a major problem for the sales professional. While a "yes" is the desirable response, a "no" is an opportunity for discovery. It's an opportunity for you to ask what it would take for that prospect to commit to meet you. A "maybe" is just a polite way of saying "no."

In order to get that prospect to commit to a meeting, you'll have to make an offer that can't be refused. You'll have to present a plan. An effective plan incorporates the following components:

- **A clear purpose of the meeting.** It's all about the prospect – his or her needs, wants and bottom line. The meeting is all for the prospect. Make that clear.
- **A convenient date and time for the prospect.** Making it easy

for the prospect to accept the meeting makes it harder for the prospect to refuse.

- **A reasonable expectation.** Prospects will be more open to a presentation if they know they won't have to make a decision to buy at that time. Rome wasn't built in a day. Your portfolio won't be advanced with just one pitch, either.
- **A clear format.** The prospect will feel more inclined to meet with you if you make it clear that you won't be doing all the talking. Let the prospect know you will anticipate questions, and then welcome them.
- **A defined timeline.** Acknowledge that the prospect's time is valuable. Assure the prospect that your presentation will be brief but informative.
- **A mutual agreement.** The final issue to be stated before the meeting is to agree on an end result at the meeting. Let the prospect know you will accept a "yea" or "nay" at that time ... but don't accept either response beforehand.

Uncovering the Facts

Good investigative reporters rely on the four "W's" to put together a strong story – who, where, when and why. They already know “what” they're going to write about. Successful sales professionals use these same principles. They know what they're selling. They need to find out the why, where, who and when of the sale. Identifying a reason to buy is paramount to a successful presentation. Knowing what motivates your prospect will help you position your product or service to make the sale. How do you identify the why? The prospect's answers to the following questions will provide invaluable info: “What motivated you to meet with me? You haven't used a [check, bankcard service] in the past, have you? What prompted you to shop for one today? Does my service solve a problem you are experiencing? What do you expect from this service?”

Once you've investigated why a merchant wants a service like yours, you then need to find where the decision power lies. Ask these questions to determine the decision-maker: Is the responsibility of this decision spread across several people? How many people are involved in purchasing decisions? Will your supervisor have any input? Who will sign the contract?

Identifying your competition will motivate you to perform at your peak

level. You'll also be in a position to highlight the special features and benefits your product and/or service offers that your competition doesn't. When the inevitable comparison is made, you'll be ready with answers to objections. Put these queries on the table: What prompted you to meet with a representative from my company rather than another company? What other solutions have you considered? From your point of view, do I have any competition?

When you've asked appropriate questions and have uncovered why the merchant is shopping for a payment service, where the decision power lies and who your competition is, all that's left is knowing when to go for the close. Go in too soon, and the prospect will feel threatened and back off from signing a deal. Go in too late, and the prospect will surely go elsewhere. Once again, posing pertinent questions will help you move at the perfect pace: Are you planning to start right away or do you have a long-range plan? What steps do you normally take when making a purchasing decision like this? When would you like your terminal programmed and ready for transactions?

Be Selling



You may wish to stay clear of Tom,
he hasn't had a sale in a week

Fears and Misgivings

Some sales professionals get nervous before a presentation or experience butterflies as they prepare for a big meeting. However, as nervous as you may be, it's probably nothing compared to the prospect's fear. While the prospect won't be fearful at your first meeting, as the negotiations continue there might be some fears and misgivings.

It is safe to assume that most prospects experience some hesitancy and fear – fear is a natural step in the sales process. What can cause a prospect to become fearful? Ask yourself and your prospect the following questions. The answers could show why the prospect might have reason to be apprehensive.

- Will this change your business' day-to-day operations?
- How much will this cost in proportion to other investments?
- Is this a new concept for your business?
- How long will it take for this to become the status quo?
- How many people/locations need to learn new procedures?

“The salesperson who thinks that his first duty is selling is absolutely wrong. The salesperson's first duty is to make friends for his house.”

Ellsworth M. Statler

.....

- What's at risk if this solution fails?
- How many people are involved in this decision?

If you can identify the fear up front, you can ease the prospect's mind. If the fear is unfounded, you can help the prospect recognize that. If it is legitimate, you can take action to prevent and reduce risks and thus allay the prospect's fears.

It's important to note that you can't instruct prospects not to be afraid. You have to help them understand that there is no reason to be fearful. You must help them feel confident in you, your product and their decision to let you become their partner in business.

Casting Call

After countless cold calls, pitches and presentations, the successful independent sales agent quickly can ascertain the different types of buyers in the marketplace. Using that knowledge can make the difference between a close and a "can't do it right now."

Each pitch needs to be tailored to the personality of your prospect. Matching your presentation style to the prospect's personality will greatly enhance your closing percentage.

You easily can modify your tone, pace and devotion to detail within the first 10 seconds of the meeting ... if you can recognize the following characters. None is gender specific. Some may be a bit exaggerated. You be the judge!

- This prospect missed her calling as a teacher. She has landed the purchasing position for a midsize retailer instead and is visited by a parade of salespeople daily. She's interested only in price and performance and will replace you with the competition in a New York minute. The key to your strategy with this prospect? Facts and figures. Smooth talk will slide you right out of a sale.

“I think that American salesmanship can be a weapon more powerful than the atomic bomb.”

Henry J. Kaiser

.....

- You're sitting across from Monty Hall. He wants both Door Number One and Door Number Two. Hey, can you throw in what's behind the curtain as well? And everyone on the block will know what you traded, a fact that could upset other customers and affect future prospects' expectations. Show this prospect respect, but show him that all the bells and whistles might not make sense for his business. Be honest. It will go a long way in overcoming "Let's Make a Deal."
- This buyer knows exactly what he wants and expects it delivered on a silver platter. Now is the time to dot all those i's and cross all those t's. This prospect also will expect to control every aspect of the deal. Stay calm and, by all means, stay organized. Confirm every detail in writing. Double-check every quoted figure. If the prospect realizes he can depend on you, you've got a customer for life.
- This prospect already believes you're the greatest. The prospect either has been referred by another customer or has heard of you from another reliable source. You're about to meet face to face for the first time. Show your reputation is well warranted with an honest presentation of excellent product knowledge and a willingness to meet the prospect's business needs. Don't undersell. There's no sure thing in sales.

My, What a Big Ego You Have!

In sales, as in life, you are not going to like every person you meet. That's fine. You don't have to be fond of everyone or share their ideas about what's important. However, you do have to get along with people you might not necessarily like and show respect to everyone you work with, regardless of your personal feelings.

That said, what do you do when you are working with a prospect whose ego is so inflated, there is barely room for you in his office? He is the prospect whose walls are lined with pictures of himself, usually holding his awards. He is the one who is always right and will be sure to tell you about it. How do you convince him that you're right and he should switch to your products and services?

**“To me, super salesmanship is not high pressure.
It’s living, 24 hours a day, the work you are in and
naturally extends to everyone you contact.”**

Otto N. Hahn

.....

First, it’s important to remember and articulate to prospects that you share a common goal: helping their businesses become more successful. It will enhance the prospects’ reputation and increase your residual checks. You need to win their trust and demonstrate how you can help them continue to be a success.

Next, position yourself and your services so that the prospects don’t have to admit any failures or mistakes. Ask them to tell you about themselves, their companies, their past achievements (they’ll be more than happy to share!) and future goals. Stress that choosing their current service provider was probably a good idea at the time the decision was made. Now that their skills and achievements have made the company such a success, however, they need to find solutions tailored to the larger, more accomplished business they control today.

Now it’s time to learn what the prospects take pride in and value. Ask where a particular photo was taken or inquire about a certain award. Listen to what they believe is important and where they believe their strengths lie. If they say they received an award for increasing sales, you can highlight how your product will help increase their sales even more and maybe garner some new awards. If their location was awarded for exemplary customer service, you can demonstrate how your product speeds up checkout and makes receipts easier to read.

Remember that this is not an adversarial battle where one ego must dominate the other. When you get the signed contract, everyone is a winner. However, the prospects may need to perceive themselves as the winner. Reinforce their decision, let them bask in the spotlight of their excellent decision-making skills, and if they need to win on a negotiation point or two, let them feel like a winner. They don’t have to actually win the point, just feel as if they have. It is up to you help them save face, if need be.

As the sales professional, you will need to reinforce their decision. Commend them on their business acumen and let them think that any

“Selling is behind every successful enterprise of whatever character. Even a country has to have its salesmen.”

George Matthew Adams

.....

future successes are to their credit. Maintain a high level of professionalism at all times. Heck, you might surprise yourself and find that you’ve unfairly prejudged these people and they’re not so bad after all!

Education is the Key to Success

Before you begin to sell, take the time to educate your prospects. Most prospects won’t ask questions for fear they will appear stupid. Some sales professionals assume that since the prospect agreed to the meeting, he or she understands why there is a need for the service they’re selling. However, every prospect is different, so that assumption may be true for some and not for others.

Instead of assuming that prospects know what your service is and why they need it, be sure to lay the groundwork up front, through education. You can do this by clearly describing what you have to offer at a pace that gives prospects a chance to learn without the added pressure of the sale itself. This way you will eliminate misunderstandings down the road and increase the likelihood of a happy customer. And a happy customer can provide referrals.

Education topics should include:

- Your name and your company name
- The kinds of services and products you provide
- Which types of companies benefit from your services
- Names of specific companies that use your service
- How and why you are different from similar companies (you may want to ask the prospect to name some of your competitors – then you can explain why your company is different and better)
- Why there is a need for your service
- What specific problems you solve or challenges you address
- How the need for your service has changed in the last five years

- How the need for your service will change in the next year or two
- How your company is prepared for that change
- Why it is important for the prospect to commit to you now rather than tomorrow

Don't worry – you won't be doing all the talking. After you have provided some basic education, ask the prospect to do the same for you. Ask the prospect to share the following information about the company:

- History
- Successes
- Goals for the future
- Areas for improvement

After you lay the groundwork, your prospect should have an understanding of the benefits you can provide. If you have listened closely to the information offered about the company, you should have a good understanding of your prospect's direction and challenges.

