MERCHANT ADVOCATE™ | VALUED MERCHANT SERVICES

STRATEGIC PARTNERSHIP

STRONGER TOGETHER. | GREATER VALUE. | BETTER RESULTS.

TOP 100 MERCHANT ADVOCATE FAQ

A VMS Knowledge & Answer Guide

100 field-ready answers built from Merchant Advocate public materials, current educational content, VMS training, and the VMS Merchant Advocate partnership workflow.

KNOW THE MODEL.
ANSWER WITH CONFIDENCE.
MOVE THE MERCHANT FORWARD.

HOW TO USE THIS GUIDE

This FAQ is designed to work as both a training document and a field reference. The goal is not to memorize 100 scripted answers word for word. The goal is to understand the model well enough to answer accurately, confidently, and simply.

USE THE SHORTEST ACCURATE ANSWER FIRST.

If a merchant asks a simple question, answer it simply. Add detail only when they ask for it. Lead Generators and Sales Agents should not attempt to perform Merchant Advocate's analysis or give technical, legal, tax, or compliance advice beyond what is supported.

THE FOUR RULES

1. Do not promise savings. The analysis determines whether an opportunity exists. Case studies show what has happened for other clients, not what will happen for the merchant in front of you.

2. Do not attack the current processor. Merchant Advocate often works inside the relationship the merchant already has. A satisfied merchant can still have an account worth reviewing.

3. Do not oversimplify the economics. The initial analysis has no upfront consulting fee, but the full Merchant Advocate service is a shared-savings model. This guide explains the VMS revenue flow precisely.

4. Get the statement. Three recent statements are preferred in the VMS workflow. One recent statement is enough to start. Submit through www.valuedmerchants.com/advocate.

THE 10 FAQ SECTIONS

SECTION	TOPIC	RANGE
01	**Understanding Merchant Advocate**	Questions 1-10
02	**How the Process Works**	Questions 11-20
03	**Cost, Compensation & Savings**	Questions 21-30
04	**What Merchant Advocate Looks For**	Questions 31-40
05	**Processors, POS Systems & Technology**	Questions 41-50
06	**PCI, Surcharging & Compliance**	Questions 51-60
07	**Industries & Use Cases**	Questions 61-70
08	**Credibility, Results & Company Background**	Questions 71-80
09	**Common Merchant Objections**	Questions 81-90
10	**VMS-Specific FAQ for Our Team**	Questions 91-100

SECTION 1
UNDERSTANDING MERCHANT ADVOCATE

What Merchant Advocate is, how it is positioned, and why the model is different from a traditional processing sale.

01 What is Merchant Advocate?

Merchant Advocate is an independent merchant-services consulting and advocacy company that helps businesses analyze and potentially reduce the cost of accepting credit cards.

Its model is different from a traditional processor sale because the primary objective is to improve the merchant's existing processing relationship rather than immediately replace it. Merchant Advocate describes its role as bringing fairness and transparency to payment processing by analyzing accounts, identifying unnecessary costs, negotiating with processors, and continuing to monitor the account.

02 Is Merchant Advocate a credit card processor?

No. Merchant Advocate publicly states that it is not a processor, bank, or credit card company. It operates as an independent advocate for the merchant.

03 Is Merchant Advocate trying to get me to switch processors?

Usually, no. Avoiding an unnecessary processor switch is one of the central ideas behind the Merchant Advocate model.

Merchant Advocate repeatedly describes helping businesses lower processing costs while keeping the processor they already use.

04 What is the main purpose of Merchant Advocate?

To determine whether a business is paying more than necessary for credit card processing and, where opportunities exist, advocate for improvements on the merchant's behalf.

That may involve pricing, fees, billing errors, account configuration, transaction qualification, technology, or other elements of the payment environment.

05 How is Merchant Advocate different from a processing salesperson?

A processor or processing salesperson generally makes money by providing the merchant's processing account.

Merchant Advocate's primary role is different. It analyzes the processing relationship from the merchant's side and advocates for lower costs and better account optimization. Its compensation is tied to savings created rather than simply moving the merchant to a new processor.

