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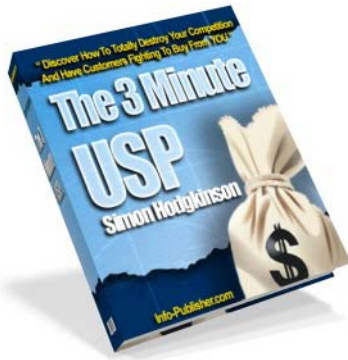
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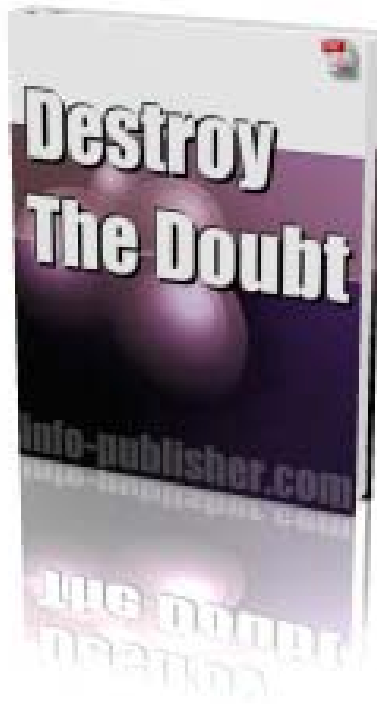
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## **DESTROY THE DOUBT**

### **The In's and Out's of a Money Back Guarantee**

Money back guarantees work because people are more likely to purchase from you if they perceive the purchase to be risk free. First off, most of your prospects will already be skeptical of buying over the internet. A money back guarantee goes a long way toward removing their risk. Secondly, a guarantee will help overcome frequent objections many prospects face before making a purchase.

Guarantees also increase the professionalism of your website. In fact, a guarantee is probably one of the most important aspects of it. Prospects want to know that you will **“put your money where**

**your mouth is.”** The confidence you have in your own product will help your customers feel at ease, leading to more sales.

If you can't stand behind your product with a guarantee of some sort, most people will question your offer. Even worse, they will purchase from a company who does *(don't line your competitors pockets by forgetting this crucial piece of the puzzle)*.

### **Tips for guarantees:**

You must spell out your guarantee in **plain, simple English**. Make sure you state that it is a “no questions asked money back guarantee” to help put your customers at ease.

From what I've seen, having a conditional guarantee of any sort is never a good strategy.

Here's an example of a conditional guarantee,

“If you can prove you used the methods in my CD-Rom and did not achieve your goal, you may have a full refund”.

These sorts of guarantees can tend to backfire on you.

Now, you can (and should) put a time limit on your guarantee, but don't make your customers jump through hoops to get their money

back. You can actually get yourself in trouble with the Federal Trade Commission (FTC).

Thirty-day guarantees are perfectly acceptable. I usually state, "You have 30-days from the day your package arrives at your door-step to check the materials over", or something similar.

Remember to be specific. You may want to work your guarantee into your headline, into your sales copy (traditionally near the price), and on your order form. Gently remind your prospects that this is a no risk purchase.

### **More is better with a guarantee:**

If you can, you should offer a better than money back guarantee. Let your customers keep a bonus or two even if they decide to return the product. The best bonuses are items that don't have a production cost, like an e-book or software that can be downloaded off the internet. A very inexpensive item will also do the trick (for example, a 20% off discount something they would find valuable, etc).

With a better than money back guarantee, your customers will realize that making a purchase from you is risk free for them. Even better,

you're the one with all the risk. As a result, more orders will surely follow.

**You should realize that you will always have some refunds.**

That's just how it works. It doesn't indicate that your product is awful (*well, if everyone wants their money back it might*).

I tend not believe people who say they never (or very rarely) get refunds.