When each of you understands how your offerings meet the company's needs, then you can work together to create ways for the business to become more profitable and efficient. Education, then, is the key to making informed decisions that benefit you both, for success and satisfaction all around.

Teaching Old Dogs New Tricks

Is there anything more difficult to deal with than change? For some merchants, a root canal is easier. For some sales professionals, it's akin to Prometheus straining to move that mighty stone up the mountain. Resistance to change is borne of fear: fear of the unknown, the untried, the unproven. For many, change is a four-letter word: RISK. And you know what happens when you use four-letter words!

How do sales professionals convince their customers that giving in to fear is giving away their power, that they're essentially and stupidly giving up their freedom and choosing fear instead? While belief and faith may be everyday rites in religion, sales professionals have to translate these concepts into the prospect's acceptance that increased revenue will be the result of saying yes to the sale.

And merchants have many fears: fear of increased costs, fear of the amount of time needed to learn a new system, fear of ordering and paying for new supplies and equipment, fear of lack of knowledgeable support for that new system, and fear of acceptance by staff and also by customers. These legitimate fears foster resistance.

Sales professionals have to break through that resistance and assuage those fears with informed answers to questions, detailed examples of change, induced success and hard evidence to contradict erroneous assumptions. Sales professionals have to demystify their products and services.

If you can answer the following questions with clarity, alacrity and appeal, then the old dog surely will sit up and beg!

1. What does it do?
2. How is it set up?
3. How long will it take to set up?
4. What benefits will I see?
5. When will I see those benefits?
6. How will my customers be affected by the change?
7. What kind of security is available?
8. What custom features are available?

And the most asked and most important question:

9. Will it make me money?

One Ringy Dingy

Blame it on Alexander Graham and his bells. Telephones are a necessary evil for sales professionals. Even if you spend most of your time on the street, in this day and age you will make some sales by phone or at least be required to “save” some sales you previously thought were complete. While you may have mastered the street sale, phone sales have some specialized characteristics.

1. **Stand in front of a mirror while talking and watch your expressions.** Flip those frown lines into laugh lines.

“Sales Formula: Speak, Plan, Explain, Convince, Highlight and Close.”

Benjamin Franklin

.....

2. **Put charm in your tone.** Record your conversations and hit the playback button. You'll be surprised at the notes your vocal cords hit. It's harmony you're after, not cacophony.
3. **Lose the speakerphone.** When you're close to your caller, you're even closer to closing a sale.
4. **Apologize for using a mobile phone.** Static, traffic and tunnels can make even the best communicators sound bad. Always ask if your caller can hear you clearly.
5. **Talk to the decision-maker.** Be sure you're calling the right person – unless you have time to waste!
6. **Envision your callers in the best possible light.** Even if you don't know what they actually look like, picture them as affable partners eager to discuss a common goal.
7. **Clear the room if you're calling from home.** Dogs and kids aren't conducive to good business communication.
8. **Commit your attention to your caller.** Once you're in a conversation, especially if it's a presentation, do not interrupt it to take another call. When's the last time you enjoyed being put on hold in midsentence?
9. **Keep the conversation to just you and your caller.** Don't talk to someone else (co-worker entering your office, acquaintance walking by your table) while you're on the line with your caller. Three is always a crowd when two are communicating.
10. **Encourage your callers to put thoughts in their own words.** Ask questions. You can tell a lot not just from what they're saying but how they say it.
11. **Script each call.** Write down key points that you must cover. Write down answers to anticipated objections. You know what they'll be. You've heard them all before!

12. **Increase the number of phone calls daily – positive ones!**

Keep a tally board. Regularly check the plus column. If it's less than your minuses, go back and practice numbers 1 through 11.

Do This, Don't Do That

The following are small reminders that can help stimulate new sales:

- **DO** think about the "why" behind "what" you are selling.
- **DON'T** sell it if you haven't found a good "why."
- **DO** make your presentation as long as it needs to be to provide enough information.
- **DON'T** let your presentation get boring.
- **DO** use a prospect's knowledge of other products and services to form comparisons.
- **DON'T** forget to show the contrast and how your solution is not only different but better.
- **DO** use analogies to explain and simplify complex selling points.
- **DON'T** forget your audience must be familiar with what you are talking about for your analogies to work.
- **DO** use empathy to understand a prospect's objection.
- **DON'T** ignore the fact that empathy requires understanding the merchant's situation, feelings and motives.
- **DO** remember that empathetic or active listening requires you to maintain a receptive posture with direct eye contact.
- **DON'T** forget to be patient by letting your prospects finish completing what they are saying before you start speaking.
- **DO** keep your focus on what is being said during the presentation.
- **DON'T** think about how you're going to respond while the prospect is still talking to you.
- **DO** take a proactive approach to your established clients by contacting each customer monthly just to say hello.
- **DON'T** forget that by being proactive instead of reactive, you'll hear

**“If I were a salesman, I would double my possible calls,
for some of the best business comes through
an unexpected source.”**

Fred D. Van Amburgh
.....

about an issue before it becomes a problem.

- **DO** remember you can't be all things to all merchants.
- **DON'T** try to be.

Body Speak

Sometimes what people don't say is more important than what they do say. For example, lawyers spend thousands of dollars on "jury consultants" to study the body language of jurors and assess if they're receptive to a situation. You can do the same when meeting with your prospects – and it won't cost you thousands.

Even if prospects are smiling, their body language can tell you if they are uncertain, doubtful, angry or bored. Obviously, if arms are crossed, the prospects are shielding, guarded and protective. The same goes if the prospects are leaning away from you or have legs crossed tightly.

As you go through your presentation, the prospect's feelings toward you and your product most likely will fluctuate. Watch for changes in posture and note when in your presentation they occur. That might clue you in to a specific area of your service that the prospect is uncomfortable with. You will be better prepared to solve the dilemma and put the prospect at ease.

Use your ability to read body language to seek out and correct problems a prospect may have before they get in the way of a sale.

Features vs. Benefits

When you're presenting your service, you are sure to point out the benefits, right? What are those benefits? Quieter printer? Smaller footprint? 24/7 Internet access?

Yes, those are benefits, but they also are tangible features. Do you differentiate the tangible features from the intangible benefits?

These benefits might include:

- The up-sell conversation a merchant can have with a customer while the receipt is printing.
- The impulse-purchase items that can be placed on the counter now that the smaller terminal opens up space.
- The time freed up during business hours now that merchants can check their account status online after the close of business.

Differentiating between your features and benefits is important because, in today's market, the features among competing products are growing more and more similar. Creating intangible benefits and demonstrating them to the merchant allows you to make your product unique and create a need for your terminal, card or check service, or gift card program.

Quick Rejections

There isn't a sales professional out there who hasn't heard the phrase, "I'm not interested." How you respond to that statement is the difference between a sale and a polite sendoff.

Because it's human nature to resist change, most merchants appear happy with the way they currently do business. As an independent sales agent, your job is to make them realize that they'd be happier choosing change, and it's not as scary as they might think.

When merchants say, "Our current service is fine," do you walk away? Of course not! But they do have a point. Why would they switch to your service if they're satisfied with their current system? The answer is simple. Your service will WOW them rather than just meet their basic needs. Consider the following responses the next time you come up against disinterest. You'll quickly become irresistible!

- "Great. I'm glad to hear you're satisfied with your service. Maybe you aren't aware of all WE offer. Let me tell you about our benefits, and you'll see how you can go from satisfied to ecstatic."
- "I'm glad to hear you make good decisions. Perhaps you didn't know about US when you decided to go with Company X. That may have been the best choice for you at that time, but now you can get ..."
- "OK, but you and I both know that business is tough. Your competitors

are always at your back. To thrive, not just survive, your service has to be exemplary. That's where WE excel – in providing the best, not just adequate, service. We want you to be thrilled with your service, not just satisfied."

- "What do you like best about your current service? Well, let me show you how WE can expand on that and give you the best possible service. Don't you want more than just the status quo?"
- "I understand what you're saying. You don't want to go through the effort, time and stress usually associated with change. I can offer you a way to improve your business without wasting time or resources so you can enjoy not only increased revenue but also have more time for your personal life."
- "Did you work with a different company before your current provider? Why did you change? Were you happy that you did? Well, you can become even happier!"

Everything Can Be Improved

Do you know of any product that is absolutely, positively perfect? Is there even one salesperson out there whose presentation is flawless? Obviously, there are issues, no matter how slight or substantial, with sales techniques and services – and they can pop up during the course of any presentation. The successful sales professional can transform those apparent problems by letting the prospect "tell you" how to solve them.

- **Alleviate your biggest fear** by allowing merchants to voice their fears first. By letting your prospects begin, you can respond with calm, concise answers to objections. Ask your prospects if they have a problem with anything. They'll usually say "yes." Your response: "Great, let's talk about it. You go first!"
- **Read the signs.** Look for stiffening of their shoulders. Listen for hesitation in their voice. And if you're really perceptive, you'll pick up on their eyebrow activity.
- **Speak out.** Address a sticky issue that has your closing stalled in second gear. Rather than sweat under the stress of waiting for your prospects to lower the boom, bring attention to it before the prospects do. That 800-pound gorilla needs to be fed.

- **Elaborate.** Always thank your prospects for mentioning any concerns and then ask them to get down and dirty. Present open-ended questions to expose the real issue that's keeping them from a handshake. Don't be afraid to hear it.
- **Leave your comfort zone.** While most salespeople are at ease talking about their products, services and such, the savvy sales professional walks out of that zone and into the merchant's space. Get prospects to detail the business, its capabilities and its customer market to you. That knowledge becomes your power.
- **Be ready to move on.** Your time is valuable, and so is your reputation. Save face and finances by recognizing the signs of a sale that never will materialize and look to the next and more promising prospect.

You've Got a Friend

It used to be easy doing business in the old economy. You walked into an actual building, sat down with an actual person and had an actual conversation. Now for some sales professionals it's a virtual storefront, sending e-mails instead of conversing, and closing deals with an electronic handshake.

So what steps can you take to maintain customer loyalty in an environment where information is so easily accessed and everyone's products look the same on a screen? The basic steps: Bond with customers, partner with prospects.

