

# Buyer Encounter Deck

## Motivation

The PC's in your campaign want to sell a powerful magic item they found in a dungeon. Or perhaps they've salvaged a burned out spaceship that's worth millions. How do you handle that? Do you just say, "OK, you find this guy who buys it off you at full price," and then send them back to the adventure for more mayhem?

Doesn't that leave a bad taste in your mouth? Like you made it too easy?

Shouldn't selling such a powerful item to an NPC be handled through role-playing? What consequences might arise from an NPC having such an item? And *who is this guy anyway?*

Well, worry yourself no more!

## Applicability

These rules presume a D20 fantasy setting like D&D or Pathfinder. But can be adapted easily to other genres.

They are meant to add flavor to the game. In order that they not become tedious, use them only on the 1 or 2 most expensive items the PC's wish to sell. Additional items they want to sell at the same time should just be automatic at the regular price.

If the most expensive item the PC's wish to sell is cheap relative to the party's level, don't use these rules at all. Just let them sell their loot at the regular price and move on. Your players aren't going to be keen on using these rules to sell every rusty dagger and 10 gp gem.

## **Set-up**

First, print out the deck at the end of this PDF (card stock works best), and cut into cards (paper cutter works better than scissors).

Next, divide the cards into two piles, “Good” and “Bad”. The type is shown in the lower-left corner of each card.

## **Selling a single item**

Determine if the town is big enough to have a buyer who can afford the item. The PC's may have to travel to a bigger town or city in order to find buyers. Or they may opt to just keep the item for now if that's too much trouble. You may want to bend the rules a bit if you feel that traveling to a bigger town or city would derail the campaign.

*Example: The PC's are trying to sell a +2 sword in a large town. Its base value is 8000 gp, so the local economy is big enough to have buyers.*

### **1. Determine item legality**

Determine if the item is illicit or licit. Illicit items are ill gotten; e.g., contraband, smuggled goods, or items obtained through robbery, burglary, or pick pocketing.

Licit items are those that are obtained legally, such as those purchased on the open market, those found in a typical dungeon, or gifts. Good cards are more likely to be used if the item is licit.

The GM may allow a PC with a high bluff, deception, or disguise to make an illicit item appear licit for purposes of these rules. But only one attempt per item should be permitted.

Some cards can cause a licit item to be considered illicit for subsequent buyer event card draws.

*Example (cont'd): The PC's found the sword in an abandoned keep, so the GM rules it is licit.*

## **2. Advertising**

Some advertising, word-of-mouth and buying drinks must take place in order to find prospective buyers. Assume the party spends 5 gp/week for this.

*Example (cont'd): The players buy rounds of drinks at some bars frequented by fighters and warriors. They pay 5 gp for the first week.*

## **3. Potential buyer**

One or more potential buyers will show up for a given item.

### **3a. Time between buyers**

Roll 2d6 to determine the number of days before the first prospect shows up and between prospects. On a 2 or a 12, a potential buyer shows up, but no other prospects will show up in that city or town for this item. If this happens, they may try again in 3 months.

*Example (cont'd): GM rolls a '6' so the first prospect doesn't show up for 6 days.*

### **3b. Draw cards**

Draw one card from each of the two piles. Do not show them to the players. This does not mean that one Bad buyer and one Good buyer

shows up. Just one buyer will show up at a time. Which card to use depends on the roll of a d6 (see next step).

*Example: The GM draws the following two cards without showing the players:*



Figure 1: Good Card

Figure 2: Bad Card

### 3b. Roll die to determine which card to use

Secretly roll 1d6 and resolve as follows:

- Licit item: 1-5 use Good card; 6: use Bad card
- Illicit item: 1-3 use Good card; 4-6: use Bad card

Sometimes a Bad card refers to a Good card; but never the other way around.

Silently read the appropriate card you drew based on the roll. If a Bad card refers to a Good card, read that one too.

You may wonder why I didn't have you roll the die first and just draw the card you need. If the decks are completely hidden from your players, you can do it that way. Otherwise, the players might notice that you drew only from the Bad deck, which would spoil the fun!

*Example (cont'd): The GM rolls a '4'. Since the item is licit, use the good card.*

### **3c. NPC quick stats.**

If you already have an NPC appropriate to the role, by all means use him. Otherwise, quickly make up only the needed stats for him. Assume that 0-3 (d4-1) of his henchmen/allies are present, who are each 0-3 (d4-1) levels below him. Only select stats for henchmen/allies if it becomes necessary, such as if a chase or battle ensues. The NPC should be someone who can afford the item.

Do *not* take 2 hours fleshing out full stats for NPC buyers while your players die of boredom. If you spend more than 2 minutes for this, you're taking too long.