**Remember this;** your refund rate isn't something you need to be embarrassed of. Just make sure you offer a quality product and present it accurately in the sales letter (don't make any outrageous claims). If you can make a profit even though you are getting a 20% return rate, you are in business. Just think, once you can establish a refund rate (even if it's high) that's really the worst it will ever be.

Once you've established what your refund rate is, you can then take measures to reduce it. Add to your product or service. Survey your clients to find out how you can make your product or service better. Your refund rate will only diminish if you keep polishing and re-working your product to cater it toward what your clients need and want. **Don't give up just because you receive a few refunds.**

No matter what you do, you can still expect refunds from time to time. It is a simple fact that customers frequently change their minds. Believe it or not, some people won't even bother to read your sales letter at all! **You should be prepared for at least a 3 - 5% return rate even on a quality product.**

I've actually had people order a tangible product I sell; only to decide before UPS dropped the package off at their door-step that they weren't interested after all. They never even had a chance to look it over. Sure, this type of behavior is a pain in the rear, but you just have to roll with it.

When a customer asks for a refund make sure it is prompt and courteous. Take care of your refunds before you do anything else – consider them a priority. **Remember that it is better to refund the money than to have an unsatisfied and ticked off customer.** Unsatisfied customers will typically tell more people about you than a satisfied, happy customer. Some people love to complain.

### **Fulfilling on your promise:**

I am always shocked when I hear from marketers who say they have a no questions asked refund policy, and then when they get a refund, they don't want to give it! **Never, ever take this stance** – or your business will surely suffer. You will have an upset customer (*one*

*who has every right to consider you in the wrong*), and really can get in trouble with the FTC. If you have a guarantee, you must make good on it. You simply must.

Even if you just know a customer used your product and now wants a refund, **give them their money back and move on.**

Even if you offer an ebook or software that you know they'll keep and use, give them their money back. Worse yet, even if they purchased from you and then 5 minutes later, they asked for the refund (*so you know they had a pre-meditated plan to buy it and then ask for their money back*), you must still give it to them.

You absolutely must honor your policies. If they aren't working for you, then you should change them. Add-in password protection to your digital items if you can. That way, you can disable the ebook or software if you want.

One thing to remember is that not many people will take advantage of you. Those few that do are not people you need to continue to do business with. Just give them their money back and resist the temptation to argue with them.

You have better things to do, like advance your business. Don't get wrapped up in things that will only bring you down!



## Making Your Sales Stick

Guarantees as I've said are a good mechanism to take away your customers risk. But, putting yourself on the line with a money back guarantee can be a little scary. I'm sure you're thinking that people might take advantage of you. They might use the product and then return it.

Yes, it's possible, but if you are offering a quality product you will come out ahead. Like stated before, most businesses will experience a 3 - 5% return rate. A 0% return rate is probably not possible and may not be worth the additional effort.

Seriously.

Even if your product is fantastic, people will still misinterpret what you are selling, or just change their mind about it. And yes, some will try to cheat you, but this can be side-stepped to an extent by offering a limited time money back guarantee.

***As a side note**, if you don't put a time limit on your guarantee, you'll probably get quite a few refunds around the holidays. People need money to buy gifts after all. It happens.*

In addition to setting a time limit on your money back guarantee, there are other ways to keep your return rate low. The most obvious is to offer a good product. If your product lives up to your customer's expectations and they feel it is a good value, they aren't going to return it. It's just that simple.

Now, imagine if your product is more than what your customer was expecting. You will really minimize your returns. **Give away a bonus that you don't even advertise and that's it, your customers will be completely sold!**

Like I mentioned before, set a time limit on your refund. Between 30-days and 90-days is a standard, acceptable amount. The trick is to make sure to give your unadvertised bonuses during that time period. This really is a great way to reduce the number of refunds you will experience.

## **The letter**

OK, we've already touched on sales letters in Red Hot Sale Copy, so why I am bringing this up again? Well, you need what I call a reassurance letter too.

A what?