The American Heritage Dictionary defines a partnership as "two people associated with one another in a common activity; an alliance." Creating that alliance involves more than e-mails, cell phones and Web sites. It involves combining old-economy business practices with new-economy tools.

While the Internet and advanced technology can facilitate account processing and order-taking at heretofore unseen speeds and levels of accuracy, they cannot and should not replace the personal aspect that is paramount to selling.

What makes a merchant choose one sales professional's payment-processing solutions over another may boil down to the basic and often overlooked value-added service of a personal touch, a sincere interest in

“Where well-laid plans have failed persistent plugging has won.”

Fred D. Van Amburgh

.....

that merchant's preferences, a smile that can't always be seen but is always heard in the tone of a voice or felt by an unexpected act of caring.

The following checklist can help you define how much of a partner you are to your customers:

- I always return customer calls the same day. If I can't personally return the calls, I make sure someone else calls them to explain why.
- When initiating calls, I first ask if it's a good time for my customer to talk. I call my customers at least once a month just to say hi.
- I keep myself informed about my customers' businesses, i.e., reduced or increased sales volumes, change in inventory, new neighbors, etc.
- I keep my customers informed about the latest equipment and services that are relevant to their business.
- I encourage my customers to share their opinions and attitudes ... and always take them seriously.
- I anticipate my customers' needs and act on them.
- I don't oversell products and services.
- I show respect for my customers at all times.

Is That Your Final Answer?

Best-selling professionals know that the key to a successful presentation is asking the right questions. When you last met with a prospect, did you ask questions like, "Are you satisfied with your current processor? Is there something you'd like done differently? Is there anything I can do to help?"

If those queries didn't solicit the information you needed, perhaps it's because they are too open-ended. Vague questions lead to generalizations, not the specifics you need to lead your prospects to a buying deci-

“There is a creed that every sales professional who succeeds lives up to. It is simple and brief, and it works. Believe first in what you sell. Believe your prospect will profit by it. Believe in the firm back of you.”

George J. Barnes

.....

sion. The prospects will think you've got all the time in the world to listen to their business woes unless you get focused.

Why not start listing all of the possible loss situations your prospects might encounter without your services? Then formulate questions that clearly describe those scenarios.

For example, instead of asking, "Are you happy with your current check services?" try this: "How many sales are you losing because your customers' checks weren't approved?"

Consider these pointed questions that may help you hit the sales bull's-eye:

- **Loss situation:** "How often do you lose a sale because the customer doesn't have the cash until 'next week?' "
- **No second ID for a check:** "Do you lose sales when your customers don't have the ID required by your current check company?"
- **Complicated and time-consuming:** "Are your customers frustrated by the approval process at the point-of-sale because of your current check approval process?"
- **Bank fees for bad checks:** "Does your current check company reimburse you for the bad-check fees you pay to your bank?"

Once you've asked the questions, be sure to listen intently to the answers. Depending on what your prospect tells you, you then can highlight the appropriate benefits your services offer. Your prospects certainly will appreciate your knowledge of their businesses. The value of your services will become tangible to them. A new and profitable business relationship will be cemented.

Debugging Your Program

There's an old saying that you can't fix it until you know what's broken. Many sales professionals get quite frustrated when facing work-related problems. They can't seem to make presentations pay off. They're not getting callbacks. They're not closing sales. The problem isn't that you're not smart enough to solve the problem. It may be that you're trying to fix the wrong problem.

Effective problem-solving is what debugging is all about. Computer geeks are very familiar with debugging. Why? Because they get inside the heads of their systems. When is the last time you got inside the heads of your prospects?

To communicate with a merchant, you have to learn to think like a merchant. Once you understand how a prospect thinks, then you can look for a logical reason for his or her behavior toward you.

Reading the obvious signs is vital to figuring out what's making a prospect push you away. People communicate through body language, voice and general attitude. Does your prospect appear a bit cranky?

Maybe it's not you who's causing it. It's not your responsibility to debug a potential customer whose morning struggle with getting the kids off to school has translated to a less than cheery mood at the office. It just means today's not the day to make the big pitch.

On the other hand, if his kids went off to school without incident and a big delivery that was due next week arrived early, putting your merchant in a great mood, then you need to be honest and clearly define the problem. Break it down into elements and work on each element separately.

Review your checklist:

1. Did you arrive on time?
2. Did you use the person's name in greeting?
3. Did you open the discussion with a question about your merchant's business as opposed to first talking about yourself?
4. Did you listen to what your merchant was saying?

5. Did you do your homework and tailor your presentation to the specific business needs of the prospect?
6. Were you able to answer all questions about your product and services?
7. Did you recognize the buy signs?
8. Did you end the presentation with the merchant wanting more?

Successful debuggers know that problem-solving is progressive. Problems start out as little ones and, if left unchecked, certainly will develop into big ones. Because of this, always prepare a clear, progressive plan for solving the real problem. Then set realistic problem-solving goals.

You're not going to close all the presentations you make this month. But one solid sale will reinforce your budding debugging skills and set the stage for more. Once you understand the hows and whys of problem-solving, you might find you won't need to debug as often.

And The Winner Is ...

Everyone wants to deliver an Oscar-caliber performance during a sales presentation. But if it were that easy, there would be a lot more gold statuettes mounted on mantels. Not every seller has natural talent. For some, it's a tough discipline of hard work, ongoing training and constant self-review and restructuring.

Take a moment and compare the caliber of your pitches against the following checklist. It just might show you the way to the winner's circle.

- **You gotta love it.** If you're not passionate about your products, your programs and your profession – pass. Your lack of innate enthusiasm will translate to ineffective presentations.
- **Read through the script.** Be sure you know why this prospect wants to meet with you, what the prospect's business requirements are and if you can meet with him or her.
- **Rehearse.** There's not a successful professional who would take the stage without knowing his or her lines. Practice your presentations before you're called to perform.
- **Dress for the part.** You've got confidence and it shows, not only in your speech but also in your choice of apparel. Don the attire that appropriately reflects your professional persona.

“No matter what a person’s vocation or avocation may be, the nature of his process through life is largely dependent upon his ability to sell.”

Frederick W. Nichol

.....

- **Check props.** If you're using any equipment during your pitch, be absolutely sure it's working before you plug it in.
- **Set the stage.** Before you jump into the pitch, establish both your prospect's expectations and your intentions for the meeting. Ask questions up front.
- **Take notes.** During your presentation, write down points of reference, questions raised and positive comments made by your audience.
- **Edit appropriately.** No one wants to sit through a three-hour epic. Keep your presentation crisp and concise.
- **Personalize your performance.** Be sure to create an immediate bond and connect with your prospect. Use first names, if appropriate. Make constant references to the particular business. Draw the prospect in.
- **Listen to your audience.** The greatest performers are those who listen to their co-stars and react rather than rush in. Put your prospect in the limelight. Show the prospect you're there to support rather than to upstage.
- **Leave them satisfied.** Have you answered your prospects' questions? Have you addressed business needs? Have you convinced the prospects you're the best provider? Then, congratulations. You are the winner!

Refresher Course 101

You've made hundreds of presentations. You've pitched your product and services package so many times that you can do it in your sleep. Do you even need to refresh your selling skills? You bet you do.

Life is an ongoing learning environment where the classroom never closes. Successful sales professionals are always open to learning new strategies and improving their techniques and, most important, are

willing to do the homework. Here's an assignment that will rejuvenate and re-energize stale sales approaches.

- Why not breathe new life into your presentation by encouraging questions instead of just asking them at the end of the pitch? At the onset, tell your prospects to interrupt you whenever a point needs clarification or whenever a question pops into their head. This ensures an interactive presentation.
- If you want to make an impact with your next prospect, stress your major points ... over and over. The law of advertising is that consumers need to see an ad many times before they are motivated to buy. You don't have the luxury of unlimited visits, so repeatedly recite your selling points throughout the presentation. Don't overload. Just pick the two or three most impressive aspects of your package.
- Like so many of us who have had to stand up in front of the class, we get nervous. Use that sweaty-palm energy to your advantage. Re-channel the adrenaline into enthusiasm for your products and services.
- Don't forget your posture during a presentation. Standing up straight or sitting tall in a chair facing your prospect shows you have pride in your presentation and products as well as confidence in your selling skills.
- A basic tenet that is sometimes forgotten, but still remains solid, is that honesty is always the best policy. Telling prospective customers what they want to hear rather than the truth will only lead to a failing grade. Focus on honest business practices and you'll go to the head of the class with more sales and happier, long-lasting business relationships. And from this same lesson, if you don't know the answer to a question, admit it ... then offer to research and get back to the prospect ASAP.

The Line That Is Dotted

As Alec Baldwin bluntly stated in "Glengarry Glen Ross," your only objective is to get the customer to "sign on the line that is dotted." The challenge is universal. The solution, at times, can be elusive.

First and foremost, you have to deliver exactly what your customers want rather than what you think they need. What services will increase their revenue? What's their time frame for those services? Are they most interested in price or is the latest technology their number one objective? Do they want data or do they want to see a demonstration?

Additionally, knowing what your competition offers is key to closing. Who else is this prospect talking to? What do they offer? Can you offer better? Even more important to getting that sale, however, is knowing your customers' competitors. With whom do they compete for business? What does their competition offer consumers that they don't? How can you level their playing field?

Having all the right information and making the best presentation that's tailored to your prospect's specific needs may be all well and good, but it is meaningless if you're not talking to the right person. Have you established who the decision-maker is? Is the person sitting across from you in a position to say yea or nay right then and there?

Ask yourself another important question. Have you listened more than you have spoken? There's a reason God gave us two ears and only one mouth. Allow your prospects plenty of time to ask questions. Let them voice opinions and concerns and share past experiences. Knowledge is power, and it precedes selling of any kind every time.

And, finally, now is not the time to be shy. Have you asked for the sale? If you don't, you can bet someone else will.

It's more important to hear "no" than to not hear anything at all. And if they do say "no," what better opportunity is there to address their objections and turn that negative into a positive? If you know the problem and can show your prospect that you can efficiently and cost-effectively fix it, then a win-win solution will be created ... and that dotted line will get signed.

