



# How to Survive and Thrive in the Merchant Services Industry

*Marc J. Beauchamp, William Graham*

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With over 13 years of experience in the bankcard industry and after working with multiple ISOs and financial institutions, I came to the realization that there never had been an industry guidebook written for field salespeople. I wrote this book because I saw a need and wanted to create a resource that covered everything from basic industry information to traditional sales techniques and new sales strategies. I remember the first company I went to work for: they trained me for one hour in a coffee shop, gave me some brochures, and said, Go Get m, Tiger. I was one of the lucky ones; I actually made it. But I ve seen hundreds of salespeople leave this industry because the time and effort was not taken to educate them properly. There was no roadmap or material that provided a general overview of the merchant services industry or explained how everything really worked, let alone something that would help me develop and execute an effective sales plan. Even today there continues to be a significant gap in the skill level of merchant services salespeople when they are compared with their counterparts in other industries. Other industries, such as telecommunications, computer services, financial investment products, loan origination, and real estate, offer in-depth training and industry information for their salespeople. However, the merchant services arena has not followed suit... until now. The agent out in the field is often left to his own devices. This creates an uneducated salesperson who projects a negative image for the ISO, acquirer, member bank, associations, and the industry as a whole. My purpose in writing this book is to fill in the gaps and help you become a knowledgeable, creative, professional salesperson. In this book, I hope to educate, motivate, and empower you to better represent your ISO, the industry, and yourself in a more informed and ethical manner. You ll find a history of the industry; how the bankcard system works; explanations about rates and fees; and overviews of existing and future products. You will also find valuable information and interviews about industry trends and product development, as well as a step-by-step approach to prospecting, lead development, and the sales process. There is a difference between knowing about something and truly knowing something. If I tell you how to ride a bike, you will know about riding a bike. But you won t really know how to ride a bike until you get on it and pedal. I know how to sell merchant services; there are a lot of people who know about the business. I ve taken my lumps for sure; hopefully, my experience will help you avoid some of the bumps in the road.

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