THE FOLLOW-UP AFTER THE FIRST CALL

A VMS Merchant Advocate Email Playbook

20 field-ready merchant email templates organized by what happened on the first call.

The call creates interest.
The email makes the next step easy.

MATCH THE RESPONSE. SEND THE RIGHT EMAIL. GET THE STATEMENT.

WHAT THIS PLAYBOOK IS FOR

Merchant Advocate follow-up should not become a second sales pitch. The first call creates enough curiosity for the merchant to consider a review. The email should reinforce the specific reason they were interested, remove the concern they raised, and make one next action obvious: get the merchant's processing statement submitted.

IDENTIFY -> MATCH -> SEND -> GET THE STATEMENT

THE CORE POSITIONING

A merchant does not have to switch processors for VMS and Merchant Advocate to potentially help. Merchant Advocate reviews the existing processing relationship, identifies possible savings or problems, works with the merchant and the existing provider when appropriate, and can continue monitoring participating accounts.

FOLLOW-UP GUARDRAILS

Do not attack the current processor. If the merchant likes the current provider, that is fine. Position Merchant Advocate as another set of eyes.

Do not promise savings. The analysis determines whether an opportunity exists. Say we will see what the review shows.

Do not say 'there is no cost.' The initial analysis can begin without an upfront consulting fee. Merchant Advocate earns revenue when an engagement produces savings.

Keep the technical explanation simple. Lead Generators do not need to perform the audit or explain interchange, qualification or fee negotiation in detail.

Three statements are preferred. One is enough to start. Do not lose a good opportunity because the merchant only has the most recent statement available.

Use the correct submission link. www.valuedmerchants.com/advocate

After the review, keep moving the opportunity. The Sales Agent helps the merchant schedule the Merchant Advocate appointment after the analysis is complete.

QUICK-PICK GUIDE: EMAILS 1-10

Start with what the merchant actually said or did on the call. Then choose the template whose objective matches the next step.

EMAIL	MERCHANT RESPONSE	SEND	PRIMARY OBJECTIVE
1	Normal positive conversation	**Best all-purpose follow-up**	Reinforce the model and get statements
2	"Send me some information"	**Information promised**	Explain simply without overloading
3	Ready to send statements	**Direct statement link**	Remove friction and get submission
4	"I'm happy with my processor"	**Happy processor**	Turn loyalty into a reason to review
5	Recently switched provider/POS	**Just switched**	Show that another switch is not required
6	Doesn't have 3 statements	**One statement is enough**	Prevent delay
7	"What's the catch?"	**Skeptical merchant**	Build trust without overpromising
8	Agreed, but no statements yet	**Statement reminder**	Recover an incomplete next step
9	Needs a very short email	**Tight follow-up**	Keep momentum with minimal copy
10	Multiple follow-ups / going quiet	**Close-the-loop**	Create a clean final decision

QUICK-PICK GUIDE: EMAILS 11-20

These templates handle the specific objections and operational handoffs most likely to come after the initial Merchant Advocate call.

EMAIL	MERCHANT RESPONSE	SEND	PRIMARY OBJECTIVE
11	"My rates are already low"	**Low-rate confirmation**	Replace assumption with independent analysis
12	"We use Square"	**Square-specific follow-up**	Clarify that the first step does not require abandoning Square
13	"My accountant/bookkeeper handles it"	**Forward-to-advisor**	Turn the gatekeeper into a helper
14	"I don't have time"	**Low-effort follow-up**	Reduce the perceived workload
15	"I'm under contract"	**Contract objection**	Separate review from cancellation/switching
16	"Email my bookkeeper/office manager"	**Direct handoff email**	Get statements from the person who has them
17	"What exactly are you looking for?"	**Analysis explanation**	Answer enough to earn the statement
18	"How do you get paid?"	**Compensation transparency**	Explain economics accurately
19	"Is this really free?"	**Cost clarification**	Avoid inaccurate 'free' language
20	"Call me next month"	**Timing follow-up**	Preserve interest and make early submission optional

EMAIL 01 - BEST ALL-PURPOSE FOLLOW-UP

WHEN TO USE	Use after a normal positive first call when the merchant understands the basic idea and is open to a review.
OBJECTIVE	Reinforce the no-switch positioning and move directly to statement submission.
NEXT ACTION	Send the advocate link and ask for the three most recent statements. Accept one if that is what they have.

SUBJECT: Quick follow-up from our call

Hi [First Name],

Thanks for taking a minute to speak with me today.