06 How long has Merchant Advocate been in business?

Merchant Advocate says founder and CEO Eric Cohen established the company in 2006 after working in the merchant-services industry and seeing a need for an independent merchant advocate.

The Better Business Bureau lists the business as incorporated in November 2006 and operating since 2007.

07 Who founded Merchant Advocate?

Eric Cohen, who remains the company's CEO.

Merchant Advocate says Cohen created the company to provide merchants with greater transparency and an independent voice in their relationship with processing companies.

08 What kinds of businesses can Merchant Advocate help?

Merchant Advocate says it works with businesses of different sizes and categories.

Its public examples span healthcare, dental, veterinary, automotive, restaurants, hospitality, retail, professional services, B2B businesses, municipalities, associations, and multi-location organizations.

09 How much money has Merchant Advocate saved businesses?

Merchant Advocate currently says it has helped clients save more than $300 million in excess processing fees.

That is a company-reported cumulative figure, not a promise of what any individual merchant will save.

10 What is the simplest way to understand the program?

ANALYZE -> ADJUST -> AUDIT

Analyze the account. Adjust what can reasonably be improved. Audit it going forward so the savings do not quietly disappear. That is the three-stage process Merchant Advocate uses throughout its public materials.

SECTION 2
HOW THE PROCESS WORKS

What happens from statement submission through analysis, negotiation, and ongoing monitoring.

11 What happens during the Analyze stage?

Merchant Advocate reviews the merchant's processing information to look for inflated rates, hidden or unnecessary fees, billing errors, setup problems, coding issues, and other optimization opportunities.

The purpose is to establish what the merchant is actually paying and determine whether there is something worth fixing.

12 What happens during the Adjust stage?

If the analysis identifies worthwhile opportunities, Merchant Advocate can negotiate with the existing processor on the merchant's behalf.

The goal may include lowering processor-controlled pricing, eliminating unnecessary fees, correcting errors, or improving the way the account is configured.

13 What happens during the Audit stage?

Merchant Advocate continues reviewing participating clients' accounts after the initial savings work.

This matters because processors can introduce new fees or rate increases later. Merchant Advocate's public messaging describes ongoing monitoring designed to catch discrepancies and help prevent savings from quietly eroding.

14 What is the first thing a merchant needs to provide?

A recent merchant-processing statement or other appropriate processing documentation.

Merchant Advocate's public submission process allows merchants to begin by uploading their latest statement for analysis.

15 Do I need months of statements before anything can happen?

Not necessarily.

More history can provide a better picture, but Merchant Advocate's public site invites businesses to begin by uploading the latest statement. Under the VMS workflow, three recent statements are preferred, while one recent statement is enough to start.

16 How quickly does Merchant Advocate respond after a statement is submitted?

Merchant Advocate's public contact page says one of its analysts will contact the merchant within 24 hours after information is submitted for analysis.

17 Does the merchant have to analyze the statement themselves first?

No. That defeats much of the purpose of the service.

Merchant Advocate's analysts specialize in interpreting processing statements and identifying issues merchants may not recognize themselves.

18 Do I have to negotiate with my processor myself?

No. Merchant Advocate describes negotiating with processors on the merchant's behalf as a core part of its service.

19 Can Merchant Advocate help evaluate a new proposal from another processor?

Potentially, yes.

Merchant Advocate client testimonials specifically mention using the company to evaluate competitive processing proposals and help determine whether a new offer actually represents a better deal.

20 Is this a one-time review?

It can begin with an initial analysis, but the Merchant Advocate service is built around ongoing advocacy.

Participating accounts can be monitored for rate increases, new fees, billing changes, and other issues after the initial negotiation.

SECTION 3

COST, COMPENSATION & SAVINGS

How the shared-savings model works, what the merchant pays, and how savings should be discussed accurately.

21 Is there an upfront cost for the initial analysis?

Merchant Advocate says there are no upfront costs for its services and describes the initial statement review as being performed at no upfront charge.

22 Is Merchant Advocate completely free?

No. "Free" is not the best way to describe the full engagement.

Under the VMS Merchant Advocate model described in this guide, the initial analysis can begin without an upfront consulting fee. When Merchant Advocate creates savings for the merchant, the Merchant Advocate fee is 50% of the savings created, and the merchant keeps the other 50%.

