



Creating a Passive Income Stream: The Lifetime Value of Referrals

Understanding Residual Income and Why One Referral Can Pay You for Years

Unlocking True Passive Income with Valued Merchant Services

In today's economy, the smartest entrepreneurs and side hustlers aren't just chasing upfront paychecks—they're building residual income streams that pay them every month. With the Valued Merchant Services (VMS) Affiliate Program, you don't just earn once. You can earn again and again, month after month, from just one smart referral.

This guide explains:

- What residual income really is (and why it's so powerful)
 - Why one merchant referral can pay you for years
 - How to maximize your commissions
 - How VMS makes it easy to start generating lifetime income
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What Is Residual Income?

Residual income is money that keeps coming in—long after the initial work is done. In the world of merchant services, that means:

- You refer a business once
- They use VMS for credit card processing
- You get paid every month they continue processing

It's not just passive—it's scalable.

Let's say a business continues with VMS for 5 years. That's:

- 60 months of residual income
- From just one business
- While you focus on growing your next referral

How It Works with VMS

When you refer a business that activates a merchant account with VMS:

- You earn \$50 – \$100 upfront
 - Then you earn 5% – 20% of the processing profit every month
 - For as long as the merchant stays with us (many for years!)
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The Lifetime Value of One Referral - What Is a Referral Worth?

Here's a real-world example:

- You refer a restaurant that processes \$30,000/month in credit cards.
- VMS earns a net profit on that volume.
- You earn 5% – 20% of that profit every month.

If your share averages \$75/month and they stay with VMS for 5 years...

$\$75 \times 60 \text{ months} = \$4,500$

From one referral

Refer 10 similar businesses? That's \$45,000 in passive income.

Why This Matters

Other side hustles stop paying when you stop working. But with VMS:

- You build income equity that keeps paying
- You don't need to close the sale—our pros do that for you
- You can stack your referrals and create real freedom

Get Started + Maximize Your Earnings - What Makes VMS Different

- No upfront cost
- Fast onboarding—start referring in 24–48 hours
- Lifetime residuals
- Done-for-you sales team
- Weekly payouts
- Training & support included

Pro Tips to Maximize Your Earnings

- Start with businesses you already know: friends, family, local shops
- Use our tools—email templates, digital business cards, social media posts
- Focus on relationships—referrals from trust outperform cold leads
- Think long-term—every referral is an asset

Final Word

Residual income is the quiet engine behind wealth creation. Most people chase quick checks and miss the compounding power of consistent, monthly income. One well-placed referral can reward you for years—if you choose the right program.

With Valued Merchant Services, you can start today. And get paid every month... for years to come.

Learn more at:

www.valuedmerchants.com/affiliate-training
