**Syllabus for DLCC Training**

**Day 1.**

1. **NSM Responsibilities and Important Phone Numbers for contact.**
2. **ANYONE ON THE TRAINING CALL DOES NOT HAVE PAPERWORK IN TO STEVE? IF NOT, CANNOT BE ON THIS CALL! PLEASE SEND LIST IN ASAP TO MAKE SURE YOUR PEOPLE ARE REGISTERED TO DO BUSINESS WITH DLCC WITH STEVE THARP. Steve email:** [**steve@whitehouseagency.com**](steve%40whitehouseagency.com)
3. **RESPONSIBILITIES OF EACH NSM:**
	1. **Hiring agents: I will allow (with Glenn’s permission) for Andrew, John, Glenn, Brian, Bruce and Randy to utilize Glenn’s services for hiring after 3 months of consistent production. START SLOW WITH HIRING NEW AGENTS!**
	2. **Training Agents: Making sure each agent has gone through Finical/Pivotal training courses, on all Wednesday night calls at 8 PM, and gone through a personal training program with you. (pivotallearningcenter.com)**
	3. **Making sure ALL paperwork of agent is correct and not missing parts.**
	4. **Making sure YOU, DLCC, and PROPER LOCATION OF SUBMISSION on EVERY ORDER! When supervisor not sure, refer to this sheet FIRST then call me if still not sure.**
	5. **Attending WEEKLY supervisor meeting. This will be a quick 15 min call to update anything new and/or go over progress of agents**
	6. **Making sure agents are REGISTERED WITH STEVE for doing business with DLCC.**
	7. **Personal production and Following guidelines and procedures.**
	8. **NO AGENT SHOULD CONTACT ME DIRECTLY UNTIL THEY HAVE 4 SALES IN MINIMUM**
	9. **WE WILL SEND EACH AGENT A 90 DAY PROBATIONARY PERIOD ONLY RECEIVING 25% AND MUST HAVE AT LEAST 4 SUCCESSFUL SALES. NSM’s WILL RECEIVE A 25% BONUS IN 90 DAYS FOR EACH AGENT WHO COMPLETES AT LEAST 4 SUCCESSFUL SALES IN 90 DAYS. NORMAL OVERRIDES ARE PAID PER ORDER AND THE ADDITIONAL 25% WILL BE PAID AS BONUS FOR HAVING A SUCCESSFUL AGENT AT THE 90 DAY PERIOD. IF AGENT DOES NOT REACH 4 SALES IN 90 DAYS THEN DLCC WILL KEEP 15% AND 10% BONUS PAID TO SUPERVISORS. AGENT PAYOUT WILL BE ONLY 25% DURING FIRST 90 DAYS OR 4 SALES, WHICHEVER FIRST. ONCE REACHED 4 SALES THEN AGENT WILL QUALIFY FOR FULL PAYOUT.**
4. **IMPORTANT NUMBERS**
	1. **PROCESSING:**
		1. **Contact person: Mike Haina (818) 436-0334. Call for issues on service IF nothing can get done by customer service.** [**mhaina@finicalinc.com**](mhaina%40finicalinc.com)
		2. **Processing New submissions:** [**newaccounts@finicalinc.com**](newaccounts%40finicalinc.com)
			1. **COVER PAGE**
			2. **PROCESSING APPLICATION**
			3. **MERCHANT STATEMENT**
			4. **DRIVERS LICENSE**