Example: if Merchant Advocate creates $1,000 in savings, the merchant keeps $500 and Merchant Advocate collects $500 as its fee. The merchant's written engagement agreement controls the exact terms.

23 How does Merchant Advocate make money?

Merchant Advocate uses a shared-savings model.

Under the VMS Merchant Advocate model described in this guide, when Merchant Advocate creates savings, the merchant keeps 50% of those savings and Merchant Advocate collects 50% as its fee. This aligns Merchant Advocate's compensation with creating measurable savings rather than charging a large upfront consulting fee.

24 What happens if Merchant Advocate does not find meaningful savings?

The purpose of the initial analysis is to determine whether an opportunity actually exists. If there are no savings to create, there are no savings to split under the shared-savings model described here.

Do not promise a result before the analysis. The merchant's written engagement agreement should always control the exact financial terms.

25 **Does Merchant Advocate guarantee savings?**

No universal savings guarantee should be represented.

Results depend on the merchant's current pricing, transaction mix, processor, technology, account configuration, payment methods, and many other variables. The proper promise is an analysis, not a predetermined result.

26 **What percentage of the savings does Merchant Advocate keep?**

Under the VMS Merchant Advocate model described in this guide, Merchant Advocate collects 50% of the savings it creates for the merchant as the Merchant Advocate fee, while the merchant keeps the remaining 50%.

Example: $1,000 of savings means $500 remains with the merchant and $500 becomes the Merchant Advocate fee. VMS then receives 35% of Merchant Advocate's $500 fee, which equals $175. The internal VMS role payout is calculated from that $175 VMS share.

27 **How long does a Merchant Advocate agreement last?**

Do not guess.

Merchant Advocate's public marketing does not establish one universal contract term for every client and engagement. The actual agreement presented to the merchant should be reviewed for the applicable term, renewal provisions, and compensation structure.

28 **Could the merchant save money without buying new equipment?**

Yes, and that is frequently the goal.

Many savings opportunities come from pricing, fees, transaction qualification, account configuration, or negotiation rather than replacing hardware. If outdated equipment itself is creating additional costs or compliance problems, that can be addressed separately.

29 **What if the processor raises the rates again later?**

That is one of the reasons ongoing monitoring matters.

Merchant Advocate says processors can add fees or increase pricing over time, sometimes through notices buried in statements. Its ongoing audit process is designed to identify those changes and advocate when appropriate.

30 **Can savings continue to improve after the first negotiation?**

Potentially.

Merchant Advocate testimonials and public messaging describe continued monitoring and, when needed, additional negotiation to protect or improve the client's position over time.

SECTION 4
WHAT MERCHANT ADVOCATE LOOKS FOR

The fees, pricing issues, configuration problems, and statement details Merchant Advocate may examine.

31 **What exactly does Merchant Advocate look for on a processing statement?**

Potential areas include processor markup, inflated pricing, unnecessary fees, billing errors, account configuration, coding problems, transaction qualification, downgrades, PCI-related fees, gateway or technology expenses, equipment charges, batch fees, chargeback-related costs, integrated-software issues, and other processing inefficiencies.

32 **What is a hidden fee?**

In practical terms, it is a cost the merchant may not realize is being charged, may not understand, or may incorrectly assume is unavoidable.

Some charges can have official-sounding names while still representing processor markup or avoidable costs.

33 **What is a coding or setup error?**

Merchant accounts are configured using information that affects how transactions qualify and are priced.

If an account, terminal, software integration, merchant category, or transaction is configured incorrectly, transactions can cost more than they should. Merchant Advocate specifically lists coding and setup issues among the areas its analysts identify.

34 **What is a transaction downgrade?**

A downgrade generally occurs when a transaction does not meet the data, timing, processing, or qualification requirements for a more favorable category.

The transaction can then fall into a more expensive category. Merchant Advocate client materials discuss using account insights to identify costly downgrades and transaction-integrity fees.

35 Can interchange rates themselves be negotiated?

Generally, merchants should not think of card-network interchange as processor markup that can simply be negotiated away.

The bigger opportunities are often processor-controlled pricing, fees, account configuration, and ensuring transactions qualify for the appropriate interchange categories.

