MERCHANT ADVOCATE™ | VALUED MERCHANT SERVICES

STRATEGIC PARTNERSHIP

STRONGER TOGETHER. | GREATER VALUE. | BETTER RESULTS.

THE TEXT AFTER THE FIRST CALL

A VMS Merchant Advocate SMS Playbook

30 field-ready text-message templates organized by what the merchant says, does, or needs next.

Keep it short.
Keep it relevant.
Keep the next step obvious.

MATCH THE MOMENT. SEND THE RIGHT TEXT. MOVE THE OPPORTUNITY.

WHAT THIS PLAYBOOK IS FOR

SMS should do something different from email. It should not explain the entire Merchant Advocate program. It should reconnect the merchant to the exact conversation you just had and make the next action easy enough to complete from a phone.

LISTEN -> MATCH -> TEXT -> GET THE STATEMENT -> MOVE THE NEXT STEP

THE SMS RULES

1. Personalize the first line. Use the merchant's name and identify yourself when the number may not already be saved.

2. One text, one job. Ask for the statement, confirm receipt, schedule the appointment, or remind them - not all four at once.

3. Keep the no-switch positioning simple. Do not over-explain the processor, POS, hardware, and software point unless it directly answers the merchant's concern.

4. Do not promise savings. The analysis determines whether an opportunity exists.

5. Be accurate about cost. Merchant Advocate describes the assessment as having no upfront cost and uses a shared-savings model. Do not imply the entire engagement is simply free.

6. One recent statement is enough to start. Three are preferred, but do not let document hunting kill momentum.

7. Use the VMS submission link. www.valuedmerchants.com/advocate

8. Stop when the merchant says stop. A good follow-up system protects relationships. It does not create unwanted repeated contact.

The best SMS usually feels like a continuation of the call - not a marketing blast.

QUICK-PICK GUIDE: TEXTS 1-10

Choose the message based on what just happened, not based on which template you personally like best.

TEXT	MERCHANT MOMENT	SEND	OBJECTIVE
1	Positive first call	**All-purpose follow-up**	Get statements
2	"Send me info"	**Info follow-up**	Explain + link
3	Ready to send	**Direct upload link**	Remove friction
4	Happy with processor	**Loyalty response**	Position second set of eyes
5	Just switched	**No-switch-again response**	Reduce disruption concern
6	Cannot find 3 statements	**One is enough**	Prevent delay
7	"What is the catch?"	**Skepticism response**	Build trust
8	No statement yet	**Reminder #1**	Restart action
9	Still no statement	**Reminder #2**	Shrink the task
10	Going quiet	**Close-the-loop**	Clean final follow-up

QUICK-PICK GUIDE: TEXTS 11-20

Choose the message based on what just happened, not based on which template you personally like best.

TEXT	MERCHANT MOMENT	SEND	OBJECTIVE
11	Rates already low	**Low-rate response**	Invite verification
12	Uses Square	**Square response**	Clarify first step
13	Bookkeeper handles it	**Forward-to-advisor**	Reach document holder
14	No time	**Low-effort response**	Reduce workload
15	Under contract	**Contract response**	Separate review from cancellation
16	Contact bookkeeper directly	**Handoff text**	Get documents
17	"What do you look for?"	**Analysis explanation**	Answer enough
18	"How do you get paid?"	**Shared-savings answer**	Be transparent
19	"Is this free?"	**Cost clarification**	Avoid misleading language
20	"Call me next month"	**Timing response**	Preserve interest

QUICK-PICK GUIDE: TEXTS 21-30

Choose the message based on what just happened, not based on which template you personally like best.

TEXT	MERCHANT MOMENT	SEND	OBJECTIVE
21	Statement arrives	**Receipt confirmation**	Reduce uncertainty
22	Analysis underway	**Status update**	Keep merchant informed
23	Analysis complete	**Schedule request**	Book review call
24	Appointment booked	**Confirmation**	Set expectations
25	Day before appointment	**24-hour reminder**	Protect show rate
26	One hour before	**1-hour reminder**	Prevent forgetfulness
27	Missed meeting	**No-show recovery**	Reopen without pressure
28	Needs new time	**Reschedule link**	Make rebooking easy
29	Old no-switch prospect	**Reactivation**	Open Door #2
30	Referral introduction	**Referral text**	Use transferred trust

TEXT 01 - BEST ALL-PURPOSE FOLLOW-UP

WHEN TO USE	After a normal positive first call.
OBJECTIVE	Reinforce the no-switch idea and get the statement.