Help Them Make the Change

Demystify, clarify and compare. These three words can mean the difference between a sale and no sale. By nature, people are resistant to change. Merchants are prime examples of this principle. They are hesitant to change their thinking, their business practices, their service provider. The successful sales professional can motivate change by making his or her products and perspective less scary. Fear of the unknown is the first hurdle to overcome. There's not a prospect out there who doesn't ask the following:

- What will happen if I switch to a new terminal?
- What will a new service do for my business?

“Advertising is the principle of mass production applied to selling.”

John T. Dorrance

.....

- Will my customers see a difference?
- What benefits will I see?
- Is anyone else using this equipment or service?
- Do I need training to use it?
- Do I need to buy new supplies or support systems?

If you can confidently and effectively answer these queries, you have demystified your products and services. You have alleviated your prospect's fears.

The next challenge is clarifying your offering. Remember, the product or service you're promoting may be new and unfamiliar to your prospect. It may have so many bells and whistles that it intimidates and confuses the merchant without proper explanation. Get down to basics. Clearly and concisely explain:

- Exactly how the terminal/service works.
- Exactly how it is set up.
- Exactly how long it will take to install.
- Exactly how the customer interfaces with it.
- Specific benefits, such as quieter printer, faster authorization, etc.
- Which keystrokes do what.
- Which upgrades are or are not needed.
- The security the system offers.
- The supplies needed.
- What customized features are available.

Don't forget to ask questions as you clarify. Keep your prospect engaged throughout this process. Your answers may be factual, but if they don't address your prospect's specific needs, they'll fail.

The final step in motivating change is comparing your services to your prospects' current situation. Once their fears have been assuaged and their questions answered, they'll see your product and services can offer them a better business environment – if only they'll make the change.

Profit from a Payoff Question

OK, so you've done your homework on your client and you know the person's business, output and marketplace like the back of your hand. Now all you have to do is move the client toward the sale. You need a payoff question. These questions show the customer how your products or services can help solve problems.

Some sample questions include:

- If we could increase the number of sales by just 10 per month, how would that benefit your bottom line?
- If we could reduce the cost of bankcard sales while also reducing the checkout time, how would that affect your business?
- If we could improve the training of your employees, how would that affect your sales and service?

Once your customer understands why/how your products/services will be a benefit, the sale is the next natural step.

Chapter 8:

Be Honest

Your resume says that you have many wonderful virtues and are very honest...



Actually, I consider those qualities optional, depending on which job you are considering me for.

Honesty Is the Best Policy

One of the greatest fears prospects have is that a sales professional will promise anything just to get the sale. While this is certainly not the norm, there are some cases in which this is true, and, unfortunately, that means the entire sales profession gets painted with the same wide brush.

So what can you do to assure your prospect that you keep your word?

First, make only those promises that you are absolutely certain you can keep. If you are certain you can deliver the guaranteed outcome, such as faster receipt printing or 24-hour customer support, then make the promise.

However, if you aren't certain, don't make the promise or guarantee. It takes only one disappointed customer or one unmet expectation to ruin a deal. Take special care in situations in which you must rely on others. For instance, if you want to promise next-day delivery of leased equipment, make sure that when you make that promise, the prospect understands that you can't control UPS, FedEx or the weather.

**On telling the truth:
Beginning salespeople will try anything just to make
a sale, while veteran salespeople will try nothing
(except the truth) for fear of losing a sale.**

.....

Second, be sure to promise only attainable goals. A small increase in sales is certainly possible, but a 50% increase might be a bit steep. While you might be tempted, don't guarantee such grand results unless you have done the research and legwork necessary to back it up. You truly might believe that your service is the best and that you can turn an average business into a thriving venture. Go ahead and share your feelings with the prospect – just don't promise anything.

Setting a Bear Trap

The bull has left the building. Wall Street is scrambling and retailers are suspicious. For the sales professional selling in the retail market, this translates to a slowdown in selling. But it also means a super opportunity for sales professionals, and being trustworthy has never been more important. There will be less competition, less congestion.

So when you hear, "Sorry, business is slow," retaliate with any of the following:

- "Glad I'm here! Let's start turning it around right now."
- "Surely you're planning on changing that! My service will fit nicely with your plan to boost business."
- "Then let's take advantage of this lull! We can discuss opportunities without interruption."
- "I've met other merchants in the same boat. Fortunately, we worked together and got them sailing on a straight course."
- "So I guess you're cutting back? If your priority is still increasing sales or minimizing risk, then my service is one area you won't want to cut back on."
- "I'm sure you're not expecting business to stay that way. And I'm sure you want to be prepared for the rush. I can help so you're not caught with your guard down."

Get a customer to reveal his true self and you'll get a true customer.

.....

- "I've got a list of merchants who are using my service, and their business has increased. Would you like to see it?"

Remember, your competition may actually be falling for the slow business myth and staying home. That leaves the door wide open for you. Walk through it!

In the Right Place

Ben Franklin said, "It is better to strike as good a bargain as one's bargaining position admits, than wait for another time." Putting yourself in an optimum negotiating position takes more than being in the right place at the right time. It takes skill. It involves preparation. It takes awareness and understanding of your prospect's needs as well as your own. But, most important, it's about having the right attitude.

Successful sales professionals rely on a positive attitude in all of their negotiations. They recognize conflict as a normal and constructive element of doing business. They embrace conflict with skills they've learned and honed to perfection through practice. They know those skills will provide them with the self-confidence and courage necessary to effectively tackle any situation. Their winning attitude translates to a win-win negotiation, and that's what successful negotiation is all about – both sides coming away with something of value.

Consider the following statements. If you find you disagree with most of them, it may be time for an attitude adjustment. If they reflect your attitude, you are already in the right place!

- It doesn't bother me when my prices, products or services are questioned.
- Conflict is a fact of life, and we all have to work together to resolve it.
- Conflict is a positive opportunity for me to re-examine my opinion, ideas and perceptions.
- Conflict stimulates my thinking and sharpens my judgment.
- Consider the needs of the other person when resolving conflict.
- Conflict often can result in more productive solutions.

“It is better to strike as good a bargain as one’s bargaining position admits, than wait for another time.”

Ben Franklin

.....

- Compromise is not a sign of weakness.
- Conflicts that end satisfactorily strengthen relationships.

Trust Is a Must

Someone once said, "Get a customer to reveal his true self and you'll get a true customer." And just how does one encourage revelation? Through trust, of course!

Trust is paramount to the exchange of knowledge, and, as every successful sales professional knows, merchant knowledge is power. Trust is born of a common sense of commitment and desire to obtain like goals. Trust must be ingrained, a part of your business persona. It is the coaxial cable that connects you with your merchants.

Just imagine how quickly you could close sales if your merchants trusted you enough to act on your advice rather than wait and worry about hidden agendas. Take the following test, and if you answer no to more than one, perhaps it's not a lapse in consumer spending that's keeping your sales in a slump – it could be a lack of trust.

- Can your merchants call you at anytime with any problem? Do you listen to them and offer intelligent solutions?
- Do your merchants always take your calls?
- Do you send congratulatory notes to your merchants for a good sales month? Do you even know if they are having a good month?
- Do you provide your merchants with a forum to voice concerns about your services? Frank feedback fuels trust-building.
- Do you regularly offer support to your merchants as opposed to waiting to be asked?
- Have your merchants referred you to new accounts? What could be a higher measure of trust than your merchants putting their reputation on the line to recommend you to a colleague?

Be Closing



Sorry, we don't take no for an answer,
here's a pen.

The Right Time to Close

When is the right time to close? Sometimes it's in the first minute. Sometimes it's not for an hour – or two hours! How do you know when it's the right time to close? Have you ever watched a great fighter in action? Joe Louis was one of the greatest closers who ever climbed through the ropes. I saw Joe close one of his championship fights.

When Joe fought, the crowd watched in breathless excitement because he constantly was on the alert – testing his opponent, patiently waiting for the right moment. Sometimes that moment appeared in the first round, sometimes not for 10 or 12 rounds. But Joe quickly followed up each signal for the close. If he found he was mistaken, that master closer resumed his selling job. He knew each attempt would bring him closer to the right moment. Yet he never appeared overanxious.

Over the years I have found that my selling process has gradually improved, and I have become less and less conscious of any great final effort to close a sale. If my approach is right, if I have been able to create sufficient interest and desire, then, when the time comes for action, the prospect is ready, eager and willing to buy.

“If we made things and couldn’t sell them, it would be as bad as if we sold things and couldn’t make them.”

Stephen Leacock

.....

Although we may all find ways to prepare our minds for the selling process, to remind myself I have had three words – “Always be closing” – written inside my day planner along with the following:

THIS IS GOING TO BE THE BEST “SALES CALL” I’VE EVER HAD!

As my jobs changed over time, I used this same positive imagery to help me talk to larger businesses, to larger ISO groups and to all of the employees in my company during our employee meetings.

Now I know that when you read this, you are going to say to yourself that getting ahead in life requires selling yourself to others, but that is nothing like trying to determine when to close. When you are in front of a prospect, it becomes a balancing act of not taking too much of the prospect’s time and yet telling enough to get the sale.

In fact, where many sales professionals get themselves in trouble is by telling the prospect what they have to say without closing. The prospect then stops the process short by asking them to come back or by promising to call them later, and they simply do not know how to recover.

So here is a little trick I learned from a master sales professional named Chandler Corey, known to his friends and customers as “Chan.” At the time he discovered this technique, Chan told me he was working for the Metropolitan Life Insurance Company in San Francisco. He was collecting 10- and 15-cent weekly premiums from industrial policyholders. (Chan was in his 60s and I was in my late 20s when I met him, and he had had many years to hone his game.)

As the story goes, early in his career Chan was considered a rather unsuccessful salesman. His small salary and commissions just about fed and clothed his wife and children, leaving nothing for him. His clothes were shabby and poor-fitting; his coat and shirt sleeves were badly frayed. Chan’s principal difficulty in selling, he told me, was that he’d “oversell” on the first interview and wind up with the prospect telling him, “Leave this information with me, and I’ll think it over. See me again next month.”

Chan explained to me, "I never knew what to say because I had told the prospect everything in the first sales call. The answer was always the same, 'Well, Chan, I've thought it all over and I can't do anything now ... let it go 'til next year.'

