

Every objection is a question.

The BankGuard objection response guide.

Objections in fraud intelligence sales are almost always one of seven things. Here is how to address each one.

OBJECTION RESPONSES

1. "We already have fraud tools. We don't need another system."

BankGuard isn't a replacement — it's an intelligence layer that works alongside what you have. Rules engines catch known patterns; BankGuard catches behavioral anomalies, new attack types, and mule account networks that rules weren't built to detect. The question is what your current tooling is missing — and the 30-day POV answers that on your own data.

2. "We have very low fraud. I'm not sure the ROI is there."

That's the most common thing we hear from institutions where the POV finds the most fraud. Low observed fraud often means low detected fraud. The POV answers the question in 30 days — and if it's truly low fraud, you haven't committed to anything.

3. "We're not ready to migrate our data to a cloud platform."

BankGuard doesn't require data migration. We connect to your SQL Server or Oracle database with a read-only connector — your data stays where it is. Your DBA can review and approve the connection before we score a single transaction.

4. "We're concerned about model explainability for examiners."

This is a core design principle of BankGuard. Every score includes a reason list in plain English: "New device for this account," "Amount 8.3× account median," "Payee connected to flagged accounts." The basis for every score is readable, loggable, and auditable. That's the examiner answer.

5. "We've been burned by fraud vendors who overpromised."

We structure the POV specifically to avoid that experience. We agree on success metrics — target detection rate, target false-positive rate — before we score transaction one. The metrics are in writing. At the end of 30 days, the numbers are what the numbers are. You owe us nothing if the POV doesn't hit the targets.

6. "The pricing is higher than what we pay for our current tools."

The comparison should be between BankGuard's cost and the cost of what BankGuard catches — not what you're paying for existing tools. The POV establishes the baseline so the comparison is against your actual fraud exposure, not a hypothetical.

7. "Our IT team is stretched and can't take on a new integration."

The connector setup for the POV is a half-day engagement for your DBA — read-only connection, no schema changes, no new infrastructure. We handle the setup. If your DBA can give us four hours, we can have scored transactions inside a week.

Novel objection not on this list? Bring it back to the team.

Beyond the Objection: Turning Resistance Into Qualification

Objections in complex sales are not dead ends. They are the prospect's way of telling you what they need to hear before they can say yes. This brief explains how to read the objection behind the objection.

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OBJECTION CATEGORIES COVERING THE VAST MAJORITY OF BANKGUARD RESISTANCE IN THE FIELD

30 days

THE ANSWER TO ALMOST EVERY OBJECTION ABOUT COMMITMENT, RISK, AND ROI UNCERTAINTY

1 question

"WHAT WOULD YOU NEED TO SEE IN THE POV TO BE COMFORTABLE?" — TURNS EVERY OBJECTION INTO A PATH FORWARD

■ The Objection Behind the Objection

Most stated objections are proxies for an underlying concern. "We already have fraud tools" often means "I don't want to explain another vendor to my IT team." "We have low fraud" often means "I'm not sure I can justify this budget." "We're worried about explainability" often means "I've been burned by a model I couldn't defend to my examiner."

Responding to the stated objection without addressing the underlying concern gets you past the conversation but not past the deal. The skill is hearing what the prospect actually needs to feel safe saying yes.

■ The POV as Objection Resolution

The 30-day POV is designed to resolve most objections structurally rather than rhetorically. "Low fraud ROI" — the POV measures it. "Data security concerns" — the POV uses a read-only connector the DBA approves. "Overpromising vendors" — the POV has pre-agreed success metrics. "IT capacity" — the connector setup is a half-day engagement.

When an objection cannot be resolved by the POV structure, it is often a qualification signal: either the institution is not ready to evaluate, or BankGuard is not the right fit. Both outcomes are acceptable — and better discovered in the discovery call than after a proposal.

■ The One Question That Unlocks Stalled Deals

When a deal has stalled on objections and follow-up is not moving it, one question almost always produces information: "What would you need to see in the 30-day POV to feel comfortable moving forward?"

If they can answer the question, the deal is still alive — you now have a success criterion. If they cannot answer it, the deal is not stalled — it is dead, and you can redirect your time accordingly. The question works because it shifts the conversation from "here is why I'm hesitant" to "here is what it would take." That shift is where deals either move or close.