

# Credit Card Processing 101: What Every Affiliate Needs to Know

*Understanding payment services, why they switch, and spotting opportunities*

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## Introduction

As an affiliate of Valued Merchant Services (VMS), understanding the fundamentals of credit card processing is crucial. This knowledge empowers you to identify potential clients, address their concerns, and effectively promote VMS's services with confidence and clarity.

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## Understanding Credit Card Processing

### Key Players in the Payment Process:

- **Cardholder** – The customer making a purchase.
- **Merchant** – The business accepting the payment.
- **Acquiring Bank (Merchant Bank)** – Handles transactions on behalf of the merchant.
- **Issuing Bank (Customer's Bank)** – Issues credit/debit cards to the cardholder.
- **Card Networks** – Visa, Mastercard, etc. that route the payment.
- **Payment Processor** – Facilitates the transaction, connects banks and networks.

### Basic Transaction Flow:

1. **Authorization** – The merchant sends the transaction to be approved.
  2. **Authentication** – The issuing bank verifies the transaction.
  3. **Clearing** – The transaction details are finalized.
  4. **Settlement** – The funds are transferred to the merchant's account.
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## Why Businesses Switch Payment Services

### Common Reasons Businesses Switch Providers:

- **High Processing Fees** – They're looking for lower rates to protect margins.
- **Poor Customer Service** – Unresponsive support harms their ability to resolve issues.
- **Outdated Equipment** – Many businesses want modern options like mobile or contactless payments.
- **Hidden Fees** – Lack of transparency on statements creates distrust.

### How VMS Solves These Problems:

- **Rate Guarantee** – VMS offers to beat the current rate or pay \$500.
  - **24/7 U.S.-based Support** – Always-on help that business owners can rely on.
  - **Modern Payment Solutions** – EMV, mobile wallets, e-commerce tools, and more.
  - **Clear Statements** – No hidden fees, no games, just honest billing.
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## Spotting Opportunities as an Affiliate

### Ideal Business Targets:

- Businesses that already accept credit cards.
- Businesses complaining about fees or support.
- Locations preparing to expand or open new sites.
- Industries with high volume: restaurants, retail, auto repair, salons, etc.
- Businesses with old, outdated or poor functioning POS equipment

### Affiliate Outreach Tips:

- **Personal Network First** – Start with who you know: family, friends, local shops.
  - **Be Active on Social Media** – Share value posts, tips, and testimonials.
  - **Local Networking** – Attend chamber events, expos, or business mixers to meet owners face to face.
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## VMS Affiliate Program Benefits

- **No Sign-Up Cost** – Get started for free.
  - **Fast Setup** – You can be approved and ready within 24–48 hours.
  - **Weekly Payouts** – Earn commissions from every sale.
  - **Lifetime Residuals** – Build passive income from every activated client.
  - **Training and Marketing Tools** – Access to sales materials, PDFs, and expert coaching.
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## Conclusion

When you understand how payment processing works and what drives businesses to switch, you can confidently start conversations, qualify prospects, and refer them to a better solution. Valued Merchant Services gives you all the tools to build a long-term, profitable affiliate business—while helping local businesses save money and grow.

### Learn more at

[www.valuedmerchants.com/affiliate-training](http://www.valuedmerchants.com/affiliate-training)