VMS + MERCHANT ADVOCATE™

A New Value-Added Revenue Opportunity

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What Is Merchant Advocate™?

Merchant Advocate™ helps businesses lower the cost of accepting credit cards **without switching processors.**

- Analyze current processing statements
- Identify unnecessary fees and savings opportunities
- Negotiate with the merchant's existing processor
- Monitor accounts for future increases

Simple idea: help merchants pay less for what they already have.

"The goal is not to switch processors — it's to reduce the cost of the one they already have."

No upfront cost to the merchant — Merchant Advocate™ only earns a fee when they save you money.

Why This Matters to VMS

Not every merchant wants to switch processors. Merchant Advocate™ opens new ways to help merchants who would otherwise say no — and keeps VMS in the relationship.

They Like Their Processor

"I'm happy with who I have." Merchant Advocate™ lets VMS still deliver value — without asking them to leave. Loyalty is no longer a dead end.

The Strategic Opportunity

These merchants can remain with their current processor and still build a valuable VMS relationship — expanding our reach without replacing our core services.

Locked In or Recently Switched

"We're tied to our POS." / "We just switched." Merchant Advocate™ works alongside any processor — no switching required.

They Think They Have Great Rates

"I already have great pricing." Merchant Advocate™ can verify that — or uncover hidden fees and savings they didn't know existed.

The Merchant Advocate™ Process

STEP 1: ANALYZE

We review the merchant's current processing statement at no charge to uncover inflated rates, hidden fees, and coding errors.

STEP 2: ADJUST

We negotiate directly with the merchant's existing processor to fix unnecessary fees — without requiring a switch or any change on their end.

STEP 3: AUDIT

We monitor the merchant's account every month, protecting the savings already secured and catching new fee increases before they cost more.

The Result: Merchants pay less for what they already have. VMS builds a long-term relationship and earns recurring revenue — without asking the merchant to change a thing.

FOR THE AGENT TEAM

The Agent's Job Is Simple

1 **Get the Statements**

3 recent statements preferred; 1 minimum to get started. Collect from the merchant and prepare to submit for analysis.

2 **Submit at valuedmerchants.com/advocate**

Upload the statements directly at the Merchant Advocate™ submission portal. Quick, simple, no complicated forms required.

3 **Help Schedule & Let Merchant Advocate™ Handle It**

Support the merchant in booking on the Merchant Advocate™ calendar. From there, our team handles analysis, negotiation, enrollment, and ongoing service.

YOUR ONLY JOB

- ✓ Get the statement.
- ✓ Submit it.
- ✓ Help book the call.
- ✓ **Merchant Advocate™ handles everything else.**

How Agents Get Paid

REVENUE SHARE

- VMS receives 35% of Merchant Advocate™ collected revenue
- VMS shares 50% of its revenue with the agent team
- Revenue is recurring for the lifetime of the merchant's participation in the program

OVERRIDES & ONGOING

- Normal VMS overrides for managers and other roles also apply — just like traditional merchant services
- This is not a one-time payout; every month the merchant participates, revenue flows back to VMS and the agent team

Long-term relationships mean long-term income.

The Easiest Conversation

INSTEAD OF...

"Would you consider switching processors?"

This question creates resistance. Merchants who are happy with their processor, locked into a POS system, or recently switched will shut down the conversation immediately. The goal is not to sell a switch — it is to get the statement.

TRY THIS...

"What if we could potentially lower your processing costs without asking you to change processors?"

This opens the door without pressure. The merchant keeps their processor. You simply ask for a statement review. Let Merchant Advocate™ handle the analysis, negotiation, and savings. Your job: get the statement. That is it.

Great Merchant Advocate™ Prospects

These are not objections — they are opportunities. When a merchant says any of the following, that's your signal to introduce Merchant Advocate™ and ask for the statement.

"I'm Happy With My Processor"

Perfect. Merchant Advocate™ works with their existing processor. No switching required — just a review to see if they're overpaying.

"We're Locked Into Our POS"

No problem. Merchant Advocate™ doesn't require changing systems. They keep everything and we look for savings within their current setup.

"I Already Have Great Rates"

Let the analysis confirm it. Many merchants believe they have great pricing until a statement review reveals unnecessary fees and charges.

"We Just Switched" / "We've Been With Them Forever"

Both are Merchant Advocate™ conversations. Recent switchers and long-term accounts alike can benefit from a cost review.

The Simple Ask

The one question that opens the door.

- No complicated presentation needed
- No processor conversion required
- No convincing the merchant their current provider is bad
- Just get the statement and let the experts analyze it

"Would you be open to letting us review your processing statements and see if there's anything worth fixing? You don't have to change processors."

SUBMIT STATEMENTS

valuedmerchants.com /advocate

Merchant Advocate™ handles the rest — analysis, negotiation, enrollment, and ongoing monthly monitoring.

Where You and VMS Fit

Keep the processor. Lower the cost. Create long-term revenue.

- **Submit statements:** valuedmerchants.com/advocate
- **Help schedule** the merchant on the Merchant Advocate™ calendar.
- **Merchant Advocate™ team** handles the rest.