36 What is a non-PCI fee?

Processors may charge merchants additional fees when the account is considered noncompliant with PCI requirements.

Merchant Advocate's recent educational content cites examples of significant monthly noncompliance fees at individual locations. The exact fee depends on the processor and account.

37 Can keyed transactions cost more than properly processed transactions?

Yes.

Transaction method and the amount of data captured can affect qualification and cost. Merchant Advocate educational content has cited hand-keyed transactions as one example that can materially raise processing expense.

38 Can Merchant Advocate look at chargeback-related costs?

Yes, processing statements may contain chargeback information and related expenses.

Merchant Advocate also discusses chargeback management as an important component of payment operations and notes that merchants need to respond promptly to disputes.

39 What is my effective processing rate?

A simplified effective rate compares the merchant's total processing cost with the card volume processed.

It is a useful starting metric, but it does not explain why the merchant is paying that amount. Two businesses with similar effective rates can have very different transaction mixes and pricing structures, which is why an actual statement analysis is more useful than one headline percentage.

40

Why are merchant statements so difficult to understand?

Statements can contain numerous card types, qualification categories, interchange costs, processor charges, assessments, adjustments, batches, codes, and account-specific terminology.

Merchant Advocate describes processor statements as difficult even for experienced business professionals to decipher and makes statement interpretation a central part of its service.

SECTION 5

PROCESSORS, POS SYSTEMS & TECHNOLOGY

How processor relationships, POS systems, integrated software, and multi-location technology affect the opportunity.

41

Can I really keep my existing processor?

In many cases, yes.

That is Merchant Advocate's primary value proposition: identify and pursue savings while keeping the processor the merchant already uses.

42

Can I keep my current POS system?

Often, yes, but this depends on the technology.

Some POS systems are processor-agnostic, while others lock businesses into one processor. Merchant Advocate has documented cases where the POS was retained while costs were optimized, including situations where processor flexibility created additional leverage.

43

What about a car dealership's DMS?

Merchant Advocate's current automotive messaging specifically promotes reducing dealership processing costs without requiring a change to the dealer's DMS or processor.

44

What if our business software requires a certain processor?

That can make optimization more complicated, but it can also make an independent review more important.

Merchant Advocate has written about integrated software platforms that lock merchants into exclusive processing relationships and how those arrangements can contribute to higher costs.

45

What if I use Square or another integrated or flat-rate provider?

The first step is still to review the available processing information.

The ability to renegotiate specific components depends on the provider's pricing model, the merchant's volume, and the technology relationship. Do not promise that every flat-rate provider negotiates pricing the same way a traditional processor does.

For a VMS prospect using Square, VMS also has an official Square reseller relationship that may provide another path if appropriate.

46 Can Merchant Advocate work with businesses that have multiple locations?

Yes.

Merchant Advocate's dashboard includes tools designed to analyze processing across multiple locations, including filtering data by location. Public examples include organizations with dozens of merchant locations.

47 Can e-commerce businesses benefit from an analysis?

Potentially, yes.

E-commerce merchants face many of the same processing-cost issues as card-present merchants, along with online security, fraud, gateway fees, transaction qualification, and PCI compliance concerns.

48 Does Merchant Advocate advise on payment equipment?

It can.

Merchant Advocate publishes guidance about EMV, POS systems, integrated technology, equipment costs, payment configuration, and compliance-related hardware issues.

49 What is the Merchant Advocate dashboard?

Merchant Advocate offers a client dashboard intended to make complicated processing information easier to understand and manage.

Client testimonials describe features such as consolidated processing data, location filtering, analysis, and the ability to identify inefficiencies that can be difficult to see on traditional processing statements.

50 Can the dashboard identify things besides processing rates?

Potentially.

A public Merchant Advocate dashboard testimonial from a 28-location restaurant organization describes identifying downgrades, transaction-integrity fees, a billing error, and suspicious card activity. That is a customer example, not a guarantee that the dashboard is a fraud-detection system.

SECTION 6
PCI, SURCHARGING & COMPLIANCE

PCI, surcharging, cash discounting, CEDP, and other compliance-related questions merchants may raise.