COPY / PASTE TEXT

Hi [First Name], this is [Name] with Valued Merchant Services. Thanks for your time today. Here is the link we discussed to send your recent processing statements: www.valuedmerchants.com/advocate. We can start with one statement and see if there is anything worth improving without requiring you to switch processors or your POS.

TEXT 02 - THEY SAID: SEND ME INFO

WHEN TO USE	When the merchant wants information before taking another step.
OBJECTIVE	Give the shortest useful explanation plus the link.

COPY / PASTE TEXT

Hi [First Name], here is the info I promised. Our advocacy program reviews your current processing account for fees, pricing or other issues that may be worth improving - without requiring you to change processors or POS systems. If you want us to take a look: www.valuedmerchants.com/advocate

TEXT 03 - READY TO SEND STATEMENTS

WHEN TO USE	When the merchant already agreed to the review.
OBJECTIVE	Remove every bit of friction.

COPY / PASTE TEXT

Great speaking with you, [First Name]. Here is the statement-upload link: www.valuedmerchants.com/advocate. Three recent statements are preferred, but if you only have the most recent one handy, send that and we can get started.

TEXT 04 - HAPPY WITH CURRENT PROCESSOR

WHEN TO USE	When the merchant likes the processor they already use.
OBJECTIVE	Make loyalty compatible with the review.

COPY / PASTE TEXT

That is completely fine, [First Name]. You do not have to leave a processor you like. The point is simply to see whether there is anything in the current account that could be improved. If you want a second set of eyes on it: www.valuedmerchants.com/advocate

TEXT 05 - THEY JUST SWITCHED

WHEN TO USE	When the merchant recently changed processors or POS systems.
OBJECTIVE	Clarify that another conversion is not the goal.

COPY / PASTE TEXT

I understand you just switched, [First Name]. We are not asking you to do it again. Merchant Advocate can review the new relationship as it exists today and see whether anything is worth addressing. One recent statement is enough to start: www.valuedmerchants.com/advocate

TEXT 06 - ONE STATEMENT IS ENOUGH

WHEN TO USE	When the merchant cannot immediately find three statements.
OBJECTIVE	Prevent an unnecessary delay.

COPY / PASTE TEXT

No need to wait until you find all 3 statements, [First Name]. Send the most recent one you have and we can start there: www.valuedmerchants.com/advocate. We can always add the others later.

TEXT 07 - WHAT IS THE CATCH?

WHEN TO USE	When the merchant is interested but skeptical.
OBJECTIVE	Build trust without promising savings.

COPY / PASTE TEXT

Fair question, [First Name]. The first step is simply an analysis to see whether an opportunity actually exists. We are not assuming your processor is doing anything wrong and we cannot promise savings before the review. If you want us to look: www.valuedmerchants.com/advocate

TEXT 08 - STATEMENT REMINDER #1

WHEN TO USE	After the merchant agreed but has not submitted statements.
OBJECTIVE	Restart the action gently.

COPY / PASTE TEXT

Hi [First Name], just circling back on the processing review we discussed. If you still want us to take a look, you can upload the most recent statement here: www.valuedmerchants.com/advocate. One is enough to get started.

TEXT 09 - STATEMENT REMINDER #2

WHEN TO USE	After the first reminder receives no response.
OBJECTIVE	Make the next step feel very small.

COPY / PASTE TEXT

Hi [First Name], quick reminder on the statement review. If finding 3 months is slowing things down, just send the most recent one: www.valuedmerchants.com/advocate. That is enough for us to begin.

TEXT 10 - FINAL CLOSE-THE-LOOP

WHEN TO USE	After appropriate follow-up attempts with no response.
OBJECTIVE	Protect the relationship and stop chasing.

COPY / PASTE TEXT

Hi [First Name], I wanted to close the loop on the processing review. If you still want us to look, here is the link: www.valuedmerchants.com/advocate. If the timing is not right, no problem at all - I will stop following up for now.

TEXT 11 - THEY SAY RATES ARE ALREADY LOW

WHEN TO USE	When the merchant believes the account is already optimized.
OBJECTIVE	Invite verification instead of arguing.

COPY / PASTE TEXT

You may already have great pricing, [First Name]. The review is a way to confirm it because it looks beyond one quoted rate at fees, coding, qualification and the overall account. If everything looks strong, great. If not, we will show you what we find: www.valuedmerchants.com/advocate

TEXT 12 - THEY USE SQUARE

WHEN TO USE	When Square is raised as the reason they do not want to talk.
OBJECTIVE	Clarify that the first step is a review, not an automatic switch.

