



# Speaker Fulfillment Services

SpeakerFulfillmentServices.com

# News & Notes

• Volume 10 •

## WELCOME

Welcome to Issue #10 of the SFS *News & Notes* Newsletter.

As I was writing this issue I stopped to ponder all the changes that have happened at Speaker Fulfillment Services since the first issue was written many months ago.

Of course, at the top of the list was the move to our new 50,000 square foot facility here in Terre Haute this past June. The move has let us to better organize production and shipping processes, allowing us to better serve you. Production efficiencies and shipping efficiencies have both improved dramatically, which translates into less customer service issues you have to deal with on your end.

*"Welcome"*  
continued on page 4

## Merchant Accounts: What Information Marketers Need to Understand (Part 3)



In this issue about merchant accounts, we're going to look at the associated fees and costs and what you need to look out for as a merchant. The first topic of discussion is discount rates.

Your discount rate is a percentage rate say 2.5% of a particular charge. If you run a \$100 credit card charge, a typical discount rate you'll have is 2.5%, which means you've got \$2.50 discount fee.

Then, typically, you'll also have a transaction fee. It can range anywhere from .20¢ to 40¢, which is on top of the discount rate charge. In addition, you'll also find that there is a monthly statement fee, which can be \$10 or more.

Then you also have a gateway fee, which is your Authorize.net virtual terminal and that's a \$20 fee. So, if you have a \$10 statement fee and a \$20 dollar gateway fee, that's \$30 dollars a month in fees above the discount rate fee and the per transaction fee.

Most merchants don't realize that it costs money to have merchant accounts online, whether they're processing or not. Most processors, therefore, also have a monthly minimum. A typical monthly minimum is \$25, which means if you don't bill \$25 worth of charges, the difference is made up. If you only made \$20 worth of fees that were payable to your processor last month from your processing, you'll be charged an extra \$5 to round that up. Most companies will have anywhere from a \$25 to \$100 monthly minimum, depending on the type of merchant you are.

Once you start processing volume you're not going to get hit with that \$25 monthly fee anymore, the monthly minimum. Other than that, your only other fee you'll get with most places is an application fee or a gateway fee, like a set-up fee.

*"Merchant Account"* continued on page 6

# Speaker Fulfillment Services to Sponsor Upcoming “Bridging Heart and Marketing” Event

Husband and wife psychology team Judith Sherven and Jim Sniechowski, best selling authors of five books, became Internet marketers less than three years ago. Pretty quickly they realized the need for Soft Sell/Soft Topic copywriting and created a course to fill that gap.

Now they are producing a unique Internet marketing conference they're calling “Bridging Heart and Marketing.” Unlike all other Internet marketing conferences, this one is dedicated to the specific needs of the Soft Sell marketing community — for whom the typical hard sell “hype” doesn't fit.

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By Soft Sell they're referring to all the personal growth, healing and life-enhancement providers who market services and products in fields, for example, that range from coaches, therapists, MDs and other healing practitioners to interior designers, home schooling experts, financial planners, importers of fine women's lingerie and table linens.

These marketers can't get in your face because that would contradict what it is they are marketing.

**And the BUZZ about “Bridging Heart and Marketing” is building . . .**

For example, “Costco Connection” — the magazine for all Costco members around the world — will have a writer at the conference and will run a feature article about soft sell marketing and “Bridging Heart and Marketing” in their April issue.

The conference is February 22 - 24, 2008 at the Westin, Los Angeles Airport, featuring world class Internet marketers Stephen Pierce, Mike Filsaime, and Scott Martineau along with leading women in the field — Beth Davis, Donna Fox, and Jody Colvard — as just some of their speakers.



For more information go to:

[www.BridgingHeartAndMarketing.com/invitation](http://www.BridgingHeartAndMarketing.com/invitation)  
and [www.BridgingHeartAndMarketing.com](http://www.BridgingHeartAndMarketing.com)

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# SFS Client Profile: Ari Galper

**A**RI GALPER is the creator of Unlock The Game™, a new sales mindset that overturns the notion of selling as we know it today.