"Then one day, I hit upon an idea," Chan related excitedly. "It worked like magic! I began to close them when I went back for the second call!"

As I listened to him explain his method, it didn't sound right to me; however, after having made a number of unproductive sales presentations, I decided to give Chan's approach a try. Ten days before, I had made a sales pitch to a prospect, and he had said: "Leave your information with me and see me in about two weeks. I'm also considering plans submitted by two other companies."

I followed the prospect's instructions precisely. Here's what happened: First, I wrote up the application before making the call, filled in all the information I had, such as name in full, business and home address; also, the amount of business and the price, which he said he was considering. Then I placed a large X on the dotted line where the applicant's signature goes. Chan had made a very important point of this "X."

As I entered the outer office, the door to my prospect's private office was open. He was seated at his desk. The receptionist wasn't there at the time. He looked out and recognized me. Shaking his head "no," he waved his hand goodbye! Bent on following instructions to the letter, I continued walking toward my prospect with a serious face. (This is one time where a smile is not in order.) He said in a stern tone, "No. I'm not going to do anything. I've decided to drop the matter. I might take it up again six months from now."

As he spoke, I deliberately removed the application from my pocket and unfolded it, continuing to walk toward him. Arriving at his side, I laid it on his desk, directly in front of him.

Then I spoke the words Chan told me to say first: "Is that right, Mr. XXXXXX?"

As he read, I removed my pen from my vest pocket, adjusted it for writing and stood there quietly. I think I actually may have been trembling, though no one would have known outwardly. This all seemed wrong. He looked up and asked, "What is this, an application?" "No," I answered. "Why it certainly is! It says 'application' right up here at the top," he

said, pointing. "It won't be an application until you write your name here," I said. (As I spoke, I handed the open pen to him and touched one finger on the dotted line.)

He did exactly as Chan said he would do – he took the pen from my hand without seeming to be conscious of taking it! More silence while he read. Finally, he got up from his chair, walked slowly over to the window and leaned against the wall. He must have read every word on that paper. All this time there was absolute silence. Five minutes must have passed before he returned to his desk, sat down and began to sign his name with my pen. As he wrote, he said: "I guess I'd better sign this. If I don't, I'm afraid I'll waste more time making this policy change!"

With the greatest effort to control my voice, I managed to say: "Do you want to give me a check for the application fee, or would you rather just pay half now and the balance at installation?" "How much is it?" he asked. "Only \$500," I replied. Pulling his checkbook out of a drawer, he took a look and said, "Oh well, I'd better pay it all now."

When he handed me the check and my pen, it seemed all I could do to keep from letting out a great yell! The miracle close that Chandler Corey discovered, the close that sounded so unnatural, proved to be a natural after all!

I've never had anyone get angry with me for trying it. And when it fails, it never stops me from returning later to try to complete the sale. Just what is the psychology behind this approach? I don't know. Perhaps it is this: You keep prospects focused on signing – not on refusing. You finally crowd out all the reasons why they shouldn't, until their mind just keeps subconsciously thinking of all those reasons why they should. All thoughts tend to lead to action.

If your prospects clearly understand your proposition and you believe it is in their best interest to act – why start from scratch on the second sales call? Why not put the ball down on the one-yard line? What generally happens when one team advances the ball to the opponent's one-yard line? A touchdown! Isn't that right? A touchdown! The team with the ball reaches a high state of excitement and believes it can't be stopped. It expects to score, and it usually does. The opponent is on the defense. It is on the run. Momentum sweeps the offense over the goal line.

While this close is primarily used only when you have been pushed to

a callback, when you know you let the earlier sale get away, it can work anytime. I believe many times that the sale is made right in the first call, but we don't realize it and the callback is our own fault. Often, by using this technique, I've been able to close sales on the first calls, which I had been walking away from previously.

Here is another strange experience: After I had been using this closing technique for some years, I had a job offer from a large check services company. At the time, I was in my second year building my own business, the first national ISO organization in the United States.

I had solicited a check company to sell bankcard services through my company, and when they found out that I had previously been the President of their largest competitor, I was offered the position of General Manager with my prospect's company. At the end of the first discussion about employment, I agreed that I would think it over, and we would discuss the job further when I saw the prospect in person. During that time, I talked it over with family and friends, and the decision, finally, was to turn down the offer.

When I returned to meet the head of the company some weeks later, I was ushered into an attractive office by a company official. There on the desk was my employment contract, directly in front of me as I sat down. It was completely drawn up in my name; there was a beautiful gold seal at the bottom and an "X" on the dotted line where I was to sign!

I read it quietly for some time. Not a word was spoken. All of the reasons why I'd decided not to accept their offer suddenly vanished from my mind. All of the reasons why I should accept began racing through my head: The salary was very good and I could absolutely count on it, sick or well, good times or bad ... it was a great company with which to be associated.

When I looked up and began telling this official that I had decided not to accept their offer, and my reasons, it seemed as if I were just repeating memorized lines that I really didn't mean. But, to my surprise, he quit cold! He reached out his hand, shook mine warmly, and said: "I'm sorry, Paul, we would have liked to have had you with us, but I wish you all the luck in the world, and we should continue our discussion about selling your bankcard services."

The strange thing about the meeting was that it never occurred to me, until I left his office, that this man had used the very same technique I

had been using for three years, yet I was not aware of it while it was going on! Yes, it is a natural. I even had his pen in my hand but didn't remember that he had handed it to me! He would have been amazed if he had known how close I was to signing that contract. If he had not quit on the first attempt, if he had stayed with me a little longer ... I would have signed.

Build It and They Will Come

There is an old axiom credited to Emerson: "If a man can write a better book, preach a better sermon or make a better mouse trap than his neighbor, tho' he build his house in the woods, the world will make a beaten path to his door."

Today we might say, "Build it and they will come." While this may be true for ballparks in cornfields, it resembles no element of truth in the world of commerce, for in commerce nothing happens unless someone sells it, and that means closing.

For some sales professionals, closing the sale is the hardest, most elusive part of the profession. The reason many people have difficulty is simple – we are all human and we all fear personal rejection. However, the remedy is simple, too. Remind yourself that this is business, not personal. Any rejection should not be internalized and viewed as a personal rebuff. The service is being rejected, not you.

So, now that you know it's not personal, what do you do? You go for the close. One of two things can happen. Prospects can say "Yes," which means they want your service and you get a signed agreement, or they can say "No," which is everything else, including objections, stalls and "maybes." If you recognize that only two things can happen, you realize that you have a one-in-two chance of closing the sale! So why be afraid – those are better odds than you'll find at any casino!

When prospects start hedging or coming up with excuses or objections, that is the time to stand your ground. Don't just accept the objection; instead, ask them to:

1. Explain why they feel that way,
2. Identify what previous experience has left them with a particular impression and
3. Tell you what they need from you to change their mind.

People hate to be sold but love to buy.

.....

Don't leave until you know why the prospect is reluctant and how you are going to work to create willingness and enthusiasm about signing with you. At the very least, if you can't get a committed sale, be sure to get a commitment for a future meeting to answer their objections. Don't let them delay that meeting. Each day lost puts you one step further away from the sale.

After the merchant has used your service for a month or two, check back to ensure satisfaction. If the merchant is unhappy and wants to get out of the contract, it might be because there were unrealistic expectations. Now is the time to make sure the merchant understands what is reasonable, well before six months go by. You can certainly share with the prospect your other clients' success stories and explain how similar benefits can be realized.

Ask for the Close

Many sales professionals forget to close the sale or are afraid to try. Yet when they feel as if they are intimidating or strong-arming the prospect, they will not only lose the sale but also eliminate any chance for future profits or referrals.

The key is to remember the old adage: People hate to be sold but love to buy. Instead of asking the customer for the close, get the customer to ask you for it.

It might sound difficult, but it's not. All you have to do is change your mindset from selling customers your service to helping them solve their problems. Find out what challenges your prospects are facing, such as slow checkout times or frequent printer jams. Then turn those into opportunities for success, both yours and the prospects'. For example, if they are experiencing slow checkout times, your service can offer faster authorizations, gift cards instead of time consuming paper gift certificates, and wireless terminals to open extra checkout lanes on the fly.

If they are having trouble with returned checks, your check service can reduce returns and increase checkout time by automatically approving checks for less than a certain dollar amount.

If you are able to solve their challenges and turn them into profitable opportunities, your prospects will ask you for the sale and close the deal. The customers will not feel manipulated, you will know that you've sold a service they need, and you will probably get referrals or testimonials as well.

Your Closing Signature

How do you close a sale? Do you ask for a signed agreement? Sure, that could work, but it doesn't show much creativity or demonstrate to prospects how you, and your service, are unique.

After you have identified the prospects' needs and dismissed objections, you need a clincher to close the sale and leave a lasting impression. A clincher is your trademark, your unique way of closing the sale.

You don't need a different closing line for each specific industry; you need just one sentence that is yours. Think of it as your signature, similar to Walter Cronkite's "And that's the way it was."

To come up with a clincher that will close the sale, take some time to think about who you are, who your company is, what you offer and how you want to be perceived. Do you position yourself as the prospects' partner or their client? Is your delivery strictly professional or more relaxed?

If your approach is more casual, you might try, "Where do we go from here?" However, if you prefer a more formal approach, you might try, "Let's sit down and process these documents today, and the service will be effective tomorrow."

Consider how you wish to be perceived; then choose a clincher that illustrates that ideal.

Let's Shake Hands on It

What successful sales professional doesn't know that closings begin with the initial contact? But do you know how to get from initial meeting to closing? While a close may be the natural conclusion to a well-presented and scripted pitch, it can be riddled with anxiety, uncertainty and angst.

The more your prospect talks, the more control you'll have over the closing

.....