As I mentioned, we are not reaching out to ask you to switch processors, change your POS system, replace equipment, or disrupt what you are currently doing.

The question is simply this: If your current processing relationship could be improved without requiring you to leave it, would you want to know?

That is what our advocacy program is designed to explore.

You can send us your three most recent processing statements here:

www.valuedmerchants.com/advocate

We will review the account and see whether there is anything worth addressing. If everything already looks strong, that is useful to know too. If we identify an opportunity, we will explain what we found and the next step.

Thanks,
[Name]
Valued Merchant Services

EMAIL 02 - THEY SAID: SEND ME SOME INFORMATION

WHEN TO USE	Use when the merchant is curious but does not want a long explanation on the phone.
OBJECTIVE	Give the promised information in a simple way without turning the email into a full sales presentation.
NEXT ACTION	End with the statement link and one clear request.

SUBJECT: Here is the information I promised

Hi [First Name],

Thanks for speaking with me today. Here is the quick version of what I was explaining.

We have an advocacy program that reviews a business's merchant-processing account to look for unnecessary costs, pricing issues, billing problems, or other areas that may be worth addressing with the provider the business already uses.

The important part is that this is not a request to switch processors, change POS systems, or replace equipment.

If you would like us to take a look, send your three most recent processing statements here:

www.valuedmerchants.com/advocate

One recent statement is enough for us to get started if you do not have all three handy.

The goal is simply to see whether there is an opportunity worth discussing.

[Name]
Valued Merchant Services

EMAIL 03 - THEY ARE READY TO SEND STATEMENTS

WHEN TO USE	Use when the merchant already agreed to the review and does not need more persuasion.
OBJECTIVE	Get out of the way and make the action step unmistakable.
NEXT ACTION	Send immediately while the call is still fresh.

SUBJECT: Here is where to send your statements

Hi [First Name],

Great speaking with you.

Here is the link we discussed:

www.valuedmerchants.com/advocate

If possible, upload your three most recent credit-card processing statements. If you only have the most recent one available right now, send that and we can start there.

Merchant Advocate will review the account to determine whether there are pricing, fee, configuration, or other processing issues worth addressing.

No processor switch, POS change, or equipment replacement is required just to have the account reviewed.

Thanks,
[Name]
Valued Merchant Services

EMAIL 04 - THEY LIKE THEIR CURRENT PROCESSOR

WHEN TO USE	Use when the merchant says they are happy with the company they already use.
OBJECTIVE	Make their loyalty compatible with the review instead of treating it as an objection to overcome.
NEXT ACTION	Position the review as a second set of eyes.

SUBJECT: Happy with your processor? That is actually fine.

Hi [First Name],

You mentioned that you are happy with your current processing company. That is completely fine for what we discussed.

We are not trying to convince you that your provider is bad or that you need to leave them.

Merchant Advocate can review the account from the merchant's side and determine whether there are pricing, fee, billing, qualification, or account issues that may be worth addressing within the relationship you already have.

If everything looks well optimized, great. If something stands out, we can show you what was found.

You can submit your statements here:

www.valuedmerchants.com/advocate

Three recent statements are preferred, but one is enough to get started.

[Name]
Valued Merchant Services

EMAIL 05 - THEY JUST SWITCHED PROCESSORS OR POS SYSTEMS

WHEN TO USE	Use when the merchant assumes the call means another disruptive conversion.
OBJECTIVE	Separate the Merchant Advocate review from a processor or technology switch.
NEXT ACTION	Ask for a statement from the new relationship so the account can be reviewed as it exists today.

SUBJECT: You do not need to switch again

Hi [First Name],

I completely understand that you recently changed providers or systems and have no interest in doing that again.

Fortunately, that is not what this first step is about.

Merchant Advocate can review the processing relationship you already have and look for unnecessary fees, configuration issues, pricing concerns, or other opportunities that may be worth addressing.

Think of it as another set of eyes on the new account, not another request to replace everything.

If you would like us to take a look:

www.valuedmerchants.com/advocate

One recent statement is enough to get started.

[Name]
Valued Merchant Services

EMAIL 06 - THEY DO NOT HAVE THREE STATEMENTS HANDY

WHEN TO USE	Use when the merchant agreed to participate but is delaying because they cannot immediately find three months.
OBJECTIVE	Remove the all-or-nothing barrier.
NEXT ACTION	Get the most recent statement now. Additional months can follow.

SUBJECT: One statement is enough to start

Hi [First Name],

Just a quick follow-up because I know I mentioned sending three months of processing statements.

