



MERCHANT ADVISORY SERVICES

# Partner Program

Refer local businesses. We do the rest. You get paid every month they process.

*Recurring residual income, **powered by direct payment processing partners.***

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## WHY THIS, WHY NOW

# Card payments aren't a sale. They're a flowing river.

Every local business runs on card payments — and that revenue repeats every single month, forever.

The only question is who acquired it.



## THE OLD WAY

Agents compete by shaving rates; a race to the bottom that quietly erodes their own residual until there's nothing left.

## THE MAS WAY

We win on value, not price. That means merchants who stay with us and a residual that compounds instead of bleeding out.

# Broken sides of the same market.



## Merchants Still Overpay

They're handed a terminal, an opaque rate, and a shrug.  
No tools, no guidance, no reason to feel loyal to anyone.



## Referrers Get Nothing

Agents and advisors compete on price, discount to win,  
then watch those accounts churn inside a year.

***We fix both at once.***

## WHAT WE OFFER

# Smarter cost. Real tools. Tier-1 rails.

**Interchange-optimized merchant accounts**, wrapped in a full business-growth bundle and backed by our acquiring partners.

**Nobody can avoid Card Brand Interchange Fees.** What we optimize is the merchant's **effective rates**. You set the fee schedule.

- Interchange-Plus Optimization for Level 3
- Card Terminals, POS Systems, MCAs & ATMs
- Compliant Cash-Discount, Surcharging & Flat Fee Pricing

## THE MERCHANT GETS



**Lower costs to accept payment cards**



**A full stack of essential business tools**



**Direct processor customer support**

*Easy to sell. Hard to leave.*

# We hand you a machine — not a phone and a prayer.



## Back Office

With direct partnerships with major payment acquirers, we are more than just another reseller or ISO.



## Sales Engine

Runs the sales cycle and the follow-up for you, so your pipeline doesn't depend on willpower.



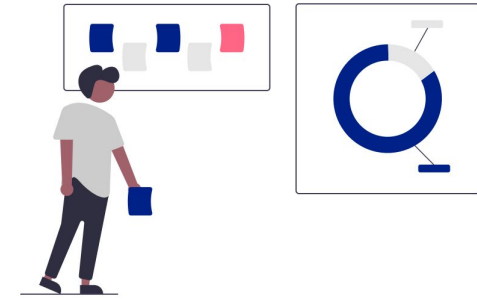
## Warm Leads

A purpose-built, crm system designed to search and fetch local business leads into your pipeline.

*Warm Leads + Sales Engine + Direct Processors — What referral program has all three?*

THE VALUE STACK

# Retention: we run growth, Not just checkout.



Upsell merchants on more than just payments. A business that grows with us doesn't just switch processors to save a few hundred dollars.



**Advertising**



**eCommerce**



**Marketing**



**Payments**



**ATMs & Vending**



**Websites & Hosting**

# Two ways to partner. One residual you keep.

## REFERRAL PARTNER

**Introduce. We do the rest.**

**25% – 40%**

residual, tiered on your book

- ✓ You refer the merchant — zero technical lift
- ✓ We pitch, board, install & service everything
- ✓ Passive monthly income for the life of the account

