This guide provides structured talking points and objection-handling strategies to help partners empower their merchants. Use these scripts to explain pricing programs clearly, address customer concerns, and close more deals.

1. Positioning Pricing Programs

When presenting pricing models, focus on the merchant's primary goal: cost reduction, simplicity, or transparency.

Dual Pricing (Recommended)

- **The Pitch:** "Dual Pricing gives your customers the power of choice. You display both a cash and a card price, making your processing costs transparent while rewarding cash-paying customers".
- **Key Benefit:** It is the most transparent option and acts as a strong retention model.

Cash Discount

- **The Pitch:** "With a Cash Discount program, your posted prices include the cost of card acceptance. Customers who choose to pay with cash simply receive a discount at the point of sale".
- **Key Benefit:** Familiar to many merchants and highly effective for businesses with high cash traffic like convenience stores.

True Flat Rate

- **The Pitch:** "Enjoy complete predictability with one consistent percentage for all transactions. You won't have to track variable categories or complex statements".
- **Key Benefit:** Simple and predictable, best suited for B2B or professional services.

Surcharge

- **The Pitch:** "Offset your credit card processing costs by applying a fee specifically to credit transactions, while keeping debit card payments unaffected".

- **Key Benefit:** Ideal for high credit card volume environments where you want to protect debit users.

2. Handling Common Merchant Objections

Objection	Recommended Response
"My customers won't like paying more."	"Many merchants find that customers appreciate having a 'cash savings' option. These programs are becoming industry standard, and most consumers are already familiar with seeing dual pricing at the pump or in retail settings".
"Which program is easiest to understand?"	"Flat Rate is the simplest for your accounting, while Dual Pricing is the most transparent for your customers. If your goal is the lowest possible cost, Dual Pricing or Cash Discount are the best paths".
"Why shouldn't I just use Surcharge?"	"Surcharge only applies to credit cards. This means you still have to cover the full cost of every debit transaction. Dual Pricing and Cash Discount allow you to recover costs across more transaction types".
"What is the best long-term option?"	"Dual Pricing and Cash Discount typically offer the strongest long-term savings and merchant retention because they structurally address the cost of acceptance".

3. High-Value Selling Points (The Defyne Advantage)

When closing a deal, highlight the technical advantages of the platform to move the conversation beyond just "rates."

- **Same-Day Funding:** Mention that the platform supports same-day funding capabilities.
- **Flexible Cutoff Times:** Highlight the later cutoff times for next-day funding, providing better cash flow management.
- **Streamlined Digital Onboarding:** Emphasize the ease of the digital signature process, allowing merchants to review and sign applications securely via an email link or direct URL.

4. Equipment Recommendation Scripts

Use these "approved language" snippets when discussing hardware needs with a merchant:

- **For General Recommendations:** "Based on your business setup, this device would provide the best balance of functionality and ease of use".
- **When Technical Uncertainty Arises:** "I'd like to confirm compatibility with our support team to ensure we provide the correct solution for your specific integration".
- **Connectivity Check:** "To avoid setup issues on your first day, I want to confirm how the device will connect—via Ethernet, Wi-Fi, or LTE—at your physical location".

5. Strategic Sales Flow

Follow this logic to recommend the right program quickly:

1. **Merchant wants lowest cost?** Recommend **Dual Pricing** or **Cash Discount**.
2. **Merchant wants simplicity?** Recommend **True Flat Rate**.
3. **Merchant wants credit users only to pay?** Recommend **Surcharge**.
4. **Legacy equipment doesn't support Dual Pricing?** Pivot to **Cash Discount**.