Three statements are preferred because they give the review team a better picture of the account, but you do not need to wait until you have all three.

If you have the most recent statement available, send that and we can start there:

www.valuedmerchants.com/advocate

The goal is simply to determine whether there is anything in the current processing relationship worth taking a closer look at.

Thanks,
[Name]
Valued Merchant Services

EMAIL 07 - THEY ASK: WHAT IS THE CATCH?

WHEN TO USE	Use when the merchant sounds interested but skeptical of the no-switch model.
OBJECTIVE	Lower skepticism without making claims the analysis has not yet earned.
NEXT ACTION	Be transparent, stay simple, and ask for the statement.

SUBJECT: A fair question about the review

Hi [First Name],

You asked a fair question today: what is the catch?

The first step is simply to review the processing account and determine whether there is anything worth addressing. We are not asking you to assume your current provider is doing something wrong, and we are not promising that the review will find savings.

If the account looks strong, that is useful information. If Merchant Advocate identifies an opportunity, the findings can be discussed with you before anything moves forward.

You do not have to switch processors, POS systems, hardware, or software just to have the account reviewed.

If you would like us to take a look:

www.valuedmerchants.com/advocate

[Name]
Valued Merchant Services

EMAIL 08 - THEY AGREED BUT HAVE NOT SENT STATEMENTS

WHEN TO USE	Use after a merchant said yes to the review but the promised statements have not arrived.
OBJECTIVE	Restart the action without making the merchant feel chased.
NEXT ACTION	Keep the reminder short and restate that one statement is enough.

SUBJECT: Still want us to take a look?

Hi [First Name],

Just following up on the processing statement review we discussed.

If you would still like us to take a look, you can upload your statements here:

www.valuedmerchants.com/advocate

Three recent months gives the review team the clearest picture, but even one recent statement is enough to get the process started.

Remember, the purpose is to see whether anything in the current processing relationship may be worth improving. You do not have to change processors or replace your POS system just to have us look.

[Name]
Valued Merchant Services

EMAIL 09 - VERY SHORT FOLLOW-UP

WHEN TO USE	Use for a busy merchant, a mobile-first contact, or someone who asked for the link and little else.
OBJECTIVE	Make the email easy to scan in seconds.
NEXT ACTION	One idea, one link, one action.

SUBJECT: Worth a second look?

Hi [First Name],

Quick follow-up from our conversation.

If there were ways to improve your processing costs or account without requiring you to leave the provider or POS system you already use, would it be worth knowing?

That is what the review is designed to determine.

Send us your most recent processing statement here:

www.valuedmerchants.com/advocate

We will take a look and let you know whether there is anything worth discussing.

[Name]
Valued Merchant Services

EMAIL 10 - FINAL GENTLE FOLLOW-UP

WHEN TO USE	Use after appropriate follow-up attempts when the merchant has stopped responding.
OBJECTIVE	Protect the relationship and create a clean close instead of endless chasing.
NEXT ACTION	Give the merchant an easy yes or no.

SUBJECT: Should I close this out?

Hi [First Name],

I wanted to close the loop on the processing review we discussed.

If you would still like us to see whether there is anything worth improving in your current processing relationship, you can send a recent statement here:

www.valuedmerchants.com/advocate

You do not need to switch processors, POS systems, hardware, or software for us to begin with a review.

If the timing is not right, no problem at all. I just did not want to keep following up if this is not something you want to pursue right now.

Thanks again,
[Name]
Valued Merchant Services

EMAIL 11 - THEY SAY THEIR RATES ARE ALREADY LOW

WHEN TO USE	Use when the merchant believes a quoted rate or long-term relationship proves the account is already optimized.
OBJECTIVE	Shift the discussion from advertised rate to the entire processing account.
NEXT ACTION	Invite verification rather than arguing with the merchant.

SUBJECT: Your rates may already be great

Hi [First Name],

You mentioned that you already have very competitive processing rates. You absolutely may.

That is something an independent review can help confirm.

Merchant Advocate looks deeper than one advertised rate. The review can look at processor markup, recurring fees, billing issues, transaction qualification, account configuration, technology costs, equipment expenses, and other processing inefficiencies.

If everything already looks strong, great. If something is worth addressing, the review can identify it.

You can upload your statements here:

www.valuedmerchants.com/advocate

Three recent statements are preferred, but one is enough to begin.

[Name]
Valued Merchant Services

EMAIL 12 - THEY USE SQUARE

WHEN TO USE	Use when the merchant says Square is the reason they do not want to discuss processing.
OBJECTIVE	Clarify that the first step is a review, not an automatic request to abandon Square.
NEXT ACTION	Ask for the available processing statement/report and let the review determine fit.