Note these NPC's in your campaign notes, so you can tie them into future adventures. You can add detail to them later if needed.

*Example (cont'd): The good card says the prospective buyer is a typical maker of the item. Since he should be able to afford the item, the GM decides he is a master weapon smith. He has two followers: a bodyguard (7<sup>th</sup> level fighter) and a journeymen weapon smith.*

### **3d. Pick turf**

On the lower left of the card, is a note on turf. An “S” indicates seller’s turf (i.e., a place the PC is familiar with and frequents). If “B” is indicated, use the buyer’s turf, such as his home, a shop, or a place he frequents. If “N” is indicated, use a public place that neither is familiar with. If two letters, pick one; e.g., “BN” means you can choose either buyer’s turf or a neutral location. Finally, if “Any” is indicated, pick anywhere.

Preferably, use a location you’ve already made up and have a map for. But if you’re good at making up random locations on the spot, by all means do so. Just be sure to write it down in your campaign notes afterwards, so you can use it again in the future.

If you use a battle map, draw out the scene and pick some figures.

*Example (cont’d): The good card indicates “BN” so the GM decides that the PC’s are sent word to meet the weapon smith at his shop.*

### **3e. Follow instructions on card and role-play**

Silently read the card again and use it to role-play a bit with your players. If a bad card is to be used, in most cases it should not be immediately obvious that it’s bad. In fact, with some bad cards, the NPC is posing as a buyer.

*Example (cont’d): The weapon smith asks to see the +2 sword, makes some comments about it being a bit beat up, but that he’s still interested for the right price.*

### **3f. Haggling**

Once you’ve role-played a bit, transition to haggling, if applicable.

Determine haggle skill of both buyer and seller. For the seller (a PC), look at the skill with the most ranks amongst Persuasion, Deception and Diplomacy.

For the prospective buyer (an NPC), look in the lower right corner of the card you're using (good or bad). This will be high, medium or low.

When haggling, there is only one opposed roll. Both sides roll a d20, modified by the haggle skill of each side. Low: +0, Medium: +4, High: +8. There may be further adjustments to the seller's roll as indicated on the card.

If the seller's modified roll equals the buyer's modified roll, the settled on price is the fair market value listed in the rules. If the seller's modified roll exceeds that of the buyer, then the settled on price is +5% of the fair market price for each point over the buyer's modified roll. If the seller's modified roll is less than that of the buyer, then the settled on price is -5% of the fair market price for each point under the buyer's modified roll. If the adjusted value is 0% or less, then both sides roll again.

NPC's will always accept this settled on price. But the PC may reject the offer. If so, no further negotiations are possible. Roll for another prospect.

If the sale is made, proceed to selling the next item, if applicable.

*Example (cont'd): The PC seller has a low haggle skill (+0), while the weapon smith has a medium haggle (+4). The PC rolls a '6', the NPC rolls a 9+4 = 13. The difference is -7. So the most the weapon smith will pay is 7×5% below base price, or 65% of 8000 gp = 5200 gp. The seller decides to reject the offer, so he leaves the shop. Go back to step 3a.*

## **Final Notes**

If you know before your players arrive that they want to sell some expensive loot, and think you need additional time to prepare, feel free to go through these rules ahead of time. Draw 4 of 5 pairs of buyer cards and take some notes.

## **The Deck Itself**

The deck begins on the next page. Best to print out on card stock and use a paper cutter to cut them out.



# Deck Buyer Encounters

<http://www.godeckyourself.com/core/card/card-list.seam?deckId=6531>

Use this deck to role-play when your PC's want to sell their loot.

Only use for one or two of their most interesting/valuable items.

See Instructions cards.

<http://www.scabard.com>

## Instructions

- 1 Prepare**

Take some time to find the right paper for your printer. Traditional paper makes your prints look dull and faded, and feel very flimsy. Find the thickest paper your printer can handle; photo paper tends to have a nice thickness.
- 2 Print**

For best results use the latest version of Adobe Reader. After clicking *print* disable *print scaling* to prevent the cards from stretching.
- 3 Protect**

Buy some card sleeves at your local gaming store to protect your deck from gaming onslaught. These cards are the same size as poker cards, 2.5 by 3.5 inches, and fit modern sized card sleeves.
- 4 Store**

Losing your cards? Print out the card container to protect your cards!

## Lookie Loo

A nosy neighbor shows up asking questions like:

- 1) what does item do?
- 2) where did you get it?
- 3) why are you selling?

This person is not a buyer and if he gets suspicious, he may alert the authorities.

BAD, *Turf: S*

## Second Thoughts

If a previous prospective buyer didn't buy this item, he has returned. Seller now has advantage.

