## PAY SOLUTIONS

THE

# $5K/MONTH

## RESIDUAL PLAYBOOK

How I built a recurring income portfolio in payment processing
*— and the exact path to do the same.*

| $5K+ | 50/50 | 2 wks |
|---|---|---|
| monthly residual | commission split | to first deal |

From: Andrew | Pay Solutions | Agent Training & Development

# REAL TALK FIRST

You commented 'playbook.' So here it is.

First — I am not selling you a course. I want to be clear about that. What I built in payment processing has helped me tremendously financially, and I simply want to help others do the same. That's it.

I am investing my time into you. But I will not do that if you are not willing to invest time into yourself. This only works if you show up, put in the reps, and take it seriously. If you're looking for something passive with no effort — this isn't it.

If you're genuinely ready to build something, I'll walk you through exactly how I did it and put you in a position to do the same.

**No course fee. No gimmick. Just a real opportunity — and a real expectation that you show up for it.**

## What Is Payment Processing?

Every business that takes a credit card is paying a processing fee — usually 2.5% to 4% of every transaction. Most of them have no idea if they're getting a fair deal. Many are being overcharged.

That's where we come in. We're registered with Fiserv — the largest acquiring bank in the country. We walk into businesses, show them a side-by-side comparison of what they're paying now vs. what they'd pay with us, and ask for their business.

- No cold calling from a desk
- No selling something people don't already need — they're already processing
- You're saving them money. The conversation practically sells itself.

**We don't create a need. The need already exists. We just show up with a better deal.**

# HOW IT ACTUALLY WORKS

## Step 1 — Start With People You Know

The best place to start is the easiest place — your own circle. Compile a list of friends and family who own businesses. Contact them first. Tell them you'd like to put together a side-by-side savings analysis showing exactly how much they can save on processing every month.

These are your warmest leads. They already know you, they already trust you. You're not asking them to take a risk — you're offering to save them money. That's an easy conversation.

**You are not selling anything. You are showing a business owner how much they are overpaying — and offering them a better deal.**

## Step 2 — Move to Places You Already Frequent

Once you've worked your personal network, think about every place you already spend money. Your favorite restaurant. Your mechanic. Your dentist. Your barber. Your dry cleaner.

These are people who already know your face. They see you as a customer, not a stranger. Walk in and tell them what you do. Ask if they'd be open to a quick savings analysis. Most of the time, they will.

- Where do you eat lunch every week?
- Who changes your oil?
- Who cuts your hair?
- Who do you call when something breaks?

Every single one of those relationships is a potential account. And every account you close pays you every month.

## What My Portfolio Looks Like Right Now

I currently have about 30 accounts. Some pay as little as $25 a month. Some pay as much as $1,000 a month. The difference comes down to the setup and the volume of the merchant — which we'll walk through in detail during training.

| ~30 | $25–$1K |
|---|---|
| active accounts | residual per account / month |

## The Most Important Thing I Can Tell You

Most of my accounts were not closed on the first visit. Or the second. Or the third.

Most were closed on the 5th or 6th follow-up. The money is not in the first conversation — it's in showing back up when everyone else stopped. Build a relationship. Make a friend. Build trust. The close comes after that.

> ***"Success is in the follow up."***
>
> — The motto I live by

## Proof It Works — From Someone Who's Done It Longer

There is an agent on our team who makes over $50,000 a month in residuals. He's been doing this a long time and built his book one account at a time — the same way you would.

When I asked him what advice he'd give a new agent, he didn't hesitate:

> ***"Some will. Some won't. So what."***
>
> Don't let a no slow you down. The next door is right next to it.

# HOW THE MONEY WORKS

## What Is a Residual?

Every merchant account you close pays a small monthly processing fee. A portion of that fee is your residual — passive income that keeps coming in every month as long as that merchant processes with us.