			5. **VOIDED CHECK (make sure check matches business name)**
			6. **LEASING APPLICATION**
		3. **Finical Tech Support: 877-772-3346. All issues with any technical problem and card reader setup or changes.**
		4. **Aaron – CALL ME IF WE NEED TO CALL HIM. ONLY IF NOTHING ELSE WORKS!**
	2. **LEASING**
		1. **ALL Apps:** [**elgcredit@elgleasing.com**](elgcredit%40elgleasing.com) **to get processed**
		2. **Issues with Leasing: Kindra Post:** [**kindrap@elgleasing.com**](kindrap%40elgleasing.com)
		3. **Shauna Moys:** [**shauna@elgleasing.com**](shauna%40elgleasing.com)
		4. **Phone Number to Kindra or Shaundra: (888) 574-9178**
		5. **If cannot get accomplished: CALL ME for KYLE at leasing**
	3. **Commercial Real Estate Bridge Loan Submissions (Commercial Real Estate):**
	4. **SUPERVISOR TO CALL ME TO DETERMINE SUBMISSION ONCE ALL PAPERWORK RECEIVED! MOST KNOW ALL FACTS….Business or Real Estate?**
		1. **COMMERCIAL REAL ESTATE LOANS FROM 150k to 12 MM**
		2. **Charles Daugherty: (415) 854-8986**
		3. [**Charles@BayshoreFunds.com**](Charles%40BayshoreFunds.com)
			1. **COVER PAGE (LOAN SUBMISSION FORM)**
			2. **1003 APPLICATION**
			3. **AUTHORIZATION FORM**
			4. **NDA**
			5. **FEE AGREEMENT**
			6. **DISCLOSURE FORM**
		4. **COMMERCIAL REAL ESTATE LOANS OVER 12 MM**
		5. **HAL ABRAMS: (818) 640-8522**
		6. [**habramsfinancial@gmail.com**](habramsfinancial%40gmail.com)
		7. **INITIAL DOCS BUTTON AND SUBMISSION OF ALL DOCS!**
	5. **Commercial Real Estate Loan Submissions (HUD and ALL PERM LOANS)**
		1. **Elliot Auerbacher (201) 615-0222**
		2. [**eaurebacher@panchorealestate.com**](eaurebacher%40panchorealestate.com)
	6. **Working Capital Loans**
		1. **NBC – Michael Bradley (631) 850-3472**
		2. [**mbradley@nationalbusinesscapital.com**](mbradley%40nationalbusinesscapital.com)
		3. **Fundation – Demond Wilkerson (646) 829-9614**
		4. [**Demond.wilkerson@fundation.com**](Demond.wilkerson%40fundation.com)
		5. **SBA Working Capital Loans – Kyle Wong (415) 757-6276**
		6. [**support@smartbizloans.com**](support%40smartbizloans.com)
			1. **Have ALL APPLICANTS fill out the NBC Form just in case does not qualify for Working Cap SBA or Fundation. We will be adding another company for turndowns by NBC. They are pretty good to get offers though.**
			2. **GO TO REQUIREMENTS FOR EACH ONE ON WEBSITE.**
	7. **Dental Patient Financing and Auto Repair Financing**
		1. **I Care – Alice Chan (404) 724-5796**
		2. [**achan@icarefinancialcorp.com**](achan%40icarefinancialcorp.com)
		3. **No Paperwork required. Alice Chan will close deal for you.**

