



Referrals Made Easy

Strategies for targeting businesses, transforming ‘no, thank you’ into ‘yes, please!’. Everything you need to know about payment referrals!

Who is NMI?

We are the payment processing solution partner for Conxxion IBOs.

NMI is a global leader in embedded payments, serving a diverse range of businesses, small to large, in the US, Canada, UK, Europe and Australia. We offer solutions to support payments through in person, mobile & online channels.

NMI Merchants Receive:



Low
Processing
Rates



Highly
Secure
Processing



Payment
Acceptance
Solutions



24/7/365
Customer
Service



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Payment Processing

Payment processing enables a business to accept transactions through a secure channel using the customer's credit card, debit card, or contactless (NFC/RFID) enabled device.



Card Present



Mobile



MOTO



Online

Other Key Offerings:

Integrated POS:

Integrate your payments with over 500 different POS systems in market.

Multiple Connectivity

Options: Connect via 4G, Wi-Fi or Ethernet.

Smart Routing: Least-cost routing enabled for debit payments to save money.

Currency Conversion:

Offer international customers the option to pay in their local currency or AUD after presenting their card.

PCI Compliant: Payment Card Industry compliant security and end-to-end encryption to protect customer privacy and defend against card fraud.



Who to Target



Restaurants

How about your favourite diner or your go-to date night restaurant?



Salons

Does your hairdresser or nail technician accept credit cards?



Automotive

Where do you get your car serviced or your oil changed?



Contractors

Don't forget about your local tradies or cleaners!

Ideas on specifically where to target at the end!



Approaching a Merchant

Top Tips

- ✓ Focus on local businesses
- ✓ Build a strong relationship with decision makers
- ✓ Try to get an EFTPOS merchant statement for a tailored quote
- ✓ Explain that an NMI consultant will be in contact

Qualifying a Customer

POINT OF SALE (POS) INTEGRATION:



Check if the customer has an EFTPOS integrated with a POS system. If yes, I ask for the system's name to ensure our machine is compatible.

SAME-DAY SETTLEMENT:



Clarify if same-day settlement is important for the business. Bank to Bank settlements happen next banking day, but same day settlement can happen when the bank account & EFTPOS machine is from the same provider.

Approaching a Merchant Continued

SURCHARGE OPTION:



Ask if the customer is open to surcharging (passing the merchant cost onto their customers).

MONTHLY TURNOVER AND AVERAGE TICKET SIZE:



Understanding the customer's expected monthly turnover and average ticket size helps to provide an accurate quote.

FEE REDUCTION:



If the customer seeks lower fees, the best way to assess this is by reviewing their merchant statement.



Key Selling Points



Price

Consultative Approach; Transparent and Competitive pricing



Product

Variety of product solutions for any environment; with a simple transition process



Service

Dedicated Account Executive; knowledgeable and responsive



Company

Committed to your success; Conxxion's partner within the payments space; Group buying power



Submit the Lead

Step 1

Access the NMI site via your Personal Website where you click ‘Explore your Options’ & ‘Send us your Lead’

Step 2

Fill out the online form with as much information as possible

Step 3

Attach merchant’s recent credit card processing statement

From each merchant, make sure to capture:

Owner name

Phone number

Email address

Business name

Further helpful information:

Website

How they currently
accept payments

Make/Model of terminal/
POS System/Software

EFTPOS merchant
statement



Why Do We Ask for Statements?



Speeds up the Proposal & Sales Process

Same day or next day quote



Custom Proposal with Lowest Pricing and Maximum Savings

We don't know what they are currently paying. Every business is different, with different rates and different statements. This allows us to give a bespoke offering tailored to each merchant.



Faster Approval Process

Tells you they are serious about saving money!



NMI Journey

- 1 You submit your lead through to NMI
- 2 Your **NMI Account Executive** contacts your referral to:
 - Qualify their business
 - Understand their needs
 - Recommend the best solution
 - Send a tailored proposal
- 3 Your Account Executive follows up with your referral. Once given a verbal “yes” to proceed, an application is sent for them to complete.
- 4 Once the application is completed, it goes for review with an expected timeframe of 7-10 business days for processing. Pending approval, the MID will be set up and devices shipped.
- 5 When the terminal arrives and our new merchant begins transacting, the terminal is deemed active and setup complete!



Our Valued Customers

We work with a range of businesses, and our solutions are tailored to meet the needs of different customer types.

Below are the customer profiles we serve, ranked by how well they align with our offering:

Tier 1: Ideal Customers (Perfect Fit)

- Cafes
- Restaurants
- Bars
- Pubs
- Take-away shops
- Hairdressers
- Barbers
- Nail Salons
- Clothing stores
- Electronic Stores
- Grocery Stores
- General Retail Stores
- Petrol Stations
- Food Trucks
- Car Washes
- Mechanics/Auto Repair Stores
- Car detailing
- Tyre Stores
- Clothing Boutiques
- Bakery
- Butcher
- Convenience Stores
- Florist
- Mobile phone repair shops
- Repair shops

Tier 2: Strong Matches (Great Fit)

- Lawn Mowing
- Petrol Stations
- Cleaners
- Pharmacies
- Movie Theatres
- Market Stalls
- Electricians
- Plumbers
- Dog Groomers
- Pest Control
- Locksmiths

Tier 3: Emerging Customers (Potential Fit)

- Accountants
- Law firms
- Consultants
- IT services

Common Objections from Prospects

I am too busy, and I don't have time

Working with NMI is easy. We give tailored quotes based on processing volume & do all the hard work for you to get you the best possible rate. If you want to go ahead, we'll get you started with an online application form and will be there to help you if you have any questions. We are here to hold your hand as much as required & from there it will be 7-10 business days until you're transacting with a new terminal.

I want/need same day settlement

We have options available for this, your Account Executive will be able to see if your referral is the right fit.

I am already integrated with my POS

We have over 500 options for integration with software platforms used in Australia and are most likely to be able to provide integration also.

Switching would disrupt my business; I can't have downtime

You can get a new terminal and run it alongside your existing system until you are happy to cancel the existing provider. The setup time & integration is quick and done over the phone in most cases!

I don't want to be in a lock-in contract

That is fine. No one likes contracts! We have 'No Lock-in Contract' options to suit your referral's need.

Common Objections from Prospects Continued

I don't want to pay fees

If you'd like to pass on the transaction + terminal rental costs to your customers, we can help you to get setup with a surcharging model that will get you to, or as close as possible, to a \$0 monthly bill: whilst still enjoying a high-quality processing solution.

My current terminal works fine

That's great to hear your terminal is working well for you! How are you finding the transaction fees & processing speeds with your current setup? A lot of the time, when we are speaking to prospects, even with a reliable terminal, they still find that we can save them significantly on costs or help to improve customer checkout times.



**Scan to access our
page to submit a lead!**



acn-au.nmipayments.com

Important Information

My Conxxion IBO Number:

I work with Account Executive Name:

Direct Phone Number:

Email:

Contact NMI:

Website: acn-au.nmipayments.com

Email: ausupport@nmi.com



acn-au.nmipayments.com