



How to Recruit Businesses

WHAT YOU NEED TO KNOW

Finding businesses in your community that accept credit cards will be easy. These businesses are called “merchants” in credit card processing lingo. Virtually every business in the United States accepts credit cards because it provides an easy payment method for their customers and insures that the merchants will get paid for the goods or services they sell.

As a consumer you already do business with a significant number of local merchants that you patronize for a variety of reasons. You’ve chosen a doctor and a dentist. You’ve got a drycleaner, an auto mechanic, a pharmacist and a hairdresser. The list gets pretty long and, in fact, School Spirit has provided a list of extremely common merchants that just about everybody uses in their day to day life. It can be downloaded from schoolspiritpays.com/pdf/mylocalbusinesslist.pdf

In most instances you will know somebody at these businesses. And, they will know you! After all, you are their customer and they want to make you happy and keep you coming in the door. You pay their bills and ultimately help that local business succeed.

WHAT YOU NEED TO DO

So what are the steps to recruit this business owner to support your school programs? Here’s a simple step by step approach:

1. **CONTACT SOMEBODY YOU ALREADY KNOW:** If you know a business owner just call him on the phone and say you want to talk about a new fund raising program you are supporting. Tell him it’s a totally new approach that won’t cost him anything. Finally, tell him it will increase his business. He’ll be curious about it how it works, so ask for a time to stop in and visit with him.
2. **CONTACT SOMEBODY YOU DON’T KNOW:** If you don’t know the business owner where you shop, but know a salesperson, clerk, cashier, shift manager, etc. stop in and ask them to identify the owner and introduce you to him. Remember, you are the customer and his biggest asset so don’t be shy. Use the same approach if you don’t know anybody. You’re still a customer!





How to Recruit Businesses

3. **TELL THEM ABOUT SCHOOL FUNDING PROBLEMS:** When you get the business owner to sit down with you for a few minutes you need to tell him some background facts. You are a concerned parent, not a salesperson, so don't worry about whether or not you're doing it "right". Your honesty and conviction are all that are important so say the following things in your own terms:
 - A. I'm a customer!
 - B. I'm also a volunteer fundraiser for our local schools education foundation (or PTA, PTO, Booster Club, etc.).
 - C. Our schools have had massive funding cuts that hurt our school programs and our kids.
 - D. Charitable giving has declined tremendously because the economy is in dire straits.
 - E. Schools are the keystone of every community. Good schools mean good neighborhoods filled with customers for his business.

4. **TELL THEM ABOUT SCHOOL SPIRIT PAYS:**
 - A. SSP is a credit card processing company.
 - B. SSP's sponsor bank is Wells Fargo (that's the bank that funds all the credit card transactions for the merchants), one of the largest banks in the world.
 - C. SSP's processor is First Data (they are the largest processor in the world and process 3 out of 4 credit card transactions worldwide).

5. **TELL THEM WHY WE DON'T USE SALES AGENTS:** We don't use sales agents and your merchant should understand why it's important to you and your school group:
 - A. Virtually every credit card merchant was contacted by a sales agent during the sales process.
 - B. The sales agent gets paid a monthly commission by the credit card processing company for as long as the merchant uses that company and is a significant cost factor to them.
 - C. SSP has no paid sales agents. YOU are our unpaid VOLUNTEER!
 - D. SSP pays the money it would otherwise have to pay to sales agents to your school organization.

6. **TELL THEM WHY OUR APPROACH DOESN'T COST THEM ANYTHING:** This one is important to your merchant, but it's a simple concept that they will understand:
 - A. Your merchant receives a document each month from their current credit card processing company called a "processing statement".
 - B. The processing statement shows all the fees and charges incurred by your merchant.
 - C. We match your merchant's current fees and charges to the penny by analyzing their processing statement.
 - D. The merchant pays exactly the same as before, but your school group gets the commissions that would have been paid to the sales agent!





How to Recruit Businesses

7. **TELL THEM HOW EASY THE CONVERSION TO SSP IS:** Your merchant will want to know how hard it will be to convert their credit card processing to SSP:
 - A. Chances are very high that your merchant has done this before so they'll understand the process pretty well.
 - B. Your merchant uses some kind of credit card terminal to process their transactions. It could be a hardware terminal, a software terminal called a POS (Point Of Sale) system, or an online gateway. They all perform the same function which is to connect the merchant to the credit card processing networks.
 - C. Almost every terminal in the world is linked to our processor; First Data (remember they process 3 out of 4 transactions in the world already!).
 - D. Hardware terminals are "downloaded" with a processing application over the phone lines they are already connected to-about a ten minute process. POS systems require minimal changes in their setup screens. Five minutes is typical. Gateways need a simple phone call to their customer service department. Just a ten minute exercise.

8. **TELL THEM HOW WHAT THE NEXT STEP IS:** Your merchant probably has some questions that you can't answer about now. Remind him again that you are a customer, school volunteer and committed parent and that your objective is to determine if he wants to help his local schools and local communities. If he says yes he does then:
 - A. Tell him we have experts who will call him and answer any question, especially technical or operational, he may have.
 - B. You have a form that you want to fill out called a "Business Information Form" that you will send to the SSP Customer Service Department to make that call happen.
 - C. Remind them that the most important part of the form is where they designate which school organization gets their donation!
 - D. Let your merchant know that they will receive a call from our Customer Service Department within 24 hours or our receipt of the Business Information Form.

9. **FILL OUT THE BUSINESS INFORMATION FORM WITH THE MERCHANT!** It's the goal of your meeting to complete this form so help him complete it. Get all the information requested, as each bit of data is important.

10. **ASK THE MERCHANT FOR LAST MONTH'S PROCESSING STATEMENT:** We need this to match his pricing.





How to Recruit Businesses

11. **TELL HIM ABOUT THE REQUIRED INFORMATION FORM:** When you've got the Business Information Form filled out and in your hands remind the merchant that:
 - A. They will get a call from our customer service department within 24 hours or at the time designated on the Business Information Form.
 - B. Give him the Merchant Required Information Form. This form tells the merchant what information will be needed during the call from the Customer Service Representative. All of the information is routine data, but probably has not been memorized by the merchant.
 - C. Some of the information is personal like his social security number. Let him know that the Patriot Act (passed by the US Congress after 9/11) requires that the bank collect this information.