**I DO NOT WANT NEW AGENTS TO KNOW OR DO ANY MORE THAN THE ABOVE WITH CONCENTRATION ON PROCESSING AND WORKING CAP LOANS. THAT BUSINESS CAN GET DONE QUICKLY.**

1. **Orientation to Website**
2. **Website address:** [**http://directlinkcapital.wix.com/home**](http://directlinkcapital.wix.com/home) **MUST DO WEBSITE EXACTLY**
3. **HOME PAGE:**
	1. **WHY DLCC? BUTTON**
		1. **Credit Card Processing**
		2. **Consultation on Working Capital Needs for Business**
		3. **Loan Consultation from Banks to Private Lending**
		4. **Advisory for Raising Equity**
		5. **Grant writing for DOE on Green Energy Projects**
		6. **Business Plan Preparation**
		7. **SBA Loans**
		8. **All loans (except SBA) are done on a Success Fee basis\***
		9. **Our equity Consulting includes PPM Preparation and Portal to market your project based on type of project\***
	2. **DO I QUALIFY? BUTTON**
		1. **Fill out Highlighted Areas of Spreadsheet.**
		2. **Give results to client**
		3. **Recommendations and Advice STARTS HERE! DO NOT DEVIATE!**
		4. **Disclosure:**
			1. **NOT SEC DOCUMENTS! These are PRIVATE PLACEMENT and ONLY OFFERED TO ACCREDITED INVESTORS (1,000,000 in assets or 250,000 income (350,000 joint))**
			2. **NO GUARANTEES OF RAISING CAPITAL**
			3. **We CAN assist in preparation. The CLIENT MUST ALSO PARTICIPTATE AND BE VERY ACTIVE IN THIS PROCESS. If we help prepare your documents, we ARE paid at a rate of $100.00 per hour to a maximum of $1,500.00. These fees are IN ADDITION TO the actual document fees of $6,000.00 and PORTAL FEES if you want to market to qualified ACCREDITED INVESTORS.**
			4. **We are PAID A FEE to assist in MARKETING YOUR PRODUCT. This fee does NOT INCLUDE THE FEE FOR THE PORTAL.**
			5. **Portal fee is INITIAL $3,000 PLUS A MONTHLY FEE (varies but disclosed PRIOR TO OPENING ACCOUNT). We ONLY ASSIST IN RAISING CAPITAL IF NEEDED IN THE FOLLOWING AREAS:**
				1. **Real Estate**
				2. **Technology (including medical devices)**
				3. **Energy**
	3. **APPLY NOW BUTTON**
		1. **MOST UTILIZED BUTTON**
		2. **Seven types of loans (will go over in future class in detail)**
			1. **Business LINE OF CREDIT (Normally Bank Line….these are EXPENSIVE BUT GO DOWN AND TERM INCREASED AS YOU BUILD RELATIONSHIP (depends on underwriting) $10,000 and up**
			2. **Commercial Real Estate Loans (Comm. Real Estate Secured) $1,000,000 and up. 25% down payment needed**
			3. **Factoring (advance on ALREADY DELIVERED invoice) no limit but may require a contract for a year or individual if large enough.**
			4. **Hard Money Loans (Quick and Expensive) normal is under 30 days from time package is complete. Approval in 2 weeks. Asset based $1,000,000 and up with EXIT STRATEGY. 65% to 75% LTV OR if purchasing 60% to 75% LTC**