Consider the following before you ask for your next signature:

- **Adjust your attitude.** What do your emotions say to your prospect? Expressing emotions such as nervousness or dread can jeopardize a sale. A prospect may read this expression as lack of confidence, even dishonesty. A positive persona promotes self-confidence and sales.
- **Talk turkey.** Now's not the time to hover around the final step. You've had numerous discussions, answered all questions and created a package tailor-made for your merchant. You've established trust. Zero in on exactly what you can deliver, how beneficial it will be, when it will start and why your prospect can't afford not to seal the deal with you. Ask for the order!
- **Encourage.** Your prospect needs your assistance in making the smart decision. Help them see their need for your services. Convince them you have the solution to that need, at the right price. And, finally, show them they need you right now!
- **Make it easy.** The less the prospects have to work, the more inclined they will be to sign on the dotted line. Provide all the paperwork. Include all rates, dates, special terms, etc. Provide your contact numbers for anytime of the day or night. Don't forget to provide a scenario – paint a dramatic and detailed picture of what will happen the moment your services kick in. Make it easy for them to visualize doing business with you.
- **Maintain focus.** A successful closing is more than just making the sale. It is about meeting the need. Stay consistent throughout the process with an approach geared toward ongoing solutions and support, not just racking up contracts.
- **Recognize the signs.** You're heading down the victory lap if you hear questions about price, installation time and guarantees. Do you hear positive statements about your products? Are the prospects talking about what they could do with your products? Has the communication climate relaxed? You can see the checkered flag!

“Any fact is better established by one good testimony than by a thousand arguments.”

Nathaniel Emmons

.....

- **Shut up and listen.** The more your prospect talks, the more control you'll have over the closing. Let them talk themselves right into that sale. Remember, God gave us two ears and only one mouth for a reason.
- **Follow through.** A closing is simply the last, logical line to cross in a carefully coordinated sequence of events. Maintain professionalism, honesty and realism throughout the entire sales process from the first day forward, and your closing will slide smoothly into place.

How to Cure Merchants' Sales Colds

When you're sick, you call a doctor. You contact a doctor you believe in, a professional with credibility. When merchant sales are sick, business owners look to another kind of doctor to cure their ailments. If you have credibility, you'll be the one they call.

How do you establish yourself as a sales healer? By using the same skills a physician would:

- **Examine.** Before a doctor can make a reliable diagnosis, he or she must conduct a thorough examination of the patient. For the sales professional, this involves asking your prospects insightful questions in order to reveal where exactly they hurt.
- **Listen closely.** A doctor wants to hear what the patient is saying. If you don't give your prospects an opportunity to describe the symptoms, you won't know how to alleviate them. As you listen, stay focused on the problem, not your products.
- **Get history.** Like a good M.D., a good salesperson researches the patient. Find out all you can about the prospect's business – length of time in operation, last year's annual sales figures, amount of traffic, recent changes in daily activities, etc. before you make a diagnosis.
- **Speak simply.** Merchants are overwhelmed with information. They are bombarded by television, radio, direct mail, e-mail and the Internet.

They don't need more involved, wordy discussions. They need you to give them a simple, concise explanation of their illness and prognosis.

- **Offer a solution.** Smart doctors will be ready with a treatment when they deliver a diagnosis. A smart salesperson is ready to provide a viable solution to the prospect. If you can't readily fix the problem, someone else will.
- **Work smart.** It's the 80/20 principle – 80% of your revenue is generated by 20% of your efforts. Doctors don't go out looking for patients who someday might want their services. They answer calls of those who need their services right away. Use your time wisely. Find the merchants who are ailing.
- **Start small.** A doctor builds credibility by first treating a small ailment, then attending to the patient when larger illnesses arise. So, too, the savvy sales professional begins a merchant relationship with one service and builds upon it by adding value as trust is established and future needs arise.
- **Go the extra mile.** While the days of doctors making house calls may be gone, that personal service is key to credibility when it comes to merchant accounts. Follow up with not just phone calls but house calls. This will show you care.

Seeing Dollar Signs

Shrinking margins and a sluggish economy mean merchants tighten belts and pinch pennies. Sales professionals will find budgetary barriers going up at alarming rates. The secret weapon in overcoming a prospect's bottom line is appropriate pricing. The trick is finding what's appropriate for your prospect. The following questions might assist you:

- **What does the prospect perceive your solutions to be worth?** No matter what you think, it's all in the mind of the customers. Finding out their perception requires asking strategic questions and effectively processing those answers.
- **What do you base your prices on?** The prospects' perception is determined by their reality. If you want customers to buy, your reality must reflect theirs. They are looking for answers to their problems, not yours.

Prospecting is the key to making money. Closing is making money.

.....

- **What does the prospect see?** For merchants, it's a revolving door of vendors and sales agents. You must stand out from the crowd. Do it with solutions and personal services rather than basic products.
- **Does your presentation focus on value?** Playing the price card won't guarantee the sale. Pricing is too competitive to be an advantage. What your products and services bring to the table will mean more to the merchant than a lower sticker price.
- **Do you put your money where your mouth is?** The smart sales agents rely on solid data to support the value of their prices. Invest the time and energy to provide your prospect with relevant spreadsheets, revenue projections and, most important, customer testimonials.
- **Do you get up close and personal?** Every potential customer presents different pricing challenges. Tailor your presentation to meet those challenges. The successful pitch that worked at that small convenience store last week won't be effective for the chain of automotive-parts stores you're heading out to next week.
- **Do you flex your pricing power?** Flexibility in your pricing pitch creates a common ground for negotiations. No matter how depressed consumer spending may be, merchants still need services. They have to buy, and if you can offer value at a reasonable cost, they will buy from you.

Back to Basics

At a time when we all are remembering and re-energizing basic tenets of humanity, one area of our professional life that will benefit greatly is the reinforcement of good selling fundamentals.

As every productive sales agent knows, such obvious skills as listening and needs analysis are the difference between a deal and a polite decline. Mastering these skills takes awareness, understanding and practice, and this mastery is easily within your reach.

Listening involves an 80/20 ratio – spending 80% of your time listening

**Sales can be fun and rewarding, but not
if you forget the most important rule:
Always be closing!**

.....

and only 20% talking. How will you meet your customers' needs if you don't take the time to uncover them? Do you hear your merchants? Do you ask a lot of questions? Do you take a lot of notes? That all-important sale rides on their every word.

Your presentation may be letter-perfect, but if it doesn't address specific business needs, it will not hold the merchant's interest. Questions that reveal the merchant's needs, expectations and feelings about your products and services will increase your chances of hitting a hot button.

Showing that you're more interested in putting the prospect's needs before your desire to make a sale will build trust and is a key to any lasting and prosperous relationship.

Make sure you don't make early assumptions about the prospect's business. A good doctor performs a thorough examination before making a diagnosis. As a merchant's "physician," a sales professional is obligated to follow that tenet. Ask your "patient" to share knowledge before you try to prescribe an effective payment-processing treatment.

As you listen and ask questions, be sure you're listening to and questioning the right person, a task with a difficulty that is in direct proportion to the size of the merchant. Your presentation involves precious time and energy. Don't waste it by discussing your offerings with someone not in power to reward your efforts with a commitment. Invest that extra effort and time garnering critical information. It will guide you to the decision-maker.

In recent years, people have strived for understanding, acknowledgment and comfort. Extending that attitude to your business persona and sales presentations surely will translate into successful sales.

Reaping What You Sow

I think it is easy to compare selling to farming. Both involve long hours and seasonal fluctuations. Both are directly affected by market climate

and conditions. But, by far, the biggest similarity is that both farmers and salespeople reap what they sow. For an abundant harvest, you must sow many seeds. In another word: Prospect.

It's a word that strikes fear in many sales professionals' hearts. Fear of rejection is powerful, but overcoming that fear promises productivity of great proportions. All that is needed is an attitude adjustment. Prospecting is the key to making money.

Prospecting is imperative to increasing sales. Why? Because prospecting helps you identify potential customers. Does this merchant need service? Does this prospect have the authority to make the decision for service? Can this prospect sign not just the contract but the check as well?

Prospecting is to be welcomed, not feared. It will allow you to control your financial destiny. Consider the fact that the size of your residuals is directly related to the number of prospecting calls you place.

Since prospecting is a goal, treat it as such. Praise yourself for setting up that appointment or completing that initial call. You've achieved a goal, and the elation from that achievement translates to excitement and enthusiasm, not just for you but for your prospect as well.

On the flip side, there will be disappointments while prospecting, but they don't have to mean discouragement. Sales is a process, not an event. The difference between being a good salesperson and a great one is making sure that process ends only when you've converted that prospect into a paying client. Don't take it personally! The childhood nursery rhyme, "Sticks and stones may break my bones, but words will never hurt me," holds value in today's tough sales arena. Who doesn't know that sellers need a thick skin to make it in sales? For those professionals not born to sell, maintaining a tough exterior is not always easy.

We all want people to like us. We all want people to want to do business with us. We all want people to approve of us. If sensitive salespeople can't find a thick-skinned suit to wear, does that mean they won't be successful? No! They just haven't been shopping in the right place.

When a prospect rejects your proposal, it is a reaction to your product or service, not to you personally. An indifferent attitude doesn't mean you're boring. It just means the prospect doesn't find your services

appealing. You represent your product. You are not the product.

The rejection is aimed at the service. Remember, the services you offer may not be for everyone. It's no reflection on you individually. Offer your thanks and move to the next prospect. Don't dwell on rejection. Set your sights on the next "opportunity."

Don't ever let rejection be the schoolyard bully that keeps you from making calls or going back out on the field for the next pitch. The best way to deal with rejection is to face it head-on and remember that it's not personal.

Be Servicing



Mr. Myer, we feel that your bankcard
offer is a bit transparent

Retention, Not Attrition

If someone asks you what line of business you are in, you'll probably say sales. While that is true, you are also in the customer service business, and your continued long-term success as a sales professional depends on keeping this fact in mind.

You provide services to your customers, and you make sure they are satisfied with those services. In fact, you strive to create merchants who are so happy and pleased with your service they can't help telling others how great you and your services are. In all of your sales efforts, remember the fact that you will be back after the sale.

Now that we know the importance of customer service, here are some tips to hone your skills and create merchants who serve as human billboards for you and your services:

- **Anticipate:** Think about what your merchant might need and offer it. A sign of excellent customer care is the ability to recognize merchants' needs even before they do. Your merchants need to be able to trust you. If you have to tell them that a product was shipped late or a price has

“Never forget a customer; never let a customer forget you.”

Rosabeth Moss Kanter

.....

increased, do so.