A reassurance letter. Seriously. Hear me out ☺

**Let me ask you a question.** When you buy something, have you ever experienced that nagging feeling or voice that questions whether you made the right decision? Sure you have. **It's called buyer's remorse.** The more expensive the product, the more chance your buyers will experience it and possibly act on it.

What you want to do is reassure them during what I call the "Critical Remorse Period". This period of time generally begins after they whip out their credit card right up through the first few days after they've receive the product. Now, if you're shipping the item out to them, this time-period is extended. It can take well over a week for shipments to arrive. This can be an agonizing time-period for your clients.

One obvious way to deal with this dilemma is to deliver your product as quickly as possible. Get it in their hot little hands immediately. Use 2-day shipping, send it out the door the day after they order, or deliver it electronically. Do whatever sounds reasonable to you.

Another method is to use the reassurance letter(s) (hey, don't groan). It's easy. **Immediately after the customer places their order, you should send out a follow up email.** This is very easy and can actually be automated for you (we'll get to it) especially if

you accept orders over the internet. And no, you don't need any special skills to rig this up.

This email should thank them for placing their order and congratulate them on making such a wise purchase. You can even be more specific and congratulate them on taking the step towards solving whatever problem your product attempts to solve. Just reassure them. Think to yourself ... **what would you like or need to hear to keep that nagging buyer's remorse at bay?**

If you are sending out a tangible product, include a short letter in the package that also thanks and reassures them. Include some testimonials or case studies. **Resell your product.** Remind them how others have benefited from it. You can even explain how they can achieve the same results (this can be called a quick-start guide and can even be mentioned in your sales letter to increase the value of your product).

Regardless of whether it's a shipped package or a digital product, you want to send out your thank-you/reassurance email immediately. Then give your clients a little bit of time to look your product over. A few days, weeks, or if you've sent them something that takes time to look over or experience, perhaps even a couple of months. Then write to them again. You can use email or an actual letter. Regardless of which you choose, make sure to send this out.

You may want to ask them for feedback (hopefully you can get a testimonial from them), on your product. Hey, even if they don't tell you how great your product is, constructive criticism can be of great use to you. **Just try not to take it personally.**

Any bonuses you have should be given out during your guarantee time-period, and sooner rather than later. If you have a continuity item (magazine subscriptions, something of the month, or an item that will run out), you may want to offer your clients a discount on their next order.

To make things really interesting (**and profitable**), you can also offer your clients additional items. This can generate an entire new source of income for you. It's called back-end marketing.

Your current clients are easier to sell to than new prospects... since they already trust you. So find them other things they might like to buy. Remember, **if you were in their shoes, what else might interest you?** Hey, you can always ask them with an informal survey...

So make sure you keep a list of all your customers. Compile this list in a database of some sort and guard it with your life. Lists are often-times considered the most valuable assets a business can have.

Then send out follow-up/thank-you info to keep the number of refunds down. You can also use this database to send out more offers to your group of clients. Just be sure you send out offers for items related to the product they already purchased.

## **The Giving Spirit**

Like I just mentioned, many successful businesses create new products just to sell to their current customers. This is a smart strategy -- they already trust you so they are much more likely to buy from you again.

Another idea is that instead of making your current customers purchase your newly developed product at full-price, you could give it to at least a few of them for free or at a significant discount. This works especially well if you are providing ebooks, online courses or downloadable software since these have no overhead cost.

By providing a free or steeply discounted copy of your latest and newest product, your customers will love you for it, **you can easily get testimonials endorsing your hot new product before you release it for sale**, and you can even use these special customers to test your new product out for you. They can provide you with some solid feedback before you send out an advertisement to new prospects. It's really a win-win situation.

## **Incredible customer service**

Another way to keep your customers happy is by simply checking up on them. Show them that you care. **Most businesses rarely ever do anything like this, even though customers love it.**

Drop them an email about a week or so after they purchased your product to make sure they received the package, or that they were able to sign up for your online course, or that they received the e-book. Anything like that will help put you over the top.