			5. **Green Energy Loans and Business Loans We can provide DOE grant services through Craig Evans, lenders, Mezzanine Lenders, etc. Business loans provide full range of services. 15% to 30% minimum equity needed (we may also provide 65% from grant and find equity partner for qualified project)**
			6. **SBA Loans Start at $350,000. Need 10% down only for some businesses. Good source of Busienss Expansion or purchase of Franchise**
			7. **Working Capital Loans and Merchant Solutions**
				1. **Preferred Working Capital Loan The CHEAPEST UNSECURED WORKING CAP LOAN! Designed for Professionals (Health Care, Legal, CPA, Certain Restaurants, and Manufacturing) 10k to 500k**
				2. **Working Capital Loan These are HIGH INTEREST and PAID EITHER DAILY OR WEEKLY. Advantage is credit not a big issue and unsecured. List SPECIFIC NEED AND WHY A HIGH INTEREST LOAN WILL MAKE SENSE! 5k to 5000k**
				3. **Credit Card Processing (mc, visa, disc, amex, gift)**
				4. **Credit Card Machines**

**Lease**

**Purchase**

**Free**

* 1. **CONTACT US BUTTON**
		1. **Need your PREFERRED EMAIL ADDRESS**
		2. **Need a Head Photo emailed to** **directlinkcapital@yahoo.com**
		3. **Need a brief resume about you and skills**
		4. **Client can go to THIS PAGE TO REACH YOU AND SEND A MESSAGE TO DLCC**
	2. **EDUCATION BUTTON**
		1. **FAQ**
		2. **Important faq – a BROKERED LOAN with a 2% Origination Fee in a 20 year loan IS LESS EXPENSIVE than a loan with ¼% Higher rate!**
1. **BROKER PAGE**
	1. **Password is: broker**
	2. **BEGINNING OF BEING AN ADVISOR VS A SALESMAN!**
	3. **INTRO Sheet (Go through how to fill out. This is completed at the BEGINNING of the interview with a client BEFORE we waste our time sending out paperwork to engage a client.**
	4. **Real Estate Checklist. Gives a detailed list for most commercial real estate loans. For a list of info on a specific loan, the instructions and documents are on the specific loan page**
	5. **Exclusivity Letter. Not needed for any of our independent agents, HOWEVER if there is ANY PAID Consulting you do for that client, it MUST BE DISCLOSED and is NOT PART OF DLCC unless outsourced to you (such as a business plan redo or grant writing) and MAY GO THROUGH A SPECIFIC PARTNER SUCH AS CRAIG WHO IS AN EXPERT IN THESE FIELDS. This way it is proofread and monitored as to the specific content and how it will fit our lending partners in order to obtain a loan. NOTHING IS WORSE THAN HAVING A CLIENT PAY ANY FEE AND FIND THAT THE FINISHED PRODUCT NEEDS TO BE REDONE! If this happens for ANY REASON, This work gets redone for the client FREE OF ANY ADDITIONAL CHARGES! OUR POLICY! DEADLINES ARE ALSO CRUCIAL IN THIS BUSINESS!**
	6. **Sources and Uses Statement PLEASE USE AND INCLUDE WITH LOAN DOCUMENTS!**
	7. **INTRO PAGE, CHECKLIST FOR DOCUMENTS, SOURCES AND USES, EXECUTIVE SUMMARY (and or BUSINESS PLAN IF NOT SEPARATE), FINANCIALS, AND YOUR SYNOPSIS OF WHY THIS WOULD BE A GOOD LOAN IN ONE PAGE OR LESS.**