51 Can Merchant Advocate help with PCI issues?

Merchant Advocate can help merchants understand processing-statement charges related to PCI, identify potential noncompliance fees, and advise on payment-account issues connected to PCI.

Formal responsibility for PCI compliance remains with the merchant and its applicable technology and security providers.

52 If a healthcare practice is HIPAA compliant, is it automatically PCI compliant?

No.

HIPAA covers health information, while PCI DSS addresses cardholder payment data. Healthcare businesses that accept cards may have responsibilities under both frameworks.

53 Can Merchant Advocate review a surcharge program?

Yes.

Surcharging is a major topic in Merchant Advocate's educational content, and the company advises merchants about the economics, configuration, compliance, customer impact, and processing-cost implications of surcharge programs.

54 Does Merchant Advocate recommend surcharging to every business?

No.

Merchant Advocate has repeatedly warned that surcharge programs can create compliance problems, customer friction, and poor economics when set up incorrectly. Its educational content encourages businesses to review other cost-reduction strategies before assuming surcharging is the best answer.

55 Can a merchant surcharge a debit card?

Merchant Advocate's current guidance says no. Its materials specifically warn that debit cards cannot be surcharged under applicable card-program rules.

56 Are there special rules for running a surcharge program?

Yes.

Merchant Advocate guidance highlights card-brand rules, registration, surcharge caps, POS configuration, signage, disclosures, receipt presentation, state requirements, and tax or reporting considerations.

57 Are surcharge laws the same in every state?

No.

Requirements and restrictions vary by jurisdiction and can change. Businesses with locations in multiple states need to account for the rules that apply in each jurisdiction.

58 Is a cash discount the same thing as a surcharge?

No.

A legitimate cash-discount program starts with the posted standard price and discounts that amount for a cash-paying customer. Merchant Advocate warns that some programs marketed as cash discounting are actually structured like surcharges and may create compliance problems.

59 Are there tax implications to surcharging?

Potentially, yes.

Merchant Advocate guidance warns businesses that surcharge revenue and related expenses must be handled properly for reporting purposes and that incorrect setups can create tax and compliance headaches.

60 What is Visa CEDP and why does Merchant Advocate talk about it?

Visa's Commercial Enhanced Data Program affects transactions using certain commercial, corporate, and purchasing cards.

Merchants may qualify for better interchange economics when appropriate enhanced transaction data is provided, while improperly configured transactions can become considerably more expensive. Merchant Advocate publicly reports recovering more than $707,000 for one client after reviewing CEDP-related charges. Individual results will vary.

SECTION 7

INDUSTRIES & USE CASES

Common industries, verticals, and professional-referral use cases supported by Merchant Advocate public materials.

61 **Does Merchant Advocate work with dental practices?**

Yes.

Dental practices are one of the most visible verticals in Merchant Advocate's testimonials, association relationships, educational content, and videos.

62 **What about doctors, medical practices, and healthcare organizations?**

Yes.

Merchant Advocate has public healthcare case studies and testimonials ranging from individual practices to hospitals and larger health organizations.

63 **Does Merchant Advocate work with veterinary practices?**

Yes.

Merchant Advocate publicly works with veterinary organizations and has highlighted a veterinary practice reporting more than $1,000 per month in savings after negotiation and continued account monitoring.

64 **Does Merchant Advocate work with car dealerships?**

Yes. Automotive is currently one of Merchant Advocate's most visible areas of public outreach.

CEO Eric Cohen has appeared on Car Dealership Guy discussing dealership processing fees, hidden costs, PCI charges, transaction optimization, and negotiating without replacing the dealership's processor or DMS.

65 **What about restaurants and hospitality businesses?**

Yes.

Merchant Advocate has multiple restaurant and hospitality client examples and publishes extensively about payment processing, POS systems, surcharge programs, and seasonal-volume issues affecting these businesses.

66 **Does Merchant Advocate work with retailers?**

Yes.

Retail is specifically addressed in Merchant Advocate's educational materials concerning processing costs, hidden fees, payment technology, PCI compliance, and transaction optimization.

67 **Can B2B companies benefit?**

Yes.