## Develop A Professional Image

One major problem you must overcome when selling virtually anything on the internet is that **many people still don't quite trust it**. You need to help them overcome their fears by creating a professional image. You need to convey trust and make your potential customers feel as though they can safely buy from you. Everyone knows about scams. No one wants to be taken advantage of by one.

Depending on what you're selling, joining the Better Business Bureau <http://www.bbb.org/> is a great idea. If your competitors are members of the BBB, you might consider it. Even if they aren't, joining the BBB certainly won't hurt.

The Bureau will now recognize internet businesses and provide your website with an Online Better Business icon. Call your local agency to determine if you meet the qualifications. If you've been in business long enough, you probably qualify.

## Contact Info

Be sure you provide adequate contact information on your site. Consumers want to know that there is an actual person behind the site and they may want to contact you. Otherwise, they really don't



know if the site is current. Therefore, you should provide several different contact methods.

For one, provide an address. A street address generally works better than a P.O. Box. Although you may just want to use a P.O. Box for privacy if you operate a home based business.

Secondly, you definitely need to provide an email address for customers to send their questions to. This email address should end in your domain name.

For example; [support@myonlinebusiness.com](mailto:support@myonlinebusiness.com)

**Never**, ever use an AOL.com or yahoo.com account for your business email. **It won't look professional enough for people to believe that you are a valid company.**

Alternately, you may also invest in a support desk, or even just put a contact form on a webpage on your site. These alternatives tend to have a more professional appearance than just an email address.

## **Toll free numbers**

When it comes to entering credit card information over the internet, be prepared to cater to skeptics. Many consumers still do not feel the internet is a safe place to type in their credit card number – no matter what you do. Providing a toll free number is the best way

around this. (You can get one for a relatively inexpensive cost from TTI National. )

A toll free number can be conveniently routed to any phone number you provide. So, you can have your customers ring right to your home phone or your cell phone. Even better yet, you can hire a phone answering company to take your calls for you. T

here are many companies willing to answer phones 24 hours a day, 7 days a week. That way, customers have no excuse not to order your product, even if they are afraid to type their credit card number into a web form.

In addition to the added convenience of phone ordering, having a toll free number conveys a sense of professionalism. Many consumers will look for a toll free number before deciding whether or not they want to buy from you. Others will want to contact you before they purchase. No matter how complete your sales description is, there are some people out there who just won't be satisfied until they hear a human voice. This is especially true with higher priced products.

## **Turn-around time**

When people contact you by email, your contact form, support desk or call your toll free number, make sure you respond within 24-48 hours. This is of utmost importance. Any longer than two days turn

around time is considered unacceptable to most people and will be considered unprofessional.

When answering questions, especially by email, be complete and thorough in your response. Add-in whatever information may be helpful. Be polite and courteous – most of all, listen. It sounds simple, but you'd be surprised how rare proper manners are in business.

**Remember, think about how you would like to be treated and do just that.**

By being nice and timely in your response, you will win people over. Most of America is run by giant corporations. Think about the type of run-around you get by calling one of America's giants.

The automated phone system that loops around or the pat email responses with no personalization to them whatsoever.

The small businesses are at an advantage in that regard. Be different...show your customers that you actually have time for them!

## **Incorporating**

If you do well with your business, you may want to incorporate it. There are many advantages gained by incorporating. For one, if and

this is a BIG if, but you never know, if you are ever sued, your personal assets will be considered separate from your business assets. On the off chance that anything like that ever happens, you will be immensely thankful that you incorporated.

It works the other way too, if you are ever personally sued, all your business assets are safe. Legally, you and your corporation are two entirely separate entities.