COPY / PASTE TEXT

Thanks, [First Name]. Since you use Square, I just want to clarify that we are not asking you to stop using it just to have the account reviewed. Send the most recent processing documentation you have and we can determine whether there is anything worth discussing: www.valuedmerchants.com/advocate

TEXT 13 - ACCOUNTANT OR BOOKKEEPER HANDLES IT

WHEN TO USE	When the owner delegates financial/processing matters.
OBJECTIVE	Turn the gatekeeper into a helper.

COPY / PASTE TEXT

Absolutely, [First Name]. Feel free to forward this to your accountant or bookkeeper. They can upload the 3 most recent processing statements here: www.valuedmerchants.com/advocate. If only one is handy, that is enough to start.

TEXT 14 - I DO NOT HAVE TIME

WHEN TO USE	When the merchant assumes the process will create work.
OBJECTIVE	Reduce the merchant task to one action.

COPY / PASTE TEXT

I understand, [First Name]. The good news is you do not have to analyze anything yourself. Just send one recent processing statement here and the review team does the analysis: www.valuedmerchants.com/advocate

TEXT 15 - I AM UNDER CONTRACT

WHEN TO USE	When the merchant thinks a contract makes a review pointless.
OBJECTIVE	Separate analysis from cancellation.

COPY / PASTE TEXT

Being under contract does not prevent us from reviewing the account, [First Name]. The first step is not asking you to cancel or switch anything - it is simply seeing whether there is something worth addressing within the relationship you already have: www.valuedmerchants.com/advocate

TEXT 16 - DIRECT BOOKKEEPER HANDOFF

WHEN TO USE	When the owner gives permission to contact the person with the statements.
OBJECTIVE	Get documents without replaying the whole pitch.

COPY / PASTE TEXT

Hi [Bookkeeper Name], [Merchant Name] asked me to send you the link for the processing-account review we discussed. If possible, please upload the 3 most recent statements here: www.valuedmerchants.com/advocate. If only the latest one is available, that is enough to begin. Thanks - [Name], Valued Merchant Services

TEXT 17 - WHAT ARE YOU LOOKING FOR?

WHEN TO USE	When the merchant wants to know what the analysis examines.
OBJECTIVE	Answer enough to earn the statement.

COPY / PASTE TEXT

Good question. The review can look at processor markup, fees, billing errors, coding, transaction qualification, account configuration, PCI/gateway/technology costs and other processing inefficiencies. You do not need to diagnose any of it yourself. Start here: www.valuedmerchants.com/advocate

TEXT 18 - HOW DOES MERCHANT ADVOCATE GET PAID?

WHEN TO USE	When the merchant asks about the business model.
OBJECTIVE	Be transparent and accurate.

COPY / PASTE TEXT

Merchant Advocate uses a shared-savings model. There is no upfront cost for the assessment. If they create validated savings and you move forward, their fee comes from the savings achieved. The written engagement explains the exact terms before anything proceeds.

TEXT 19 - IS THIS REALLY FREE?

WHEN TO USE	When the merchant uses the word free.
OBJECTIVE	Clarify the difference between assessment and full engagement.

COPY / PASTE TEXT

The initial assessment has no upfront cost, [First Name]. The full service is not simply "free" - Merchant Advocate uses a shared-savings model and is paid from savings it creates and validates if you move forward. The first step is just finding out whether an opportunity exists.

TEXT 20 - CALL ME NEXT MONTH

WHEN TO USE	When timing is poor but the merchant is not saying no.
OBJECTIVE	Respect timing while preserving momentum.

COPY / PASTE TEXT

Sounds good, [First Name]. I will circle back next month. If you want to get a head start before then, you can send one recent statement here and let the review begin: www.valuedmerchants.com/advocate. If not, no problem - we will reconnect when the timing is better.

TEXT 21 - STATEMENT RECEIVED

WHEN TO USE	Immediately after VMS receives a merchant statement.
OBJECTIVE	Confirm receipt and reduce uncertainty.

COPY / PASTE TEXT

Thanks, [First Name] - we received your processing statement. We will get it into the Merchant Advocate review process. Once the analysis is ready, we will help coordinate the next conversation so you can see what they found.

TEXT 22 - ANALYSIS IN PROGRESS

WHEN TO USE	When the merchant is waiting for review results.
OBJECTIVE	Keep the merchant informed without inventing a timeline.

