

# Building a better sales force

By Sabrina E. Hicks

To ensure salespeople satisfy customers and avoid risk exposure, entice them with easy-to-access and easy-to-digest training options

## KEY NOTES

▶▶ Paper-based training manuals should include all documents sales reps need to do their jobs—sample merchant applications, merchant statements, and proposals—plus instructions on filling them out.

▶▶ Offering in-depth, highly interactive training via CD or Web is a great option for ISOs with a geographically dispersed sales force.

▶▶ Given the complexity of the industry, offer a variety of training options to accommodate agents' individual learning styles, work schedules, and locations.

When a sales agent for an ISO walks in the door of a merchant prospect, more than another potential sale is on the line. Because sales agents are the first and often only point of contact with a merchant, what they say and do reflects on the ISO they represent. With so much at stake, it's absolutely critical that ISOs both hire well and provide the training to ensure each new agent is knowledgeable about the products and services he's selling, and behaves responsibly and ethically during and after the sale.

Sales agent training, in fact, is the ISO's first line of defense against disgruntled customers, missed opportunities and even legal or financial risk.

Fortunately, most sales organizations have established highly organized training departments to help awestruck—and perhaps overwhelmed—beginners navigate the complicated twists and turns of the payments industry. And even the more seasoned professionals can benefit from training when new products or replacement products are added to a company's portfolio.

"I've been working in merchant acquiring for almost 20 years, and I can tell you there is zero success in someone coming in and teaching himself this industry and being successful from a sales perspective," says Ellen Hudec, executive vice president of Tampa-based Sterling Payment Technologies. "There are too many moving pieces."

Industry leaders have amassed reams of research and made significant financial investments to ensure training programs will get associates ready to go as quickly as possible. Reviewing a sample of training programs reveals some similar strategies.

### 1. Get It on Paper

To help new sales hires understand how to complete administrative tasks and to provide a primer on multiple product offerings, most acquirers or large ISOs provide some sort of paper-based training manual.

While it seems odd that such a high-tech industry would rely on a paper product, the training manual meets a certain set of learning needs and serves as a handy desktop or car-seat resource with copies of the documents sales reps need to do their jobs, such as sample merchant applications, mer-



chant statements, and proposals, as well as instructions on filling them out. They also include company organizational rules and guidelines. The CD manual or electronic sales kit is the newer model, and is especially effective for training a sales force that is often spread across the United States.

Hudec suggests ISOs find a partner who will train sales managers, who, in turn, can train the sales force. Her company provides electronic sales kits to an ISO partner's leading sales managers, which includes an overview of Sterling's products and services, plus materials to help sales managers familiarize themselves with Sterling's products on their own time. The kit also includes enrollment documentation and contracts.

## 2. Send Them to School

VeriFone has taken CD training to the next level with its VeriFone Academy, an in-depth, interactive, multimedia CD series. Users can learn as little or as much as they want about VeriFone's Omni 3700 family, technical helpdesk training, Enhanced Communications, Vx Solutions, and the recently added ON THE SPOT for pay-at-the-table. When a user passes the quiz at the

end of each training module, he or she can download a certificate indicating he or she is certified to sell VeriFone products.

"Sales reps want training that is interactive and engaging, something fun," says Vice President of Global Marketing Leah Roscoe. "We included as many videos and visuals as possible to keep the training interesting."

The Academy instructs salespeople on how to sell, what type of markets to target, the best target markets for certain devices, and what value-added applications would

be appropriate for certain merchants. It includes a help guide for novice sales reps and an educational tool that defines industry terminology.

"If you are new to this industry, you can have a full conversation with someone and never understand a word he or she says because of all the acronyms used," explains Roscoe.

## 3. Use E-Learning Options

"Whether a sales force in America puts

## ETA's Professional Development Options Diverse

ETA offers an educational curriculum under the name ETA University, which is designed to provide a comprehensive foundation in the merchant acquiring business, freeing companies to focus on content specific to their operations and markets. Seven courses are available for both newcomers to the industry and those seeking more advanced knowledge. Content is developed and taught by industry veterans. Delivery options include:

**Classroom courses at ETA's Annual Meeting:** The most popular option among ETA University participants is to attend courses offered just prior to the official start of the meeting.

**On-site:** ETA's curriculum also can be delivered at your organization. This corporate in-house program features the same instructors and in-depth coverage as the courses offered in conjunction with ETA's Annual Meeting & Expo.