B2B companies that accept commercial, corporate, or purchasing cards can have specialized qualification and data requirements. Merchant Advocate's current CEDP work is particularly relevant to those businesses.

68 **Does Merchant Advocate work with government agencies or municipalities?**

Yes.

Merchant Advocate has published guidance specifically discussing how municipalities can reduce payment-processing expenses without necessarily changing payment systems or disrupting citizen services.

69 **Can CPAs and accountants introduce Merchant Advocate to their clients?**

Yes.

Merchant Advocate actively positions processing reviews as a value-added advisory opportunity for accountants. Eric Cohen has appeared on the Florida Institute of CPAs' Practitioner's Edge podcast discussing how CPAs can help clients uncover processing savings without changing providers.

70 **Does Merchant Advocate work with professional associations?**

Yes.

Merchant Advocate publicly references partnerships and relationships with professional organizations in healthcare, dental, veterinary, accounting, and other sectors. Association relationships can make particular sense because one trusted organization may introduce the service to many member businesses.

SECTION 8
CREDIBILITY, RESULTS & COMPANY BACKGROUND

Company background, credibility, case-study context, public activity, and how to talk about results responsibly.

71 Is Merchant Advocate BBB accredited?

Yes.

As of 2026, the Better Business Bureau lists Merchant Advocate as an accredited business with an A+ rating. BBB accreditation began April 28, 2026.

72 Where is Merchant Advocate located?

Merchant Advocate's current LinkedIn company profile lists its headquarters in Colts Neck, New Jersey.

BBB records also contain a Hoboken address, so individual office or mailing information should be verified before giving a merchant a specific location.

73 Who is Eric Cohen?

Eric Cohen is Merchant Advocate's founder and CEO.

He previously worked in the merchant-services industry and founded Merchant Advocate to build an independent advocacy model focused on merchant transparency and cost reduction.

74 Is Merchant Advocate a small one-person consulting company?

No.

Merchant Advocate's current LinkedIn profile lists the organization in the 201-500 employee company-size category and shows a substantial employee presence. Exact employee counts can change, so use the company-size range rather than quoting a fixed headcount.

75 Has Merchant Advocate worked with a meaningful number of businesses?

Yes.

Merchant Advocate says it has helped thousands of businesses and has saved clients more than $300 million in processing costs.

76 **What are some examples of reported client savings?**

Public Merchant Advocate materials include examples such as a more-than-40% processing-fee reduction for one healthcare client, more than $20,000 in annual savings for another business, a $700,000 processing-cost savings example, more than $707,000 recovered for one client related to CEDP, a veterinary client reporting $1,000+ per month in savings, and dealership examples involving six-figure annual savings.

These are individual case studies and testimonials, not representative guarantees.

77 **Can we promise a merchant results like those case studies?**

No.

Use case studies as evidence that meaningful opportunities can exist, not as a prediction. The correct message is: Let's have the account analyzed and see what is actually there.

78 **Has Merchant Advocate appeared in major industry or business media?**

Yes.

Eric Cohen and Merchant Advocate have appeared in or contributed to publications and podcasts covering payment processing, retail, healthcare, automotive, accounting, payment regulation, surcharging, and merchant costs. Current examples include Car Dealership Guy and the Florida Institute of CPAs, along with coverage referenced on Merchant Advocate's news page.

79 **Does Merchant Advocate use proprietary technology?**

Merchant Advocate's LinkedIn profile says its proprietary technology helps unlock insights from payment-processing data.

Its client dashboard is the most visible public example of that technology.

80 **Is Merchant Advocate active on social media and educational content?**

Yes.

Merchant Advocate maintains an active LinkedIn presence and YouTube channel with educational videos, testimonials, interviews, and content about processing fees, surcharging, compliance, and account optimization.

SECTION 9

COMMON MERCHANT OBJECTIONS

The most common merchant objections and the strongest concise answers for VMS team members to use.

81 **"I'm happy with my processor. Why would I need this?"**

Great. You do not have to dislike your processor to benefit from an independent review.

The question is not whether your processor is good or bad. The question is whether your account is optimized. Merchant Advocate's model is specifically designed to work with the merchant's existing relationship.

82 **"We just switched processors."**

That does not necessarily mean the account is optimized.