Another reason for incorporating is to save money on taxes. Talk to an accountant about the different ways to incorporate – if you qualify for an S-corporation or an LLC, you may save considerably in taxes. Plus, it's always nice to pay your taxes on a monthly or at least a quarterly basis rather than to owe one giant, lump sum to Uncle Sam on April 15<sup>th</sup>.

Many a business has gone bankrupt due to unpaid taxes.

Another benefit of incorporating is to convey professionalism. Most people recognize that the abbreviation of Inc or LLC after a company name is evidence of incorporation. Your prospects may take you more seriously. Every little bit helps.

## **Taking the order**

Lastly, make it easy to order. Make sure you SAY exactly how you want prospects to place their order. Don't just simply put an "Add to cart" button on your site. **Spell it out.** Say, click on "Add to cart" below to order or call our toll-free number anytime.

If you want people to order online, make sure you have an easy, secure online ordering system in place.

PayPal <http://www.paypal.com> is an excellent option. Many consumers prefer to use PayPal – it is a safe, convenient way to pay for purchases online. In fact, PayPal boasts they are the number 1 choice for making payments online.

Opening a PayPal account won't cost you a dime. It's also a snap for your prospects to open their own account if they choose to pay through PayPal. I'm not sure why a business wouldn't include PayPal as one of their payment options. There is a benefit to having more than one choice for a payment. People buy with different methods. Some people absolutely love charging on their credit card. **Give these types a convenient method for doing so...**

You may accept credit cards on your site by investing in a merchant account with Authorize Net <http://www.authorizenet.com/> or another reputable provider. A merchant account will enable you to accept credit cards online and to type in a credit card number from a

customer given to you by mail. It will cost to set-up a merchant account, but the cost will most certainly pay-off in the long run.

### **Now let's move on to fulfilling your orders.**

You can set-up a simple system where digital products are sent out immediately. Now, for tangible purchases, you can use a fulfillment company or do it yourself. I usually ship purchases made by credit card the next day, regardless of whether the money has been deposited, unless there is reason to be suspect of the order.

### **Here are a few reasons to be suspect of an order...**

*The **shipping and billing address are different**.* In these cases, you may want to give the customer a ring. Simply call them to confirm the order. They will greatly appreciate this.

*The order is a **high volume order**.* In these instances you may also want to call the customer to confirm that they really meant "10" and not just "1" (*of course you don't want to say it quite like that*).

Your customers will value all of this effort.

Remember, always make sure the address matches the card holder's address before shipping anything out or call to verify it if it doesn't.

## **Put your interests in the equation**

Also remember to watch out for your interests by making sure you have a Fraud prevention system in place if you plan to accept credit cards. Merchant accounts through Authorize Net <http://www.authorizenet.com> will automatically reject cards when the address, name and number do not match. If you use Authorize Net, you can customize your account to provide you with the level of security you want (I'd suggest setting it to high).

If ever a customer is having problems placing their order online because their card is rejected, you will naturally want to help them. After all, you want to help them purchase from you. But chances are good that there may be a valid reason why the credit card was declined. It is also possible that the customer may simply need to update their address with the credit card company. You could offer PayPal as an option in these instances.

## **Secure and professional**

If you offer online ordering make sure the webpage you expect customers to enter their credit card number into is secure.

People recognize the yellow lock symbol at the bottom of secure pages and trust VeriSign or other security enabled pages. Many

people simply refuse to type their credit card info into a page without these features.

A simple, easy way to get this type of security is to use [1ShoppingCart.com](http://1ShoppingCart.com). They will provide you with a very professional order form that you simply link your web pages to. Customers may pay via PayPal, your merchant account (if you have one), or by check online (again, if you have an account) if you have a [1ShoppingCart](http://1ShoppingCart.com) account. It's easy and reliable. They have a variety of plans to choose from.

Everything you have read here will help give your potential customer more confidence in making their purchase from you. The more you implement the higher your conversion rates will go and the faster your refund rates will drop – All of it puts extra profit in your account so don't leave out these important pieces of the puzzle.