SUBJECT: You do not need to stop using Square just to look

Hi [First Name],

Thanks again for speaking with me.

Since you mentioned using Square, I wanted to clarify the first step. We are not asking you to stop using Square just to have the processing relationship reviewed.

We can start by looking at the processing information you have and determine whether the account is a fit for a Merchant Advocate review and whether there is anything worth discussing.

If there is an opportunity, we will explain what was found. If there is not, we will tell you that too.

You can start here:

www.valuedmerchants.com/advocate

If you are unsure which Square report or statement to provide, send the most recent processing documentation you have available and we can determine the next step.

[Name]
Valued Merchant Services

EMAIL 13 - THE ACCOUNTANT OR BOOKKEEPER HANDLES IT

WHEN TO USE	Use when the merchant delegates processing statements and financial review to an advisor.
OBJECTIVE	Make forwarding the email easier than finding the documents themselves.
NEXT ACTION	Invite the merchant to forward the email directly.

SUBJECT: Feel free to forward this

Hi [First Name],

You mentioned that your accountant or bookkeeper handles the processing side of the business.

That can actually make this easier.

Feel free to forward them this email and ask them to send the three most recent merchant-processing statements here:

www.valuedmerchants.com/advocate

Merchant Advocate will review the account for pricing, fee, billing, qualification, configuration, and other processing issues that may be worth addressing.

We are not asking the business to change processors, POS systems, hardware, or software just to have the review performed.

If only one recent statement is readily available, that is enough to get started.

[Name]
Valued Merchant Services

EMAIL 14 - THEY SAY THEY DO NOT HAVE TIME

WHEN TO USE	Use when the merchant is interested in the concept but believes the process will create work.
OBJECTIVE	Show that their first step is tiny and the analysis work belongs to Merchant Advocate.
NEXT ACTION	Reduce the task to uploading one statement.

SUBJECT: This part only takes a minute

Hi [First Name],

I completely understand that you do not have time to spend digging through merchant processing.

Fortunately, you do not need to become the person who analyzes it.

The only thing we need from you to get started is a recent processing statement:

www.valuedmerchants.com/advocate

Merchant Advocate handles the analysis from there.

If the review does not identify anything worth discussing, that answers the question. If it does, the findings can be explained before you decide whether you want to take another step.

[Name]
Valued Merchant Services

EMAIL 15 - THEY ARE UNDER CONTRACT

WHEN TO USE	Use when the merchant treats a processing agreement as a reason a review would be pointless.
OBJECTIVE	Separate account analysis from contract cancellation.
NEXT ACTION	Review first. Do not debate contract enforceability or exit terms by email.

SUBJECT: Being under contract does not prevent a review

Hi [First Name],

You mentioned that you are currently under contract with your processing provider.

That does not prevent us from taking a look at the account.

The first step is not asking you to cancel the agreement or switch providers. It is simply determining whether there are pricing, fee, billing, qualification, or account issues that may be worth discussing within the relationship you already have.

You can submit your recent statements here:

www.valuedmerchants.com/advocate

Once the account has been reviewed, you can decide whether the findings are worth a further conversation.

[Name]
Valued Merchant Services

EMAIL 16 - EMAIL THE BOOKKEEPER OR OFFICE MANAGER DIRECTLY

WHEN TO USE	Use when the merchant gave permission to contact the person who actually has the statements.
OBJECTIVE	Create a clean operational handoff without making the bookkeeper re-hear the sales pitch.
NEXT ACTION	Reference the merchant's request and ask directly for the documents.

SUBJECT: Processing statement review for [Business Name]

Hi [Bookkeeper/Manager Name],

[Merchant Name] asked me to send you the information regarding the processing-account review we discussed.

Merchant Advocate reviews merchant-processing statements to identify potential pricing issues, unnecessary or excessive fees, billing problems, transaction qualification issues, account configuration concerns, or other areas that may be worth addressing.

We are not asking [Business Name] to change processors, POS systems, software, or equipment simply to have the account reviewed.

If possible, please upload the three most recent processing statements here:

www.valuedmerchants.com/advocate

If only the most recent statement is readily available, that is enough for us to get started.

Thank you,
[Name]
Valued Merchant Services

EMAIL 17 - THEY ASK WHAT EXACTLY YOU ARE LOOKING FOR

WHEN TO USE	Use when the merchant wants enough technical detail to know the review is legitimate.
OBJECTIVE	Answer the question without trying to perform Merchant Advocate's job yourself.
NEXT ACTION	Give a representative list, then return to the statement ask.