COPY / PASTE TEXT

Quick update, [First Name]: your processing information is in review with Merchant Advocate. There is nothing you need to do right now. We will reach out as soon as the analysis is ready for the next step.

TEXT 23 - ANALYSIS COMPLETE - SCHEDULE

WHEN TO USE	When the review is complete and the merchant needs an appointment.
OBJECTIVE	Convert analysis completion into a scheduled conversation.

COPY / PASTE TEXT

Hi [First Name], the Merchant Advocate review is ready for the next step. Let us get a time on the calendar so they can walk you through what they found and answer your questions. Here is the scheduling link: [Calendar Link]

TEXT 24 - APPOINTMENT CONFIRMATION

WHEN TO USE	Immediately after the Merchant Advocate appointment is booked.
OBJECTIVE	Increase show rate and set expectations.

COPY / PASTE TEXT

You are all set, [First Name]. Your Merchant Advocate review is scheduled for [Day, Date] at [Time]. They will walk through the analysis, explain any opportunities they identified and answer your questions. I will send a reminder before the call.

TEXT 25 - 24-HOUR APPOINTMENT REMINDER

WHEN TO USE	The day before the Merchant Advocate meeting.
OBJECTIVE	Protect the appointment.

COPY / PASTE TEXT

Hi [First Name], quick reminder that your Merchant Advocate review is tomorrow at [Time]. They will be ready to walk you through the analysis of your processing account. If anything changes, just let me know.

TEXT 26 - 1-HOUR APPOINTMENT REMINDER

WHEN TO USE	About one hour before the appointment.
OBJECTIVE	Make the appointment hard to forget.

COPY / PASTE TEXT

Hi [First Name], your Merchant Advocate review is coming up in about an hour at [Time]. Here is the meeting link/info: [Meeting Link]. Talk soon.

TEXT 27 - MISSED APPOINTMENT

WHEN TO USE	When the merchant does not attend the scheduled review.
OBJECTIVE	Recover the opportunity without guilt.

COPY / PASTE TEXT

Hi [First Name], looks like we missed each other for the Merchant Advocate review today. No problem. Your analysis is still there when you are ready. Want me to send a couple of times to reschedule?

TEXT 28 - RESCHEDULE LINK

WHEN TO USE	When the merchant wants a new appointment time.
OBJECTIVE	Make rebooking effortless.

COPY / PASTE TEXT

Absolutely, [First Name]. Here is the link to pick a new time for your Merchant Advocate review: [Calendar Link]. Once you choose a time, I will make sure everything is lined up.

TEXT 29 - OLD PROSPECT REACTIVATION

WHEN TO USE	For merchants who previously refused to switch processors.
OBJECTIVE	Use the second-door concept to reopen an old opportunity.

COPY / PASTE TEXT

Hi [First Name], [Name] with Valued Merchant Services. We spoke previously about processing and I remember changing providers was not something you wanted to do. We now have an advocacy option that can look for savings while you keep your current processor. Worth letting us review a recent statement? www.valuedmerchants.com/advocate

TEXT 30 - REFERRAL INTRODUCTION

WHEN TO USE	When a client, partner or contact has introduced a merchant.
OBJECTIVE	Use the trust of the referral and keep the ask simple.

COPY / PASTE TEXT

Hi [First Name], [Referral Name] suggested I reach out. I am with Valued Merchant Services and we work with Merchant Advocate to review processing costs without requiring businesses to switch processors. If you are open to it, we can start with one recent statement: www.valuedmerchants.com/advocate

THE SIMPLE SMS FOLLOW-UP SYSTEM

1. Match the message to the moment.
A merchant who said "send me info" should not receive the same text as a merchant who already submitted statements.

2. Use SMS to create movement, not explain everything.
The goal is the next small action: send the statement, confirm receipt, schedule, show up, or reschedule.

3. Protect the positioning.
Merchant Advocate is an independent advocacy model designed to analyze, adjust, and audit the processing relationship. A merchant may be able to improve what they have without automatically replacing it.

4. Protect credibility.
Do not promise savings. Do not call the entire service free. Do not turn a short text into a technical explanation you cannot confidently support.

5. Keep moving until the merchant gives you a clear next step.
Interested means get the statement. Statement received means keep them informed. Analysis complete means schedule the review. No-show means reschedule. A clear no means stop.

MATCH -> TEXT -> STATEMENT -> ANALYSIS -> APPOINTMENT -> FOLLOW THROUGH

Statement submission: www.valuedmerchants.com/advocate