Getting A Referral Script: (The Power Of One)
Referral Script # 1 – The Simple Approach

When someone has seen the corporate overview (video or live overview) and they are a #1 (i'ts not for them). Always remember the Power Of One! Ask for ONE referral. The chances of getting one referral are much greater than if you ask for a “list” of referrals.

There are two possible approaches:

1. **Simple Approach** – This script is designed more for the new Agent, the individuals with less experience and those who are not yet comfortable with the advanced approach.

2. **Advanced Approach** – Referral script number 2 is designed more for veteran Agents who are ready to overcome objections in addition to getting the referral.

The Simple Approach: (Always start your approach with):

Listen (name), I’m sure you want to see me do well don’t you? -- Or – You want me to succeed don’t you? (Odds are in your favor they will give you a positive response). Well, who do you know, just one person, one person you think this might be a good fit for? (Be quiet and wait for a response. They will either give you a name and contact info or they will claim they don’t know anyone, can’t think of anyone or need time to think about it).

Response: You don’t know anyone? (Repeat their statement in the form of a question).

You don’t know anyone in real estate, how about the mortgage business, the car business? You don’t know anyone with less than perfect credit or that has any credit challenges? You don’t know anyone that owns a business that accepts credit cards? Anyone?

(again, they will either give you a referral or may ask why you want a real estate contact or any of the others mentioned).

Response: Because what I do can help them in what they do. Think about it, I mean sometimes realtors, mortgage brokers and car dealerships have unqualified buyers don’t they? And don’t you think if there were a way they could turn those unqualified buyers into qualified buyers and do more deals, they’d want to know about it? Exactly, so who do you know that we can help?

Response: (For Merchant Services Questions)

Because it’s risk free to the business owner. All they have to do is be open for our company to do a price and service comparison and if our company can’t meet or beat their current merchant service providers fees your contact would get a $200 MasterCard gift card. But our program has literally saved business owners thousands of dollars a year depending on the amount of charges they run. They have nothing to lose and only something to gain, so why wouldn’t you want your contacts to have an opportunity to save money? You can give me one referral and see how it goes from there, can’t you?

When They Provide You With A Referral: Tell Your Referrer:

When I call (name of contact), I’m just going to let them know that you thought highly of them and that you thought I had something they would appreciate knowing about. Okay?

Calling The Referral: (If they are not in a credit related business or have a business that accepts credit cards)

Hi (referrals name) my name is (your full name) I’m a friend/acquaintance of (referrers full name) you know (referrers first name) don’t you? Ok great, well I just showed her/him something pretty unique and he/she thought it would be a good idea if we connected, do you have a minute? (Referrer’s name) felt like you may have an interest in a possible career with our company; let me ask you…do you keep your career options open?

What is it? Response: Well, let me ask you this, how many people out there today have less than perfect credit or how many businesses do you know accept credit cards? Exactly! And that’s why (referrers name) thought you’d appreciate knowing about this. So the best way to really understand what our company does and what we’re looking for is to watch our 10-minute corporate video that I will send you. When do you think you can take the 10 minutes to do this? (Try to get a specific time) Ok, great, I’ll send you the video around that time, would you prefer I send you the link to the video by email or by text? Also, what I’ll do is follow up with you some time after that to discuss whether this would be a good fit for you or not? Perfect, then I will talk to you soon. (Send the text or email approximately 15 minutes prior to the time scheduled so it serves as a reminder for your referral to watch the video).
Calling The Referral: (If they are in real estate, a credit related business or have a business that accepts credit cards) Hi (referrals name) my name (your full name) I’m a friend/acquaintance of (referrer’s full name) you know (referrer’s first name) don’t you? Ok great, well I just showed him/her something pretty unique and he/she thought it would be a good idea if we connected, do you have a minute? Well, (referrer’s name) felt like you may have an interest in something that can really help you in your current career, would you be open to hearing about it?

What is it? Well, let me ask you, what do you do with your clients that can’t qualify to buy a (home, mortgage, car, loan, etc…) because of a low credit score?

They say nothing. Response: So, how many people do you think you turn away because of that? Well, if I could show you a way to get some of those potential clients to return as qualified buyers, you’d be open to that, wouldn’t you? (If you don’t yet have the experience and you’re not comfortable with this approach but they want information use your Sales Director or above and say this): What I’d like to do is set up an appointment to have my Sales Director get on the phone with you for a few minutes and take you through a demo that will explain the process of what we do. When would be a good time for you? Perfect. So we will call you (day/time) and if something changes between now and then I will certainly let you know. Good talking with you and we’ll talk to you soon.

(If you do have the experience and you’re comfortable with the information, you say this): Would you like to go over it now or would there be a better time for you? (Get a specific time if they can’t do it right then).

(If they can, say): I work with United Credit Education Services which is a credit restoration company with over a 10 year track record. We have an A+ rating with the Better Business Bureau and have helped tens of thousands of clients with our service. Let me ask you…are you in front of your computer or can you be? (If they’re not – say): Okay, when will you be able to be in front of your computer because I want to show you a demo of how our service can help your clients that I think you will be pretty impressed with? Okay, I’ll give a call at that time. Take care.

When You Call Them Back: So (name) are you in front of your computer now? Okay, great! Go to www.united-credit.org. (Pause) Are you there? Great, first thing you’ll notice in the middle of the screen is a video that will be good for you to watch when you have chance, it’s only about 8 minutes long and its a quick and easy way for your clients to understand our service and the process. Also, if you would like, there’s a couple of other things to check out, in the upper right hand corner you’ll see our A+ BBB rating, you can click on that link to research United Credit and then if you click on the testimonial tab it will highlight our strong deletion ratio. Now let me walk you through the actual service and then I will take you through a quick demo. You see when items are reported to the credit bureaus, as you may already know are privately held billion dollar companies, not government agencies as some people might think, the majority of those reported items are not verified as they should be, which is why about 80% of all credit reports have errors or obsolete items on them. So, what we’re able to do is leverage your client’s rights under the Fair Credit Reporting Act, rights most people don’t even know they have. These rights allow us to help consumers dispute any item on their credit reports and a lot of the times those items can be deleted and or even positively updated because many of these items cannot be verified. So that means any erroneous, inaccurate, obsolete items, such as bankruptcies, repossessions, late payments, judgments, charge offs, short sales, foreclosures, delinquent school loans, past due medical bills, or any other item, could be removed from your client’s credit reports and/or positively updated to say paid as agreed and of course in either case that could significantly increase your clients credit score, which is ultimately what we want, isn’t it?

Now lets go through a quick demo. (Name) go ahead and click on the login button in the upper right hand corner. Now in the user name enter the number 9, nine times and for the password type in the number 9 four times. You got it? Great, here is where your client will see their initial credit score. Now click on the tab customer progress report, ok, here you’ll see a list of all the negative items your clients have on their credit report and as you will notice in this demo, if you look under status, these items are either currently in dispute or have been deleted. So the nice thing about this program is that your client as well as yourself will be able to track the progress throughout the process, how great is that?

So, are there any specific questions you have? (Use your credit restoration script and substitute “client” where applicable). I’d really like to earn your business by showing you what we can do. So do you have any clients now we can start helping out to see if we can get you a few more deals in your pipeline?