With a Masters Degree in Instructional Design and over a decade of experience creating breakthrough sales strategies for global companies such as UPS and QUALCOMM, Ari discovered the missing link that people who sell have been seeking for years.

His profound discovery of shifting one's mindset to a place of complete integrity, based on new words and phrases grounded in sincerity, has earned him distinction as the world's leading authority on how to build trust in the world of selling.

Ari's deep understanding of human communication and how it can be maximized in the sales process has lead him to discover the solution to the most dreaded selling experience of all: cold calling.

He has completely redefined how to connect with people

over the phone. In his corporate training sessions, Ari demonstrates his mindset by calling new prospects in front of live audiences.

Ari is a practitioner of Aikido, a special martial art that diffuses conflict between two parties.

He is based in Sydney, Australia and is a sought-after international speaker and trainer. His personal insights on how to build trust between buyers and sellers continue to break new ground in the sales industry.

Unlock The Game™ has been available for over five years and has helped thousands of people in the U.S., U.K., Canada, Australia and New Zealand.

Sales professionals from the following companies are now successfully using Unlock The Game: Motorola, Gateway, Clear Channel Communications, Brother International,



Fidelity National Mortgage, ERA, Pitney Bowes, The NPD Group, AFLAC, State Farm Insurance, Coldwell Banker, Radisson Hotels, AON Consulting, Pre-Paid Legal, Telecom Plus, Century 21 Realty, Executive Search Group, RE/MAX and Realty Executives.

For more information on Ari's, product please visit [www.UnlockTheGame.com](http://www.UnlockTheGame.com).

*SFS Clients Sean Roach, Robert Puddy and Pat Lovell paid an on-site visit to our facilities in Terre Haute on December 11, 2007. If you'd like to visit our facility please contact us to schedule a time.*



## **Testimonial Hotline**

To leave your comments about your experience with Speaker Fulfillment Services please call our toll-free audio testimonial line at 800-609-9006 ext. 1669

Thank you.

### **Welcome** *continued from page 1*

When the first issue was penned the Client Care department was basically one person — me. We now have a full-time staff of five (and growing) dedicated to helping you build your information marketing business.

I couldn't be prouder of all the people on our SFS Team. It's truly a dedicated, caring group who are here to help you. As in any organization, people will come and people will go. The core management

team we've built is stronger than it's been at any time in our history. All of them truly have your best interests at heart and appreciate you allowing us to be a small part of your business.

We hope 2008 will be your greatest year ever. We know it will be ours here at SFS because of wonderful clients like you. Thank you.

*Bret Ridgway    Bryan Hane*

# Traditional vs. “Guerrilla” Online Marketing

By SFS Client Robert W. Bly

There are two types of marketing in the world today: (1) “Traditional” marketing with its relatively larger budget and reliance on standard methodology and mainstream media, and (2) “guerrilla” marketing, which is reliant on non-traditional tactics, alternative media, and such tools as bartering and negotiating to cut costs to a minimum.

In offline direct marketing, “traditional” usually means sending either a solo direct mail package or a catalog to a house file or rented mailing lists. “Guerrilla” direct marketing in the offline world, by comparison, can involve anything from a package insert and bill stuffer, to per inquiry advertising and late-night TV spots on cable.

In online marketing, traditional marketing usually means banner ads or e-mails sent to rented e-lists of opt-in names. Cost per thousand (CPM) for these opt-in lists is typically \$150 to \$400 per thousand.

“Guerrilla” online marketing, by comparison, seeks to generate inquiries, make sales, and build files of online customers through CPA (cost per acquisition) deals, banner exchanges, e-zine advertising, e-list swaps, affiliate programs, co-registrations, search engine optimization, and other low-cost methods.

Cost-per-acquisition means you pay for every name that the e-mail adds to your house file. These names are captured when a recipient clicks through to your landing page, registers, and hits “submit.” The prospect may be ordering a product, or simply signing up for a free e-zine or special report.