Merchant Advocate has public testimonials from businesses that had recently changed processors and still found additional savings by reviewing the new relationship.

83 **"We already have really low rates."**

You may.

But the headline rate is only one component of the total cost. The analysis can also examine fees, transaction qualification, setup, billing errors, technology costs, and other account expenses.

84 **"My bank handles my processing."**

That is fine.

The purpose of Merchant Advocate is not necessarily to eliminate that relationship. It is to independently examine the economics of the account and determine whether anything could be improved.

85 **"We're locked into our POS system."**

That may actually make an independent review more valuable.

Integrated POS and practice-management systems can limit processor options and reduce negotiating leverage. Merchant Advocate studies these arrangements and looks for optimization opportunities within the technology constraints.

86 **"I don't have time for this."**

That is one of the reasons the service exists.

The merchant supplies processing information. Merchant Advocate performs the analysis and, if the merchant proceeds, handles much of the negotiation. The merchant does not need to become a payment-processing expert.

87 **"My accountant already reviews this."**

That is helpful, but payment processing is a specialized field.

Merchant Advocate increasingly works with accountants precisely because CPAs may understand the financial impact while still benefiting from a specialist who understands processing structures, fee categories, transaction qualification, and negotiation.

88 **"I don't want to damage my relationship with my processor."**

You do not have to approach the conversation as a fight.

Merchant Advocate negotiates professionally on the merchant's behalf and has public client examples in which the existing processing relationship remained intact after pricing was improved.

89 **"Why isn't one negotiation enough?"**

Because payment processing is not static.

Transaction mix changes. Card-brand rules change. Processors introduce pricing changes. New fees appear. Technology changes. Compliance requirements evolve. Merchant Advocate therefore treats ongoing monitoring as part of the service rather than assuming the account will remain optimized forever.

90 **"Why should I look at this now?"**

Because processing costs are often treated as a background expense even though they can be significant.

A statement review is relatively low friction compared with changing processors, replacing technology, cutting staff, or reducing services. The first question is simply whether an opportunity exists.

SECTION 10

VMS-SPECIFIC FAQ FOR OUR TEAM

The VMS workflow, statement process, two-door sales mindset, and exact internal revenue-share model.

REVENUE SHARE AT A GLANCE

Example: Merchant Advocate creates $1,000 in savings for the merchant.

STEP	AMOUNT
MERCHANT SAVINGS CREATED	**$1,000**
MERCHANT KEEPS 50%	**$500**
MERCHANT ADVOCATE FEE 50%	**$500**
VMS RECEIVES 35% OF MA FEE	**$175**

VMS ROLE	% OF VMS $175 SHARE	PAYOUT
Sales Agent	50%	**$87.50**
Lead Generator	10% (50% if no Sales Agent)	**$17.50 ($87.50 if 50%)**
Recruiter	10%	**$17.50**
RSM	15%	**$26.25**
Affiliate	10%	**$17.50**

Important: Each VMS role percentage is applied to VMS's share of the Merchant Advocate fee, not to the merchant's original savings amount.

91

How should a VMS Lead Generator introduce the idea?

Do not turn the opener into a detailed Merchant Advocate presentation.

Lead with the benefit: We have an advocacy program that can look for ways to reduce or optimize your processing costs without requiring you to switch processors or replace your POS system.

Create curiosity first. Explain the program name and details as the conversation develops.

92 **What is the best qualifying question?**

One of our strongest questions is:

If your current provider was willing to lower your costs without changing anything, would you let them?

Most merchants can answer that question without feeling as though they are agreeing to a sales pitch. If the answer is yes, move toward the statement.

93 **Does a VMS Lead Generator need to know how to perform the analysis?**

No.

Lead Generators should understand the value proposition, but they are not expected to calculate processor markup, determine interchange qualification, diagnose every fee, or negotiate the account.

Their job is: IDENTIFY -> GET STATEMENTS -> SUBMIT -> MOVE THE OPPORTUNITY FORWARD.

94 **How many statements should VMS request?**

Ideally, the merchant's three most recent processing statements.

However: one recent statement is enough to get started. Do not lose a qualified merchant because they cannot immediately locate three months.

