

Responses to IBO Frequently Asked Questions

Getting Started

What are the best prospects/markets for Sphere & which to avoid?

- Think about common retail businesses such as local restaurants, medical offices, nail salons, and dry cleaners. These businesses are low hanging fruit; you see them daily, drive by them on your way to work, you might even be a customer. Wherever you do business, you have the foundation for a relationship to ask for their business.
- Avoid larger businesses such as chain restaurants, universities, hotels, and gas stations often choose their processor at the corporate level. The process for changing their processor can be difficult or lengthy. Also, avoid merchants in these categories as they typically are considered high-risk by the processor and restricted.
 - Online Pharmacy – (e.g., CBD Oil)
 - Financial/Wealth Management (Financial Guidance)
 - Card Not Present Tech Support (SEO, Web Development, etc.)
 - Prepaid cards/Money Transfer (Gift Cards, Western Union, Money Gram, Cash Advance Loans)
 - Collections/Credit Repair

How do I submit a lead?

1. Contact our Account Executive team to identify a familiar business that accepts credit card payments.
2. Submit the Online Referral through your ACN IBO Sphere web site, as Easy as 1 – 2 - 3.
3. Sphere's Account Executive team does the rest!

Why does Sphere ask for a processing statement?

- To speed up the sales process, submit your lead WITH a statement. Our Account Executives use a merchant's current processing statement to tailor a side-by-side cost comparison. This comparison will provide the merchant with a transparent offer that highlights exactly where they can find savings.
- The statement allows us to confirm the monthly processing volume to ensure you get the appropriate points and cash payout as it applies to promotions.

How does the \$250 Meet or Beat work?

- If Sphere cannot meet or beat the customer's current processing rate, the customer will receive a \$250 Visa Reward Card, and the IBO will also receive a \$250 Visa Reward Card!
- Your merchant is required to provide two of their most recent processing statements to qualify for our Meet or Beat opportunity. Terms and conditions apply.

For more information

Please submit any sales questions to payments@spherecommerce.com.

What if my client owns multiple businesses?

- Perfect. Submit a lead for each business.

What if my merchant is with their Bank?

- We can deposit/settle funds into any bank checking account.

Who do I call if I need help submitting the lead?

- Call our Account Executive team anytime! We are available via Click2Chat or call the ACN IBO Hotline at 1-855-426-6842, Ext. #2.

Will you keep me informed of the progress of my customer?

- Sphere will keep you informed every step of the way. Think of this process as a relay! You identify the opportunity and when you hand off that baton, we take it from there! We're on the same team and might ask for your help, but together we drive the merchant all the way to activation.

About Sphere and Payment Processing

Who is Sphere?

- Sphere is a leading payment processor that works best with small-to-medium sized businesses looking for a full-service end-to-end solution. We can be the perfect solution for local restaurants, nail and hair salons, doctors' offices, contractors, dry cleaners, and automotive services to name a few.

Does Sphere always offer the lowest rates?

- Sphere is confident we can offer the most competitive processing rates to your merchant. Submit your leads with statements so that our Account Executives can tailor a side-by-side cost comparison. This comparison will provide the merchant with a transparent offer that highlights exactly where they can find savings.

Can Sphere work with the merchant's terminal?

- We always do our best to work with existing equipment. We have over several compatible solutions ranging from terminals, both stationary and wireless, web-based gateways, and point-of-sale integrations.

How long does it take to get service from Sphere?

- 2 – 3 business days, depending on equipment.

Where can I find more information about Sphere & processing?

- Contact Sphere, ACN Compass - <http://acncompass.com/sphere/>, and see the eBook download - Referrals Made Easy – Payment Processing Best Practices for IBO Sales

<https://www.flipsnack.com/SphereCommerce/sphere-sales-booklet-referrals-made-easy/full-view.html>

What types of products does Sphere offer?

- Sphere offers solutions for all Point-of-Sale environments, whether you already accept credit cards or are looking to start, including the following:

In person: The merchant owns a storefront business with a POS system or countertop terminal

Over the phone/key entered: The merchant is manually key entering the transaction and credit card information

Mobile: The merchant wants the ability to process payments anytime/anywhere

Online: The Merchant wants to sell products and services directly on their website

What times are you open?

- We have offices throughout the U.S.; however, the best time to reach us is 8 AM – 5 PM Central.

Can I work with a dedicated Sales Representative at Sphere?

- Definitely! We will assign you a dedicated Sales Representative, but anyone on our team is available to assist at any time.

Who does the merchant call if they have any problems?

- If the merchant has any questions after they have been boarded with Sphere, they can contact the Sphere service team as follows:

US Payments Support - 855-426-6842, Ext #1. / support@spherecommerce.com

Canadian Payments Support - 855-330-7057 / casupport@spherecommerce.com

For more information

Please submit any sales questions to payments@spherecommerce.com.

What if the merchant moves or sells their business?

- The merchant will need to contact the support team immediately. The existing merchant agreement cannot be transferred to another owner as each application is underwritten based on the existing ownership. We will need to contact the new owner to get them Signed up, transferring your points and residual income to the new account.

What type of support does Sphere offer?

- Customer service is truly our differentiator! Not only will you have a dedicated Account Executive throughout the approval process but when you become a Sphere merchant you have access to 24/7/365 customer service and technical support.

For more information

Please submit any sales questions to payments@spherecommerce.com.