**Day 2**

1. **The Sales Process**
	1. **A GOOD Sales Process and the Legal System are similar**
	2. **If you are a defense attorney and your client has been charged with murder, when you meet your client, what is the first thing out of his mouth when you first meet them? (I didn’t do it or I’m innocent). What per-cent of the time is the client telling you the truth? What is the obvious? (you have been charged with murder so someone out there thinks you did it) How do you get to the REAL truth? Can you help your client if he did it? Can you help your client if he really didn’t do it? INTERROGATION FACTS EVIDENCE FORENSICS and FINALLY THE CLIENT CONVICTION (we can prove you didn’t do it OR look…all the evidence points that you did this….get the client to tell you the truth….and then make a recommendation to save their ass)**
	3. **The SALES PROCESS IS THE SAME! When you make your first phone call to a prospect (especially a cold call), what is the STANDARD ANSWER? (not interested). DLCC CAN HELP 99% OF ALL OF THE PEOPLE YOU SPEAK TO IF ASKED THE RIGHT QUESTIONS!**
	4. **What does “NOT INTERESTED” mean? It means they want to blow you off the phone and keep the status quo whether or not we can help them or not. Our job is to GET IN THE DOOR. Remember the questioning process and knowing your customer and their business cost a client nothing more than the time. My STANDARD REBUTTAL TO “NOT INTERESTED”. I understand, then you don’t mind if I stop in to ask you a few questions about your business when I am in your area on either (Tuesday or Thursday…always give 2 choices)? Which day is better for you?**
	5. **At this point you are either going to get ANOTHER REBUTTAL ( I am all set or some other comment) OR an appointment. The thought process, do we NEED to see the prospect to see if they are telling us the truth? YES! I understand, (ANOTHER STANDARD REBUTTAL) Mr. Prospect, if I told you that one of our many services is that we help increase the bottom line to your business and in many cases by actually reducing your costs, would you mind spending about 10 minutes with me on (day) to discuss your business?**
	6. **Setting an appointment is like a baby asking for candy in a store…..the more times you ask for the appointment, the more chance that baby is going to get the candy. STEP ONE ABOVE IS BOOKING THE APPOINTMENT. The key to booking the appointment is to CREATE A NEED TO SEE THEM! DO NOT SELL OVER THE PHONE! SELL THE APPOINTMENT BY CREATING A NEED TO SEE US!**
	7. **We get an appointment, now where do we start?**
2. **Next in law we INTERROGATE and COLLECT EVIDENCE from the client to find out the real truth to make either a case or a recommendation. Start with trying to get the truth. You KNOW the opposition is going to try to get the prospect to stay. Did you do it? Did you do it? DID YOU DO IT! IN SALES, we call this the FACT FINDING PROCESS (collecting answers from the client AND collecting statements to as evidence)**
	1. **The Fact Finding Process has a style to be successful. ALWAYS start out with AMMENITIES (Hi my name is John Doe with DirectLink Capital, I like your store and BRIEF chit chat) and move to a place you can talk. Taking control of the flow of the conversation is critical. Keep it short but interesting then say: I know you are busy, so where is the best place to spend a few minutes to discuss your business in private (if you get to the office you are in good shape)**
	2. **BEFORE WE BEGIN, DURING THIS FACT FINDING PROCESS I WILL NOT ASK YOU TO PURCHASE FROM ME, HOWEVER IF AT ANY TIME YOU WOULD LIKE FOR ME TO BE YOUR REPRESENTATIVE, JUST STOP ME AND I WILL PROMISE YOU FOUR THINGS: 1. THE BEST POSSIBLE PRICE IN YOUR CURRENT SITUATION 2.THE BEST POSSIBLE CUSTOMER SERVICE NOT JUST FOR YOUR PROCESSING BUT LOCALLY FOR RECOMMENDATIONS TO IMPROVE YOUR BUSINESS. 3. A LIST (HAND LIST) OF WHAT SERVICES YOU (NOT THE 24/7 CUSTOMER SERVICE BUT YOU) WILL PROVIDE 4. MONTHLY AND/OR QUARTERLY VISITS TO MAKE SURE EVERYTHING IS RUNNING SMOOTH. MY ONGOING SERVICE IS FREE OF CHARGE SO YOU CAN PAY ME BACK THROUGH REFERRAL IF YOU FEEL I AM DOING A GOOD JOB FOR YOU.**
	3. **Then PULL OUT THE FACT FINDING FORM and ask a series of NON THREATING QUESTIONS! This is: What is your name? What is the address? The phone number? Name of the business? Is this the legal name or a DBA?**
	4. **Questions you NEED TO KNOW:**
		1. **Their name**
		2. **Their phone number**
		3. **Their email**
		4. **LEGAL Name of Business**
		5. **Name of DBA (if any)**
		6. **Is there a website to your business?**
		7. **Who are the owner(s) of the business and percentages**
		8. **Who is qualified to make the decisions?**
	5. **Now move to more personal questions about their business**
		1. **Tell me about your business:**
			1. **What do you sell?**
			2. **Is your customer B2B (another business) or B2C (consumer)?**
			3. **What is your monthly sales volume**
			4. **What percentage is done as credit card (merchant)**
			5. **What percentage is cash sales**
			6. **What percentage is done over the internet or phone (MOTO)**
			7. **Are their outbound telemarketing sales?**
			8. **Are their inbound Customer Initiated Sales?**
			9. **What is the average ticket size (cost per transaction)**
			10. **How many transactions do you do monthly**
			11. **What is your peak times of day of your business**
			12. **Is your business seasonal (such as fireworks or ice cream)?**