## PREMIUM TRACK

## AGENT PARTNER

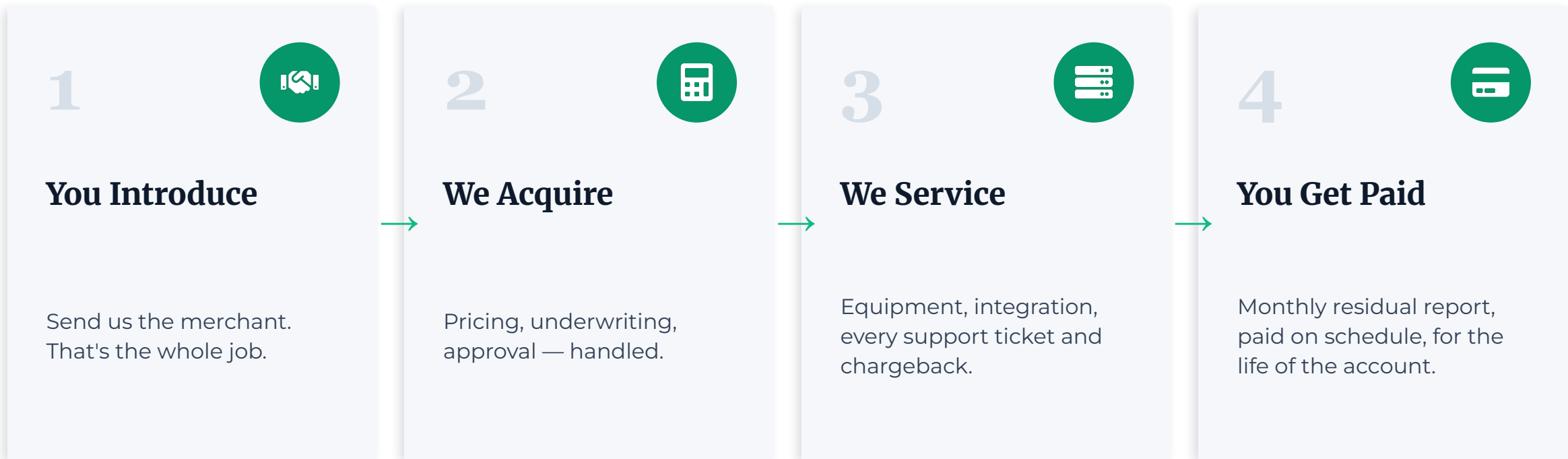
**Own your book. We power it.**

**60% – 70%**

residual on the merchants you own

- ✓ You acquire & service your own portfolio
- ✓ We provide underwriting, compliance, CRM & leads
- ✓ Build equity in a book that's genuinely yours

# You make the introduction. We do the rest.



*No selling. No servicing. No chargebacks landing on you. You build a passive income portfolio, not just a paycheck.*

# What you earn



**25%**

Where You Start

**30%**

Reach \$1mm Monthly volume

**40%**

Reach \$2mm monthly volume

Tiered residual, applied retroactively across your whole portfolio. Plus a \$250 activation bonus per account active in the first 90 days and \$100 thereafter.

## Run Your Own Numbers

Avg Net Per Account	Your Share @ 25%	@ 50 Accounts
\$300 (typical)	\$75	<b>\$3,750</b>
\$400	\$100	<b>\$5,000</b>
\$500 (higher-volume)	\$125	<b>\$6,250</b>

Figures are illustrative. Every merchant differs by volume and card mix; \$300 is our typical average net residual, used here only to show the math.

## THE PICTURE

**50** Active Accounts

**≈ \$3,750** / Month

Recurring every month you add accounts.

# Own your book. We power it.

You acquire and service your own portfolio — these are your merchants and your relationships. We bring the muscle.



## Direct Processors

Direct partnerships with acquirers agents can't get working solo.



## PCI Compliance

We handle underwriting and compliance so you keep selling.



## Sales Engine

Your sales pipeline with the automated tools you need.



## Qualified Leads

Access to local-businesses in any city added to your pipeline.

*You build a book you own — on rails you couldn't reach on your own.*

# When you earn more



60%

on accounts you source

50%

warm leads we source

70%

at your volume milestone

Built for operators who do the work. Higher splits on what you bring, a fair split on what we feed you, scaling to 70% as your portfolio grows.

## Run Your Own Numbers (Self-Sourced @ 60%)

Avg Net Per Account	Your Share @ 60%	50 Accounts
\$300 (typical)	\$180	\$9,000
\$400	\$240	\$12,000
\$500 (higher-volume)	\$300	\$15,000

Figures are illustrative. Every merchant differs by volume and card mix; \$300 is our typical average net residual, used here only to show the math.

### THE PICTURE

50 Accounts

≈ \$9,000 Per Month

Recurring, scaling toward 70% as you grow and it's genuinely yours.

# Your clients are yours. In writing.

The #1 fear every good agent has is that their processor will compete with them. We put the opposite in the contract.



## We never solicit your clients

Your accounts are protected in writing — we will not move or market against them.



## You own the relationship

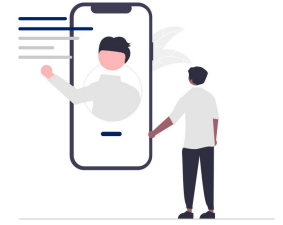
You're the face to your merchant. We're the back office behind you.



## You build real equity

A portfolio that's genuinely yours — and worth something when you grow it.

WHO WE'RE LOOKING FOR



# If local businesses already pick up your call.



**Independent Sales Rep**



**Chambers of Commerce**



**Accountant/Bookkeeper**



**Marketing Agencies**



**Business Associations**

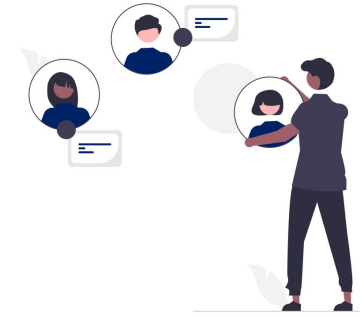


**You Work with SMBs**

*Turn relationships you already have into recurring income.*

BACKED BY

# Real support. Real partners.



## Global Payments - Genius/Vital POS

Direct Payment Processing Partner

## Fiserv - Clover POS

ISV Payments Partner

## Maverick Payments

Hi-Risk Payment Processing Partner

## PayArc

Alternate Payment Processing Partner

**About Us** - Over 10 yrs Serving Merchants - Proprietary Ai Enabled Sales Growth Engine - Robust Back Office Wlth Training



**BECOME A PARTNER**

# Build a residual income stream from a market that never stops paying.

*Book a 15-minute partner call and we'll close your first accounts as a team.*

**Schedule A Call →**

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