SUBJECT: What the review looks for

Hi [First Name],

You asked a good question today: what exactly is Merchant Advocate looking for?

The review goes beyond simply comparing one advertised rate against another. Depending on the account, the analysis may look at things such as:

- Processor markup
- Unnecessary or excessive fees
- Billing errors
- Pricing structure
- Transaction downgrades and qualification
- Account configuration
- PCI, gateway, technology, or equipment expenses
- Other processing inefficiencies

You do not need to diagnose any of that yourself. That is the reason for the review.

You can upload your statements here:

www.valuedmerchants.com/advocate

Three recent months are preferred, but one recent statement is enough to begin.

[Name]
Valued Merchant Services

EMAIL 18 - THEY ASK HOW MERCHANT ADVOCATE GETS PAID

WHEN TO USE	Use when the merchant wants transparency about the business model before sharing statements.
OBJECTIVE	Answer accurately and avoid implying that all Merchant Advocate services are free.
NEXT ACTION	Explain the initial step and the success-based economics in plain language.

SUBJECT: How the Merchant Advocate model works

Hi [First Name],

You asked how Merchant Advocate gets paid, which is a fair question.

The initial analysis can begin without an upfront consulting fee. The first goal is to determine whether the processing account contains an opportunity worth addressing.

If an opportunity is identified, you choose to move forward with an engagement, and that engagement produces savings, Merchant Advocate earns revenue through that relationship.

So the first step is not paying someone just to glance at your statement. It is allowing the review team to determine whether there is actually something worth working on.

You can submit your statements here:

www.valuedmerchants.com/advocate

[Name]
Valued Merchant Services

EMAIL 19 - THEY ASK: IS THIS REALLY FREE?

WHEN TO USE	Use when the merchant uses the word 'free' and you need to answer without creating a misleading expectation.
OBJECTIVE	Correct the framing while keeping the first step easy.
NEXT ACTION	Use 'without an upfront consulting fee' rather than 'there is no cost.'

SUBJECT: A quick clarification on the cost question

Hi [First Name],

I wanted to clarify one point from our conversation so I describe the program accurately.

Rather than saying the entire service is 'free,' the better way to put it is this:

Merchant Advocate can begin the initial analysis without an upfront consulting fee.

The review determines whether there is an opportunity worth pursuing. If you later choose to move forward with an engagement and that engagement produces savings, Merchant Advocate earns revenue through that relationship.

There is no need to assume an opportunity exists before the account has even been reviewed.

If you would like us to start with the analysis:

www.valuedmerchants.com/advocate

[Name]
Valued Merchant Services

EMAIL 20 - THEY SAY: CALL ME NEXT MONTH

WHEN TO USE	Use when the merchant is not rejecting the program, but the timing is genuinely poor.
OBJECTIVE	Respect the requested timing while preserving the opportunity.
NEXT ACTION	Do not force urgency. Give them the option to submit early if convenient.

SUBJECT: I will circle back

Hi [First Name],

Thanks for speaking with me today.

I know the timing is not ideal right now, so I will circle back as we discussed.

In the meantime, if you want to get a head start, you can send us a recent processing statement here:

www.valuedmerchants.com/advocate

That would simply allow Merchant Advocate to begin determining whether there is anything in the current processing relationship worth discussing. It does not require you to switch processors, POS systems, hardware, or software.

If you would rather wait, no problem. We can reconnect when the timing is better.

Thanks,
[Name]
Valued Merchant Services

THE SIMPLE FOLLOW-UP SYSTEM

The best template is not the one with the cleverest wording. It is the one that directly answers the concern the merchant just gave you and moves the opportunity one step forward.

1. Listen to the merchant.
Do not send the same email to every prospect.

2. Match the email to the response.
Happy processor, low rates, no time, bookkeeper, contract, skepticism and timing all require slightly different follow-up.

3. Keep the core idea consistent.
The merchant may be able to improve the current processing relationship without automatically replacing the processor or POS system.

4. Get the statement.
Three recent statements are preferred. One recent statement is enough to start.

5. Do not become the auditor.
Merchant Advocate performs the analysis. Your job is to identify the opportunity, get the statements submitted, and help move the merchant to the next conversation.

LISTEN -> MATCH -> SEND -> GET THE STATEMENT -> HELP SET THE APPOINTMENT

Submission link: www.valuedmerchants.com/advocate