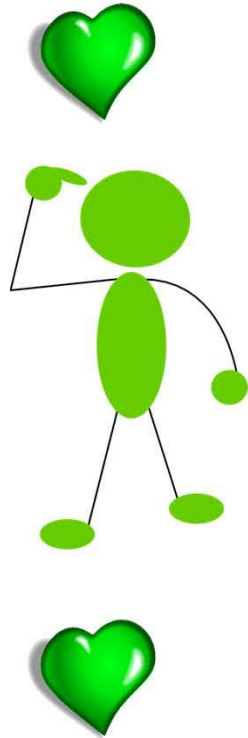


PEER TO PEER



- Opening statements cordial and engaging
- Ask for what information they have
- Understand their reason for denial and counter it politely, give them a way out
- Closing statement, agree on status, get auth no if possible, try to find a common ground to prevent future denials.