			13. **Are there slower times of the year compared to others (a flower shop is busier Valentines Day, Mothers Day, etc)?**
			14. **Does your business do any lending or extension of credit to your customers? Please explain in detail?**
			15. **Does your business require any regulatory licenses?**
			16. **Do you utilize a third party collection agency in your business? If yes, please explain.**
		2. **Now let’s get to the NITTY GRITTY of questions to see how we can help them.**
			1. **Does your business accept checks by mail? Do you have a check reading device to convert the check to ACH to reduce collection costs on checks? Do you have proof of proper notification to the customer of the ACH conversion?**
			2. **How about checks accepted at the point of purchase (in store or office)?**
			3. **Do you accept phone orders paid by credit card? What measures do you currently have in place to prevent fraud on these orders?**
			4. **What about internet credit card orders? Does your site allow for credit card orders? Do you have a gateway that will reduce fraud on these orders. Are these orders PCI Compliant?**
			5. **Are ALL of your credit card transactions PCI (Payment Card Industry Standard) and EMV (Europay, Master Card, Visa) Compliant? This is a second level. This IS important! Required yet? NO BUT if not, you spend a LOT of extra money on disputes and if you are not updated regularly you CANNOT DISPUTE A TRANSACTION from a third party such as Visa or MC. Updating is done MONTHLY and not noticed. Their CREDIT CARD STATEMENT MUST HAVE A NON COMPLIANCE FEE CHARGE OR YOU ARE NOT GETTING UPDATED! If you do not have their statement in front of you, NOW is a good time to ask for it!**
			6. **Tell me about your refunds or returns? Do you have any? What percentage? What measures do you have in place to prevent fraudulent returns?**
			7. **What percentage of returns and refunds get processed through your credit cards on a monthly basis? Tell me about this? Would you like to know how we can help you reduce return fraud?**
		3. **Tell me about your service**
			1. **When is the last time you had to call the customer service?**
			2. **Was your service satisfactory?**
			3. **Did they solve your problem?**
			4. **Is there anything different you would have liked from the service?**
			5. **When is the last time you have seen your agent?**
			6. **When is the last time they checked to update your equipment and software?**
			7. **Did you purchase or lease your equipment?**
			8. **If leased, are you receiving free supplies?**
			9. **If you have a free machine, were you offered a service agreement? If you did not take one, when is the last time you had your machine serviced?**
			10. **If your machine has not been serviced lately, did you know that even though you have a chip reader, you are most likely not EMV Current compliant. You may not know until you have a dispute on a bill.**
		4. **What is it you would like to see improve with your processing needs such as offering rewards program, gift cards, POS System, better service, lower costs, more efficient equipment to allow your business to run smoother and add revenues, Inventory tracking, restaurants to offer billing and ordering at the table or by the server through IPads or mobile POS Systems? We want to help your business bottom line by at least 10% while also saving you money on processing. Does this make sense?**
	6. **Statement Analysis**
		1. **Simple analysis. Most prospects who have one or two readers and nothing else can be analyzed by yourself.**
			1. **Get their statement.**
			2. **Look at the total volume**
			3. **Look at the number of transactions**
			4. **Look at the TOTAL COST and divide by the TOTAL VOLUME**
			5. **This is the ACTUAL COST they are paying. (probably 2.15% to 4%)**
			6. **Our pricing for clients under 50,000 a month volume: 1.49% plu s 5 cents a transaction. So 10,000 volume and 400 transactions is $149.00 plus 20.00 Plus 5.00 Statement Fee plus 5 cents batch fee (1.50) = $175.50. They are at $215.00 monthly. JUST CLOSE!**
	7. **CLOSING**
		1. **Application Close (start asking questions on the application)**
		2. **Pricing Close (Does it make sense to get better service and save almost $500,00 a year in processing? GO TO APPLICATION.**
		3. **Alternative Choice Close: Which makes more sense to you: Having 4 POS machines like you currently have OR reducing to 2 POS machines and using 2 IPads to take the place of the other two machines and reducing your monthly cost and maintenance fees by $1,200 a year?**
	8. **Handling Objections:**
		1. **Repeat the question: In other words you would like to know if the new system will work as good or better than your current system yet save you money?**
		2. **Empathize: I understand how you feel. Many clients felt the same way you did. What they found is that actually with the new system NOW they are not only saving money but the servers can accept payments and enter orders right at the table thus saving time in processing their order. Now the turnaround time per table has increased by 15% and business volume has increased. IN addition they are now paying less money. Does this make sense to you?**
		3. **Rephrase and Answer the objection (See above)**
		4. **Reclose**
	9. **LEARN AND STUDY THREE DIFFERENT CLOSES AND HOW TO HANDLE FIVE DIFFERENT OBJECTIONS. PRACTICE AND STUDY THEM UNTIL IT IS AUTOMATIC AND SECOND NATURE.**
		1. **STANDARD OBJECTIONS:**