“The idea in e-mail marketing is to acquire

new names for the lowest possible cost per name,” says Sarah Stambler, president of E-Tactics, an e-marketing agency ([www.e-tactics.com](http://www.e-tactics.com)).

In this regard, CPM can be expensive. Let’s say you send out 1,000 e-mails and have paid \$200 to rent the names. Out of the 1,000 people, 2% (20) click through to your landing page offering a free white paper. If 10% of those click-throughs convert to a sign up, you have acquired 2 new names at a cost of \$100 per name.

By comparison, some e-mail marketing agencies and consulting firms are arranging CPA deals for their clients. Here the marketer pays a fixed rate per name acquired. For one client, Stambler acquired fresh B2B leads at \$5 per name on a CPA deal. However, she says that CPA deals can be tricky to arrange, and many e-list owners are not receptive.

Al Bredenberg, publisher of [EmailResults.com](http://EmailResults.com), an online marketplace for opt-in e-mail marketing, agrees, although his site does list a number of CPA providers with contact information.

“You have a much better chance of convincing e-list owners to work on a CPA basis if you can offer a track record of

*“Traditional vs. Guerrilla”  
continued on page 7*



There are no set-up fees with some companies, like PowerPay.biz, but others can charge anywhere from \$79 to \$299 for a set-up. Ideally, you'll go with a merchant provider who is an actual registered Visa and MasterCard processor, whereas a lot of companies out on the Internet today are actually third party resellers.

It's competitive with third-party processors out there that resell services and you've got to be wary of the offers of free equipment and outrageous claims. Many third-party processors have to survive on application and set-up fees.

They may charge one amount for the application and gateway set-up, but most of the time it's a \$79 to \$99 set-up for each of them. In some cases, you're looking at \$299 set-up, but it all depends on who you find on the web to go to. That can be a substantial amount out of your pocket, a couple of hundred bucks just to get set-up by going with some of those third-party processors.

We have to wise up if we're just getting started in the information marketing business.

Some processors also have what's called an annual fee. Typically this

can run from \$59 to \$99 for annual fee. Some processors will actually bill you that annual fee three months or 90-days into your relationship with them. What they're trying to do is get as much money out of you as they can. If you're a start-up merchant, they have the expectation that you may fail so they try to get as much money from you as possible.

You have to watch out for processors who will quote rates that are lower than what they can even process for. Processors will throw rates out that's like we'll process your e-commerce transactions for 2% or 1.95% when, in all actuality, that's below cost. Processors couldn't do that, as they would loss money on the transaction. There's a thing called interchange brand in the industry where rates are set by Visa/MasterCard to the processors.

The processors mark it up a bit and sell it to the merchants. When a rate is quoted to a merchant it should include interchange pricing. So, when you get a quote, let's say of 2.5%, that should be the total discount rate. What some unscrupulous processors will do is quote a ridiculous rate like 1.95% and then charge the interchange rates after that.

Before you know it, you're paying 4% or 4.5% on your effective rate. When the customers brings attention to the fact that hey you said you're going to bill me at, for example 1.95%, their response will be, well we are, over cost. We're billing you at 1.95% over cost. An ethical processor, when they give you a rate quote, will include all interchange costs associated with the processing.

A lot of processors out there will put you into a three-year contract and furthermore, indicate to you leave them within the three years they will charge you \$250, which is standard in the industry. Lately the twist though has been that they will charge you missed profits. It isn't just a termination fee anymore. If you leave before three years they do projected billings.

Let's say you're running a \$100,000 a month, what they will do is they will calculate the amount of money that they're losing from you leaving and they will bill you for three years out. It's something that's hidden in the fine print somewhere.

It takes a sophisticated merchant to understand this industry. Educate yourself so you're not taken advantage of.

## **Traditional vs. Guerrilla** *continued from page 5*

conversion rates established through previous promotions,” says Bredenberg. “List providers are hesitant to take a risk on an unproven product.”