- **Act as a partner:** Customer service is a team effort that requires cooperation from all parties. Ask for help, offer assistance and encourage dialogue among your co-workers and clients.
- **Set high standards:** You know you can do a good job; how about striving to do an excellent job? Know your business and industry inside and out. Learn as much as you can about your merchants' businesses and their competitors' businesses. Use this knowledge to provide five-star customer service.

Be committed to customer service. In a world entangled with Web sites, e-mails and voicemail, customer service within the industry is at times in chaos. Service needs to be better, quicker and more efficient while wrapped in professional courtesy. Sadly, poor service seems to exist all too often, and good service is the exception to the rule. Consider the following to change that exception:

- **Act as if you live in a service economy.** Remember when you were a kid about to cross the street for the first time? Your mother said, "Stop, look and listen." Customer service is a crowded thoroughfare that demands the same deference.
- **Adjust the attitude.** View customer service as a lecture hall where learning is ongoing. It's not just a complaint department; it's a classroom where improving quality of service is contingent upon gathering information. Memorize what matters to your customers.
- **Show respect.** Customers are not only more demanding, they're savvier than ever before. They know what they want and they want it now. The savvy sales professional can use that knowledge to empower positive customer experiences. Technology may be at everyone's fingertips today, but the human touch can be found only in you.
- **Go face to face.** There's nothing more flattering than personal attention. Smiles and warm handshakes can smooth over sticky customer

Stop, look and listen. Customer service is a crowded thoroughfare ...

.....

service situations. Be sure to talk to happy customers as well as unhappy customers and compare notes.

- **Set a date.** Regularly schedule time devoted to customer service strategy and execution. Make it a standing item on your weekly business agenda. Review what's working and what's not. Monitor customer service goals.
- **Share the facts.** Let your customers know all about you and your company, not just about your products and services. Knowledge builds confidence and trust. Customer service is about keeping the faith – your customers' faith in you.
- **Anticipate the worst.** Customer service scenarios are repetitive and commonplace to any competent and competitive sales professional. Design a detailed deployment for those instances when emergencies quickly become crises. Have it ready to roll on a moment's notice.
- **Follow through.** Customer service doesn't end with listening and outlining a course of action; it ends with the elimination of the problem. Elimination encourages customer relationships and referrals.
- **And, finally, the golden rule: Customer service is all about treating others the way you'd like others to treat you.** The new economy has evolved into a customer economy. Rather than waiting on hold, they're waiting to be serviced by you.

Providing excellent service to merchants who are satisfied and profitable translates into repeat business and productive referrals for you!

Keeping Your Customers

As a sales professional, you know that you are going to lose some business, after it has been sold and serviced for some time. In fact, there isn't any one deed that deflates one's selling spirit more than getting dumped. Customer rejection can be brutal and certainly hazardous to your business health.

It takes a concentrated effort to avoid being shown the door, an effort

that involves creativity, personalized service and prompt attention. It's all about keeping a merchant happy. Are you doing enough in this area? Take the following test to find out just how secure your professional relationships are.

- Do you truly understand the needs of your merchants?
- Do your customers praise you for meeting their needs?
- Do you initiate contact with existing customers on a regular basis? This is key, for existing customers are the primary source of stable revenues.
- When customers try to contact you, do you return their calls promptly? Absentee sales professionals mean absentee income.
- Are you careful not to waste your merchants' time?
- Do your customers feel as if they can question your services without fear of attack? Constructive criticism can lead to better working conditions.
- When a problem occurs, do you immediately step up to the plate and make good on that promise to fix it?
- Do you share new ideas, new technology and even cost-saving processes with your customers? A stale relationship is a sinking relationship.
- Do you smile every time you talk to your merchants, no matter whether it is face to face, on the phone or through e-mail?

And finally:

- Do you make all of your customers feel as if they're your one and only?

Be Ready to Start Again

The Prodigal ZON Returneth:



I ran out of money in the south of France,
so I decided to come home

Here We Go Again

When you leave the office at the end of the day, have you accomplished the goals you set out to complete? If not, do you feel disappointed in yourself? If your disappointment affects your motivation, you may fall even further behind on your task list, which can leave you feeling overwhelmed.

When you feel as if you just can't keep up, let alone progress, take a step back and then take a few steps forward, one step at a time. The fact that you still have items pending on your task list, or goals that you've not yet met, doesn't mean you are a failure or lack time-management skills. You simply might need to re-examine your goals and your definition of success.

Any task or goal can seem overwhelming when you consider it as a single, humongous endeavor. For example, the idea of successfully closing a deal with a multi-location car dealer might be enough to paralyze you. However, finding the decision-maker at the multi-location car dealer is possible. Calling that person is easily accomplished. Setting up an appointment is a task you successfully can complete. You are capable

**"Our doubts are traitors, and make us lose the good
we oft might win, by fearing to attempt."**

William Shakespeare

.....

of completing each of these small steps, which get you closer to the ultimate goal, the successful close.

Intellectually, you know that sales is a process, not an event. It takes eight calls to successfully close a sale. Don't rush it; divide the process into manageable pieces and recognize your success each step of the way. Emotionally and subconsciously, you still might believe that you can get the sale after one call. If you change your philosophy and view each step as a goal, you will remain motivated and productive.

No Straight Lines

If you've traveled a smooth, straight line on the road to success, consider yourself one of the rare lucky ones. For the majority of professionals, career traffic jams, detours and forks in the road are constant challenges that thwart the path to success.

Who hasn't made a bad decision? Who hasn't had a temporary lapse in judgment? Who hasn't said something they wish they had never uttered? Knowing how to overcome these road hazards will ensure a safe and secure trip to sales success. Here are a few tips that will better prepare you for the next selling roadblock:

- **Get on the road.** Scared of sales superhighways? Laying low on a side road is a short-term strategy. Restart your engine, face the traffic and steer straight into it.
- **Recognize road signs.** Be aware of what's coming up. Don't drive through a merchant presentation with your eyes closed. Buying signals are everywhere and will point you to your final destination – a sale!
- **Share the driving.** Get a co-pilot. It helps to have someone to talk to during those long hauls to a signed contract. Whether it be a mentor, an associate or an e-mail pal, it's safer to hit the road with support. Now's not the time to go solo.
- **Keep up with the flow of traffic.** Moving slowly not only prevents

**"Courage is not the absence of fear,
it is the conquest of it."**

Henry Ford

.....

you from arriving at that business destination on time, it doesn't create warm feelings with other professionals. Who wants to encounter retail road rage?

- **Plot out your course before getting behind the wheel.** There's no time for joyriding in this competitive economy.
- **Fill your gas tank with the proper fuel.** Coffee and cigarettes won't keep your sales engine running. Eat healthy and stay energized.
- **Get regular tune-ups.** Keep all sales tools in good running order. Check equipment, paperwork and your blood pressure regularly.
- **If you get pulled over, choose your words carefully.** Speak calmly. Don't let emotion cloud your judgment. Whenever a potential client, provider or co-worker stops you, explain yourself effectively. Objectivity, not subjectivity, is the rule of the sales road.
- **Stalled in sales? Don't panic.** Ignore those honking horns around you.
- **Check your sales gauges, and don't be afraid to call for assistance.** Remember, there's no shame in setbacks. Instead, look at it as an opportunity to retool and rebound.

Should you encounter an accident on the sales highway, don't slow down and stare. Yes, it's unfortunate, but you need to drive around it and stay focused on your sales trip. Keep your eyes on the road ahead, not on what has happened behind you.

If at First You Don't Succeed ...

Just as there's not one ballplayer who knocks it out of the park each time up at bat, there's not one sales professional who closes each and every deal. No matter how strong your products and services are, no matter how well you've researched your prospect, no matter how articulate your presentation is, you may face failure ... and you have to be able to deal with it. Take a few tips from the sports specialists:

- **Despite what's going on in the game, successful athletes keep coming up to the plate with enthusiasm and determination.** Why? Because they know it's not personal. A break is bound to come. Stick with what got you into the game and stay with what you've put into it.
- **Sales slumps are legendary. While everyone has them, the top sales professionals are quick to get out of them.** How do they do it? They get moving, and fast. Making more calls, refreshing skills and scripts, reading motivational materials, communicating with colleagues – it all translates into breaking that losing streak. Remember, the law of averages is on your side.
- **World champs also rely on discipline.** It drives the successful athlete like nothing else. The greater the self-discipline, the greater the reward.

Your sales career won't take off without applying and re-applying the basics, over and over, day after day. You can't shine for one sale and then slip into an easy chair for the next week. The daily discipline of making and returning calls, following up on pitches and promises, and ferreting out new prospects will keep your sales physique in shape and your batting average right up there with the all-stars.

Schedule a Sales Sabbatical

If you feel the stress of selling, it's time to take a break. And if you think you can't afford to take time off, think again. The truth is, you can't afford not to.

Sabbaticals are invaluable tools to successful sales. Their return on investment is calculated beyond dollars and cents. It's measured in renewed purpose, productive attitude and peace of mind. There's not a professional out there who won't benefit from getting away from the hustle and bustle. Even the President of the United States hops in his helicopter and retreats for a bit of R&R. If he can fit it into his hectic schedule, you certainly can.

Here are a few tips to make the most of your next break from business:

- **Rearrange.** You've made the right decision, now make the right accommodations for your clients. Inform your customers and co-workers that you'll be out of pocket, but reassure them you have made plans to

ensure no interruption of service.

Assign competent staff to take over your accounts in your absence, providing them with as much information as possible to handle any need that might arise. If you're a sole provider, inform processors and vendors who support your clients that you'll be away for a while. Ask them to look in on your accounts during your sabbatical.