GOOD, *Turf: SN* +5 Hagggle

## Typical Maker

Buyer is a typical maker of this type of item (Craftsman). He has a fair Hagggle skill for his level.

GOOD, *Turf: BN* vs. Fair Hagggle

## Special 2

Roll d6:

1. Draw an extra bad card and apply both bad cards to same person.
2. Draw an extra bad card. Two different bad encounters at once.
3. Use bad card. He/she is someone the PC's already know or has heard of.

Note: this is not really a GOOD card, but goes in the GOOD deck.

GOOD

## Special 1

Roll d6:

1. Draw an extra good card and apply both good cards to same buyer.
2. Draw an extra good card. Two different buyers (good cards) show up at same time, causing a potential bidding war.
3. Use good card. He/she is someone the PC's already know or has heard of.

Note: this is not really a BAD card, but goes in the bad

BAD

## Instructions 2

2. Roll 1d6 and resolve as follows:

- a. Licit item: 1-5 Use Good card, 6 Use Bad card.
- b. Illicit item: 1-3 Use Good card, 4-6 Use Bad card.

Sometimes a Bad card will refer to the Good card, but never the other way around.

3. Determine location by Turf code in lower left corner of card. S (Seller's location), B (Buyer's location, N (Neutral location), or Any

## Collector

Buyer is a collector of this type of item, so seller has Haggle advantage.

GOOD, *Turf: Any* +5 vs. Poor

## Arrest Attempt

A local authority (warrior) thinks item is Illicit (even if it isn't) and tries to arrest seller. Bribe (vs 3d6+2 Honesty, 5% Base Price) or warning.

BAD, *Turf: SN*

## Turf Infringement

Ruffian rogue from local thieves' guild thinks item is illicit (even if it's not) and that seller is invading his guilds' territory. Shake down (5% base item cost) or warning.

BAD, *Turf: SN*

## Typical User

Buyer is a typical user of this item and is buying it for himself.

GOOD, *Turf: Any* vs. Poor Haggle

## Pickpocket

"Buyer" is a pick pocket who tries to steal the item (or anything else) while discussing item. Seller's Spot vs. Burglar's "Sleight of Hand" or "Stealth". Pick pocket is disguised as buyer from "Good" card.

BAD, *Turf: SN*

## Burglar

"Buyer" is a burglar who tries to stake out seller's location for a later burglary attempt. Seller suspicious on Sense Motive vs. burglar's Stealth. See "Good" card to see type of buyer burglar is posing as.

BAD, *Turf: S*

## Nefarious Buyer

A buyer wants to buy the item for evil purposes. Seller has Haggle advantage.

BAD, *Turf: Any* +5 vs. Poor

## Snatcher

A snatcher (with good athletics skills) tries to grab the item and run off with it. A chase may follow.

BAD, *Turf: SN*

## Fraudster

"Buyer" is a fraudster (see "Good" card to see his scam). He pays with counterfeit gold (or some other fraud). Since he's not paying with real money, he's willing to pay more, so Seller has Haggle advantage

BAD, *Turf: SN* +5 vs. Poor

## Sting

An undercover law enforcer (Spy) (posing as a buyer from "Good" card) tries to entrap seller to do something illegal.

Seller has Haggle advantage because enforcer wants to entrap him.

BAD, *Turf: SN* +5 vs. Poor

## Robbery

A robber (ruffian or warrior) tries to rob seller of item. A battle may ensue.

BAD, *Turf: SN*

## Blackmail

Ruffian rogue tries to blackmail seller due to it being contraband, stolen (even if it's not).

BAD, *Turf: SN*

## Helper

Buyer wants the item to help a loved one/friend.

GOOD, *Turf: Any* +5 vs. Poor

## Instructions 1

Prepare: Divide the cards into two decks "Good" and "Bad" (see lower left corner of each card).

For each special item PC's want to sell, determine if it is licit (legally obtained/found in a dungeon), or illicit (stolen, contraband, etc.).

For each buyer that shows up:

1. Draw one card from each deck (don't show players).

## Guild Bureaucrat

A bureaucrat from a local guild demands to see the seller's guild papers, since only guild members are allowed to sell that type of item.

Present Guild papers (forged?), Bribe (Honesty 3d6+2, base 5% MP), try joining guild, or consider item Illicit for all future potential buyers.

BAD, *Turf: SN*

## Old Owner

Buyer is old owner who wants item back, giving the seller a Haggle advantage.

GOOD, *Turf: Any* +5 vs. Poor

## Merchant Buyer

Potential Buyer is a merchant who is good at haggling. Actual Merchant haggle skill depends on his level.

GOOD, *Turf: BN* vs. Good Haggle