Offering the e-list owner a piece of the acquisition in a cost-per-order (CPO) deal can also work. “You need to offer the list owner a generous revenue share in the range of 25 to 50 percent of each order,” says Al. “A very low price point doesn’t stand much of a chance, unless you can prove conversion rates are very high.” Stambler says offering \$5 to \$8 per order on a \$40 product is in the right ballpark.



Another tactic favored by guerrilla e-mail marketers is co-registration. This is where a Web surfer goes to a site for one offer, such as a free e-zine, and is shown other, usually similar offers he can also sign up for at the same time.

“Cost for co-registrations varies,” says Stambler. “At Lycos, you can pay \$2 to \$3 a name. Sweepstakes sites charge 50 cents a name or so.”

The nice thing about co-registration deals is that they can be tested on a small budget. For instance, if the cost is 50 cents per name, a \$2,000 investment will bring you 4,000 new names.

Cost per click (CPC), where the marketer pays for every person who clicks through the embedded link in the e-mail message to the landing page, is also available. But Stambler warns against it: “Cost per click is too expensive.” If you pay 10 cents a click and get 1,000 clicks,

you are charged \$100 total. But if only two people sign up, your cost is \$50 a name.

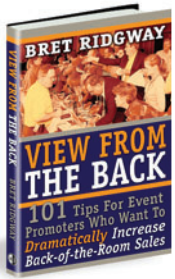
Finally, if you prefer to do more traditional online marketing and rent an opt-in e-mail list, don’t be disheartened by the high cost shown on the data card. “Price is extremely negotiable,” says Jay Schwedelson, vice president, Worldata ([www.worldata.com](http://www.worldata.com)).

According to Schwedelson, business-to-consumer e-lists renting for \$150 to \$300 per thousand can sometimes be had for \$25 to \$100 per thousand, if you negotiate. On business-to-business lists renting for \$200 to \$450 per thousand, you may be able to negotiate a rate of anywhere from \$100 to \$250 per thousand.

“Only pay for actual names delivered,” says Jay, noting that 32 percent of consumers change their e-mail address each year. He also says that select fees can usually be waived.

### **About the Author**

*Robert W. Bly is a freelance copywriter and the author of more than 50 books including The Complete Idiot’s Guide to Direct Marketing (Alpha). His e-mail address is [rwbly@bly.com](mailto:rwbly@bly.com) and his Web site address is [www.bly.com](http://www.bly.com).*



## The View from the Back: *Tips for Increasing Back of the Room Sales*

This regular column is pulled from Bret Ridgway's book *View from the Back: 101 Tips for Event Promoters Who Want to Increase Back-of-the-Room Sales*.

### Tip #9 **Buying Units**

When you're projecting the amount in back-of-the-room sales you're going to have at your event it's critical to know the number of buying units you have in your room. This can vary from speaker to speaker because the size of your crowd will change during the course of your event. In an ideal

world every attendee stays in the room and listens to every presenter, but get used to the fact that this will probably never happen.

A buying unit does not mean the number of people in the room. A man who attends a conference and brings his wife along as his guest would be only one buying unit even though it's two people. An entrepreneur and his office manager would typically represent only one buying unit. So you need to understand who is "attached" to who in your crowd so you can have a good idea of how many buying units you have in your room at any given time.

When you're evaluating how well a speaker sold you must take into account the number of buying units that were in the room during his or her presentation. Your after lunch speaker that sells \$50K that is missing half of your crowd because they're late getting back from lunch is probably of more value to you than the person that sells \$70K and has the entire crowd to speak to. At the least, your \$50K person may deserve a better time slot at your next event.

*Can't wait for all 101 tips?*

*Buy the book at:*

**[101TipsForEventPromoters.com](http://101TipsForEventPromoters.com)**

Congratulations to SFS Client Beth Davis of [www.HandAnalyst.com](http://www.HandAnalyst.com) who was recently named Information Marketer of the Year at the Glazer-Kennedy Inner Circle Info Summit in St. Louis Missouri.

*SFS Co-founder Bret Ridgway  
and Information Marketer of  
the Year Beth Davis*