**Not Interested (means not enough information to buy)**

* + - 1. **I want to think about it (did not see the value)**
			2. **This doesn’t make sense to me**
			3. **I need to ask my (wife, partner, someone)**
			4. **Come back next week**
		1. **The KEY is to find out what is REALLY keeping the client from purchasing today. The best way to rephrase is follow the objection protocol and say: WHAT WOULD BE IMPORTANT FOR YOU IN ORDER TO MAKE A DECISION TODAY? OR WHAT CAN I DO FOR YOU THAT WOULD MAKE A DIFFERENCE SO WE CAN DO BUSINESS TODAY? (DO NOT BE AFRAID TO ASK. THAT IS HOW WE GET PAID)**

**Day 3**

1. **Covering details of Loans - 7 types**
	1. **Commercial Real Estate**
	2. **SBA (7A and 504)**
	3. **Business Loan / Energy Loan**
	4. **Business Line(s) of Credit**
	5. **Working Capital Loan**
	6. **Hard Money Loan**
	7. **Factoring**

**Day 4**

1. **Processing Credit Cards**
	1. **Interchange Plus Pricing**
	2. **Tiered Pricing**
	3. **Cash Discount Pricing**
	4. **Fee per Transaction pricing**
2. **Processing Paperwork**
	1. **Cover Page**
	2. **Application**
	3. **Driver License**
	4. **Merchant Statement**
	5. **Voided Check**
3. **Continuing Education Weekly Classes (Website and Wed night 8 PM)**
	1. **1. Dial into the conference:**

 **Dial-in Number: (515) 739-1483 - United States**

 **Access Code: 141489**

[**https://www.freeconferencecall.com/wall/dlcc0717/#international**](https://www.freeconferencecall.com/wall/dlcc0717/#international)

* 1. **Join the online meeting:**

 **Online Meeting Link:** [**https://join.freeconferencecall.com/dlcc0717**](https://join.freeconferencecall.com/dlcc0717)

 **Online Meeting ID: dlcc0717**

**Instructions:**

**At the scheduled date and time of the meeting, dial into the conference line. When prompted, enter the Access Code followed by the pound key.**

**To join the online meeting, click on the meeting link listed above and follow the prompts to join the meeting.**

**For 24/7 customer service please call 844-844-1322**

1. **Equipment Leasing, Purchasing and Fee**
	1. **Leasing App PLUS everything from Processing (Processing App, DL, Statement, Voided Check)**
	2. **Follow up and Install machine – D and A**
	3. **Follow up 1 day later – Make sure machine is working fine.**
	4. **Follow up one month later – Go through statement plus previous**
	5. **Get referrals on EVERY VISIT!**
	6. **Visit every 6 months…BOOK IN ADVANCE…**
2. **POS Setup and/or leasing \_ DO NOT START AGENTS DOING POS OR JUST DO HARBORTOUCH. IT IS TOO EXPENSIVE IF THEY HAVE NOT DONE AT LEAST 4.**
	1. **POS Application – Harbortouch App and ALL OTHER PROCESSING PAPERWORK**
	2. **LEASE OR FREE DOES NOT INCLUDE MONTHLY MAINTENANCE FEE OR SOFTWARE FEE! ALL MACHINES (Clover is cheapest because does not give every feature of most POS…This is considered a hybrid)**
	3. **Harbortouch machines are FREE and FREE SETUP and RATED #1 in for RETAIL AND RESTAURANTS (fast food and Formal Dining)**

**There is a $39 monthly fee if only want machine (no setup) and needs no other work done except basic maintenance. This should be ONLY a single machine in a small retail store (30k or under)**

**There is a $69 monthly fee INCLUDES Set up, Installation, Coordination of Machines, and whatever else it may need. There is also an additional monthly fee of $20 per month for software. If they do the cash discount, there will be a $75 per month fee monthly additional.**

**HAVE A HARBORTOUCH REP GIVE YOU A FREE DEMO AND ASK QUESTIONS ABOUT PERIPHERAL EQUIPMENT (which some can be leased) SO YOU UNDERSTAND HOW THEY WORK.**

* 1. **POS Other – NCR, SHOPKEEP, TOUCH BISTRO, SEE LIST AND CAPS (no caps now on POS machines)**
	2. **SHOPKEEP – Contact person is: Ashley Henderson. Processing is Nitu Walker**
		1. **SUBMIT A DEMO WITH NO CONTACT AND LEASE SENT TO SHOPKEEP AS WELL AS EXECUTECH**
		2. **nitu@s**
	3. **Normal leasing app for these POS Machines and you are paid MINUS PURCHASE! These machines may cost thousands of dollars. I WILL NOT TAKE APPLICATIONS ON A NEW MACHINE WITH THE RISK OF A RETURN UNLESS YOU HAVE DONE SUFFICIENT ENOUGH BUSINESS! The exception is if you want to pay for the upfront cost of the machine yourself…then you can do the lease and get paid 80% in two parts…40% once lease and machine is verified and 40% after 30 days of the leasing amount we receive. You will be responsible for the machine. Once your track record is sufficient we will cover the costs and you will be paid normal lease commissions upfront as we receive them.**