**Online:** ETA recently added online education to its repertoire of training solutions. The offerings include interactive Web-based, multimedia courses that can be completed at the student's own pace. The courses also include integrated quizzes and a final exam.

somebody in a classroom or conducts any other type of training, the requisite outcome is to show the reps how to conquer objections and fill out the paperwork, and educate them on debit and credit cards, check processing, and Visa and MasterCard,” says David McMackin, CEO of AmericaOne Merchant Services, an acquirer based in Sunnyvale, California. “It is really nothing more spectacular than training somebody on what he or she may do repeatedly. Conducting that training online makes it a lot simpler to provide a single training message to a lot of people at once.”

AmericaOne has established a proprietary set of training modules, located behind its employee portal, that all sales employees must learn before they are allowed to interact with merchants.

Similarly, VeriFone’s VeriFonezone.com houses an online tool for just-in-time training, including an archive of training webinars. “So, if it is 10 p.m. and you know you have a meeting at 10 a.m. the next day with a merchant interested in XYZ product, you can visit VeriFonezone.com and immediately have access to that pre-recorded training session,” says Roscoe.

Online tutorials and libraries have helped the industry’s workforce become more efficient and effective, says Hudec. “Your best salesperson with 10 years of experience may not have had to sell a gift card program. Now, he has a merchant that needs a gift card program. He can go to Sterling’s online library and get a quick tutorial on gift cards 30 minutes before his sales call.”

**4. Schedule Face Time**

“We hand out training manuals. We provide online tools, web conferences, and conference calls,” says Matt Clyne, senior vice president of sales for Sage Payment Solutions, a McLean, Virginia-based processor. “But there’s no question that face-to-face, immersive, on-site training has the most impact. Sure, it’s costly to bring everyone in, but the benefits equal the costs. You are helping them become better salespeople, but you are also gaining loyalty and buy-in to your program.”

Historically, training hasn’t been one of the payments industry’s strengths,



**“Sure, it’s costly to bring everyone in, but the benefits equal the costs. You are helping them become better salespeople, but you are also gaining loyalty and buy-in to your program.”**

—Matt Clyne, Senior VP of Sales,

Sage Payment Solutions

Clyne admits, but that’s changing. “We know that if we have their undivided attention for four days, we can get our reps to the point that they are ready to sell Sage products.” That means flying in 15 to 20 new hires or owners of newly contracted ISOs every six weeks for a training program that covers everything from how to read a statement, to how to put a proposal together, to how interchange works, to how Sage terminals and ancillary products work.

Certainly, throwing so much information at trainees could cause information overload, he acknowledges. “You have to reduce the technology down to its least common denominator; you’ve got to keep it simple. We don’t try to teach all things to all people. What we really focus on is helping our sales force identify what is a good prospect, what are the characteristics of a good prospect. For example, not everybody is a good prospect to accept checks. Restaurants aren’t huge in that industry.”

Sage’s job is to “train sales reps so that they can break it down for the merchants,

to help merchants decide what is the best fit for their businesses,” Clyne explains.

To encourage employees to attend its onsite training courses, Sage hires recruiters and relationship managers who work with ISO agents on a daily basis and constantly alert them to upcoming training seminars.

**5. Incorporate Flexibility**

While many organizations offer training courses at their headquarters, they also may send training personnel directly to the ISO. “A single threaded training program used to be sufficient to support the ISO segment,” says First Data Vice President of Sales Support and Training Angel Hawksby. “But given the complexity and variance that has evolved with the ISO population, trying to force all ISO organizations into the same cookie-cutter training program is no longer an option. If the training is to be successful, it has to be the right mix of content and delivery.”

For example, adults retain information using a variety of learning methods: Some read and understand; some need visuals; and some must perform the task before it makes sense. So First Data’s training program adapts to the learning processes for both internal and external employees.

“Training isn’t just the responsibility of the training department,” offers Hawksby. “It’s also the responsibility of the other support organizations in their daily dealings with the ISOs. Training doesn’t—and shouldn’t—step in at the beginning of a new relationship with an ISO and then step out when the initial ramp-up training is over. Training is a daily partnership.”

“Ultimately, for a training program to be effective, it needs all the elements, says Clyne, including onsite training, online tutorials, webinars, CDs, and even printed training manuals.

“Knowledge is power, and you always want to sell from a position of power;” says McMackin. By providing sales reps with a multitude of training delivery methods, organizations illustrate that they are invested in the success of their sales agents. **TT**

*Sabrina E. Hicks is a contributing writer to Transaction Trends. Reach her at [sabrina\\_e\\_hicks@hotmail.com](mailto:sabrina_e_hicks@hotmail.com).*