- **Revisit.** All of us have places we've visited that have brought us enjoyment and made us smile. You daydream about them. Now is the time to go back. For some, it's a quaint bed and breakfast. For others, it's a lush golf resort. No matter the destination, it should be a place where there are no customers clamoring for your attention and no sales presentations scheduled.
- **Renew.** Here's your opportunity to find the person you were when you first experienced the sweet smell of success. Rediscover the strength and spirit that have been weighed down by stress. You've removed the constraints of the workday. Let your true self surface during your sabbatical. Welcome an old friend back home.
- **Relax.** During time off, indulge yourself. Get a massage, play 18 holes of golf, hike a canyon or swim with dolphins. Stay in bed 'til noon and call room service. Watch old movies all night or read the latest New York Times best seller in one sitting. As for mobile phones, pagers and laptops – definitely leave home without them.
- **Write.** Whether you head off to the mountains or soak up some sun on the beach, take along a journal. Jot down new ideas, new approaches, any new thoughts that pop into your head. You don't have to organize them or prioritize them at the moment, just record them for review when you arrive back at the office.
- **Return.** Holidays are heavenly, but for most of us mere mortals there comes a time to head back to earth and the real world. Embrace your return with new energy, new contacts and a new appreciation of not only what you have accomplished but also of what you're going to accomplish.

Stuck in Second Gear

Everyone's been there. Whether stalled in a sales slump or circling the

"If you can dream it, you can do it."

Walt Disney

.....

corporate ladder, you find yourself questioning decisions and concept choices, beating your head against the wall just trying to get from point B to point C.

This phenomenon even has been given a law of management moniker by Harvard Business School Professor Rosabeth Moss Kanter. She classifies it this way: "Everything looks like failure in the middle."

Whether it be a new presentation approach, a repackaging of products or a reshuffling of sales staff, every change hits the wall before it goes over. Some just take a little longer than others to reach fruition. The trick is not bailing before letting it become a bona fide success.

Consider the following tips before tossing in the towel:

- **Laugh at Murphy's Law.** Yes, things do go wrong sometimes, but admitting defeat too soon solidifies failure.
- **Keep smiling.** Take a second look. Every cloud changes shape as it streams across the sky. So, too, must your plan if you're not achieving the original goal.
- **Re-examine strategies.** Re-evaluate time frames. Re-energize. Make over the mission. Now that you've done the re-evaluation and have put together a list of what's working and what's not, it's time to apply.
- **Let go.** The smart professional is prepared to relinquish conceptual steps or selected presentation paths for alternatives if it means getting that much closer to the finish line. The more rigidly you hold onto one idea, the more susceptible that idea is to snapping.
- **Stay flexible. Be realistic.** Unless you've been gifted with powers to see the future, it's impossible to predict your continued sales success. Reality checks keep those dreams in the main. Keep the body in motion. No matter what obstacle appears in the road, the worst thing to do is shut off your engine.
- **Ignore the naysayers.** There's always someone ready to say, "I told you so." Tell them this: "I'm an exceptional person with extraordinary

talent. This is a minor setback on the road to a major accomplishment." That should shut 'em up for a while.

Take Your Pick

Choices. We're faced with them every day in every way. Paper or plastic. Window or aisle seat. Those are the easy ones, the obvious ones. Then there are the choices we're unaware of. Did you choose to close two deals today? Did you choose to lose that new merchant account? You say "no." But, in actuality, you did.

Successful salespeople don't rely on luck. They choose to enjoy good fortune. They choose to be prepared. They choose to stay committed. They choose to remain positive. How do they make those choices? They figure out what they want and they **CaSH** in. If you're ready to choose your destiny, choose the following:

Be **C**reative. Break out from under the old rules of selling. Start thinking creatively, even if you think your old ways work fine. Try something new with each call and presentation. Assume the unexpected. If you're ready for something out of left field, you won't be so shocked when it does happen. Whether it's a high fly or line drive, you'll be there to make the play.

Become a **S**ponge. Every call, every meeting, every presentation are all opportunities for you to learn. Knowledge is power – power to build your self-confidence and selling skills. Keep the momentum going. When you're not chasing down a deal, spend time reading trade publications and listening to CNN or NPR. Soak it all up.

Say **H**ello. Every person you come into contact with is also an opportunity. Strike up a conversation while dining at a restaurant or shopping in a store with clerks and owners. Exchange business cards. Make a connection. And, just as important, maintain existing relationships. Pick up a phone to rekindle conversations with old friends, ex-schoolmates. It could lead to referrals and revenue.

CaSH in on your potential. Believe you can, and you will. In the words of Walt Disney, "If you can dream it, you can do it."

Conclusion

Thirteen Weeks to Personal Success ... Your Choice

If I were your brother, I would give you this same advice: You don't have much more time!

I don't know how old you are, but let's assume, for example, you are about 35. It's later than you think. It won't be long before you are 40. And once you pass 40, time goes so very quickly. I can personally attest to this. As I write this book I am nearing 55 years old, and I just can't believe it. It makes my head swim when I think how quickly time has passed since I was a young man of 40.

Now that you have read this book, I think I know how you must feel. Exactly as I would if I were reading it for the first time. You've read so much by now, you may be overwhelmed. You don't know what to do next.

Well, there's one of three things you can do about it:

OPTION ONE: Nothing. If you do nothing about it, reading this book probably has been a total waste of your time.

OPTION TWO: You say, "Well, there are a lot of good ideas here. I'll give them all I've got. I'll do the best I can." If you do that, I forecast failure.

OPTION THREE: You take the advice of one of the greatest minds this continent has ever produced, Benjamin Franklin, whose wisdom I respect.

As I wrote in Chapter 1, I know exactly what Ben Franklin would say if you could sit beside him today. He would tell you to take one thing at a time and give a week's strict attention to that one thing, leaving all the others to their ordinary chance.

Whether you are a sales professional, printer, banker or candy push-cart peddler, let's assume that you select the 11 points I gave you in Chapter 2 or make up an improvement list of your own. By concentrating on one thing at a time, you will get further with it in one week than you otherwise would in a year. A new confidence will take hold of you. At the end of 13 weeks, I know you will be surprised with your progress. Three months of effort can change your life. You will begin to be more secure, and you will be on your way to personal success.

About the Author ... Paul H. Green

Good Selling! 2 draws on Paul Green's 30+ years of sales and marketing experience. Mr. Green has worked in furniture, aerospace, pharmaceuticals, the hair care Industry and payment services over his varied career and began his professional sales experience selling Kirby Vacuums.

Mr. Green is Founder and Editor-In-Chief of *The Green Sheet* and *GSQ: The Payment Systems Quarterly*, two award-winning payment-services trade publications published by The Green Sheet, Inc. Mr. Green also served in various positions for 16 years at CrossCheck, Inc., the nation's largest independently owned check approval company, including Co-Chairman, Chief Executive Officer and President. He retired in 2001.

Before CrossCheck, Paul was President of Telecredit Check Services, Inc., just before its acquisition by Equifax and was responsible for that company's growth from \$300 million to \$3 billion a year.

In addition to two books on selling, Mr. Green has written *Checks at the End of the 20th Century*, based on his annual *U.S. Check Study*, which quickly became the industry source for tracking trends in checking.

Mr. Green is frequently quoted in trade journals and economics textbooks and holds a B.A. degree in Accounting and Computer Science, as well as an MBA, and has been a Financial Executive Institute Member for more than 20 years. In 2002, Mr. Green received the National Leadership Award from The National Republican Congressional Committee and was Co-Chairman of the Business Advisory Council in California. In 2003, Mr. Green was named California "Businessman of the Year" by the Washington Business Council.

About The Green Sheet

In 1982, Paul Green founded the first non-bank employee sales force to sell bankcard services to the retail business community in the U.S. This approach of banks using Independent Sales Organizations has become known as “ISOs.” The company was called American Marketing Corporation (AMCOR) and was created to be a national sales organization for the sale of bankcard services on behalf of such contracting banks as Landmark Bank of Florida, Liberty National Bank, Rocky Mountain Bankcard, Southwestern States Bankcard Association and Citicorp Bank, with which AMCOR signed an exclusive contract in 1983.

Mr. Green recognized that he would need to communicate with this national sales force and provide ongoing training and motivation. Thus, *The Green Sheet*, his semimonthly motivational newsletter with “actionable advice” for those in the financial services industry, was born. Over the last 20 years, *The Green Sheet* has been evolving along with the ISO industry and is now the most widely read publication written for the industry.

Features in *The Green Sheet* include business opportunities, information resources, evolving technologies, banking and legal changes, and government issues. The newsletter features The Resource Guide, an advertising section that includes contact information for companies and services vital to the financial services industry. *The Green Sheet* also offers sales-appropriate articles such as selling tips and motivational information, which continue to be the highest-rated information from the sales professional’s perspective. To further service the independent sales professionals, all articles are permanently archived and can be accessed via *The Green Sheet’s* Web site (www.greensheet.com).

In 1995, *The Green Sheet* became its own independent publishing company, The Green Sheet, Inc., which now publishes the newsletter, *The Green Sheet*; *GSQ: The Payment Systems Quarterly* magazine; and *The Green Sheet Online*. These publications, whether in print or electronic form, are dedicated to serving as a forum where independent sales professionals receive bias-free, timely information relevant to the rapidly expanding financial services market. The Green Sheet, Inc. provides data applicable to all aspects of the market, including point-of-sale terminals, cash systems, check verification and guarantee, bankcard and ATM services, debit, credit and Internet commerce.

**THE FOLLOW UP TO GOOD SELLING!
READ BY CEOS AND ROOKIES ALIKE.**

FEATURED AND RATED ★★★★★ ON AMAZON.COM

"Whether or not you are already in the financial services industry, you will enjoy reading Paul Green's book and smile as he gracefully and skillfully gives both an insider's perspective and also provides tools, instruction and advice to further improve specific skills required for success in our industry. As Paul states, 'Successful salespeople don't rely on luck, they choose to be prepared, to stay committed and to remain positive.'"

Joyce Liseer

Starling Payment Technologies

"I carry Good Selling! 2 in my car and refer to it often; it is like having a mentor sitting in the passenger seat! Thank you, Mr. Green, for sharing your experience and wisdom – especially 'Be Selling.' It is invaluable for a new M.L.S."

Jerry Leschak

AZ Payment Systems

"Good Selling! 2 is particularly timely. Paul Green's commitment to 'selling as a deliberate profession' really struck me – it's a compelling message to all salespeople. It's about integrity and dedication to those who select the sales environment as their profession. This book really helps teach salespeople how to sell through a strong emphasis on education."

Doug McNary

First Data Merchant Services

TS&N 0-9670947-2-0
01295 >



9 780967 094720