95 **Where should VMS submit Merchant Advocate statements?**

Use: www.valuedmerchants.com/advocate

This keeps the opportunity within the VMS partnership workflow.

96 **What happens after VMS submits the statements?**

Merchant Advocate performs the initial analysis.

Once the analysis is complete, the VMS Sales Agent helps move the merchant to the appropriate Merchant Advocate appointment.

97 **Who handles the merchant after the appointment is scheduled?**

Merchant Advocate handles the remaining specialized parts of the process, including the consultation, negotiation, enrollment, and ongoing Merchant Advocate service.

The VMS team should facilitate the opportunity, not try to become Merchant Advocate analysts.

98 **What if the merchant actually is willing to switch processors?**

Then the VMS Sales Agent may have two legitimate doors:

Door 1 - VMS Merchant Services: If changing processors creates the best value, explore the appropriate VMS processing solution.
Door 2 - Merchant Advocate: If the merchant wants to keep the existing processing relationship, explore the advocacy path.

Do not force Door 1 after the merchant has clearly closed it.

99 **Exactly how does the Merchant Advocate revenue share pay the VMS team?**

Start with the merchant savings, then follow the money in order:

1. Merchant Advocate fee: Merchant Advocate keeps 50% of the savings it creates for the merchant. The merchant keeps the other 50%.
2. VMS share: Merchant Advocate pays VMS 35% of the Merchant Advocate fee.
3. VMS role payout: VMS pays each applicable role a percentage of VMS's 35% share.

Current VMS role percentages:
- Sales Agent: 50% of the VMS 35% share
- Lead Generator: 10% of the VMS 35% share, or 50% if no Sales Agent is involved
- Recruiter: 10% of the VMS 35% share
- Regional Sales Manager (RSM): 15% of the VMS 35% share
- Affiliate: 10% of the VMS 35% share

$1,000 savings example:
Merchant savings created: $1,000
Merchant keeps 50%: $500
Merchant Advocate fee, 50%: $500
VMS receives 35% of $500: $175

Role payout from the $175 VMS share:
Sales Agent at 50% = $87.50
Lead Generator at 10% = $17.50 (or $87.50 at 50% if no Sales Agent is involved)
Recruiter at 10% = $17.50
RSM at 15% = $26.25
Affiliate at 10% = $17.50

The important point: each VMS percentage is calculated from VMS's $175 share in this example, not from the merchant's original $1,000 savings and not from Merchant Advocate's full $500 fee.

100 **What is the single most important thing to remember about Merchant Advocate?**

A merchant saying "I'm not switching processors" does not necessarily mean "I don't want help."

Sometimes the merchant is perfectly happy to improve what they already have. That is the entire opportunity.

KEEP THE PROCESSOR.
FIND THE OPPORTUNITY.
CREATE THE VALUE.
BUILD THE RELATIONSHIP.

PRIMARY RESEARCH SOURCES

This guide combines Merchant Advocate public information with the VMS Merchant Advocate partnership workflow and compensation details supplied by Valued Merchant Services. Public claims, case studies, company descriptions, and educational topics should be understood in that context. Client examples are examples, not guarantees.

Merchant Advocate: https://merchantadvocate.com/

What We Do: https://merchantadvocate.com/what-we-do/

Who We Are: https://merchantadvocate.com/who-we-are/

Our Clients / Testimonials: https://merchantadvocate.com/our-clients/

Dashboard: https://merchantadvocate.com/dashboard/

News & Insights: https://merchantadvocate.com/news-and-insights/

Merchant Advocate Blog: https://merchantadvocate.com/category/blog/

Merchant Advocate LinkedIn company page

Merchant Advocate YouTube channel and public video content

Better Business Bureau business profile

Florida Institute of CPAs Practitioner's Edge podcast appearance

VMS Merchant Advocate Reading Guide and VMS internal partnership materials

FINAL REMINDER

The job is not to know every technical answer from memory. The job is to understand the value proposition, answer accurately, avoid overpromising, get the merchant's statements submitted, and move the opportunity to the people who perform the analysis.

KEEP THE PROCESSOR. FIND THE OPPORTUNITY. CREATE THE VALUE.
BUILD THE RELATIONSHIP.