You get a 50/50 split of the net monthly residual on every account you bring in.

| THE MATH | SCALE IT |
| --- | --- |
| Merchant processes $100K/month<br>Your margin: 30 basis points<br>$100,000 × 30 bps ÷ 10,000 = $300 gross<br>Your 50% = $150/month from 1 account | 10 accounts like that = $1,500/mo<br>20 accounts like that = $3,000/mo<br>35 accounts like that = $5,250/mo<br>**Every new account adds to the base.** |

| PAID EVERY MONTH | LIFETIME RESIDUALS |
| --- | --- |
| First Friday of each month.<br>*Consistent. Predictable. On time.* | Close one account. Earn the residual for the life of that account. |

## Equipment — An Additional Income Stream

On top of your monthly residual, you can also earn commission on any equipment that is leased or sold. Every account is different — if it ultimately makes sense to place equipment, we will. The goal is always to do what's right for the merchant first.

That said, we have agents who focus on equipment leases and earn commissions on top of their residuals. These paydays can range from $500 to $5,000 depending on the deal.

**The advice: don't be commission-driven. Do right by the merchant and the money follows. But when equipment makes sense, it adds up fast.**

## What Different Portfolios Look Like

| Accounts | Avg Vol / Acct | Avg Margin | Your Monthly |
| --- | --- | --- | --- |
| **10** | $50K | 30 bps | **~$750/mo** |
| **20** | $75K | 30 bps | **~$2,250/mo** |
| **35** | $100K | 30 bps | **~$5,250/mo** |
| **50** | $100K | 30 bps | **~$7,500/mo** |

**This compounds. Every account you close stays on your book. You don't start over each month.**

# THE FLYWHEEL — HOW THIS GROWS

Most income stops when you stop working. This doesn't. Here's how the flywheel works:

| | |
|---|---|
| 1 | **Walk into a business**<br>Introduce yourself. Ask who handles their payment processing. Ask to take a look at their statement. |
| 2 | **Show them the savings**<br>Run a side-by-side in isoQuote. Show current cost vs. our cost. Most merchants save hundreds per month. |
| 3 | **Close the deal**<br>Collect their documents. Submit through IRIS. They're set up within days. |
| 4 | **Residual hits your account**<br>Every month, that merchant processes — and a percentage of those fees land in your pocket. |
| 5 | **Ask for a referral**<br>Every closed merchant knows other business owners. One deal becomes two. Two becomes five. |
| 6 | **Repeat. The base grows.**<br>Each new account adds to your monthly income. Your floor keeps rising. |

> ***"Every merchant we walk away from should be better off than before we walked in.***
> ***That's not a sales strategy — that's who we are."***
>
> — Pay Solutions

# WHAT THE TRAINING LOOKS LIKE

You won't be thrown into the field alone. We have a structured 2-week training program with an assigned FTO (Field Training Officer) — an experienced agent who rides with you and signs off on your progression.

| Phase | Title | When | What Happens |
|---|---|---|---|
| **Phase 1** | Office Foundation | Days 1–2 | Products, pricing, commissions, IRIS CRM, isoQuote, equipment. PowerPoint overview by leadership. |
| **Phase 2** | Shadow & Observe | Days 2–3 | Ride-along with your FTO. Watch real pitches, real closes, real IRIS entries. Ask everything. |
| **Phase 3** | Agent Leads | Days 3–4 | You lead every pitch. FTO is there but quiet. Close your first deal. |
| **Phase 4** | Solo + Advancement | Days 5–6 | You work solo. Build your book. SM check-ins weekly. Advance when you hit the full competency checklist. |

## The Support You Get

- Assigned FTO who has closed hundreds of deals — ride with them, learn their moves
- Sales Manager (Shervin) on call for every difficult objection or pricing question
- Leadership team (Rocky, Scott, Anthony) — culture, direction, mentorship
- IRIS CRM, isoQuote, all tools provided and trained
- Full 4-week structured training manual — nothing is left to figure out alone

**We don't hand you a folder and say good luck. We get in the field with you.**

# YOUR NEXT 4 STEPS

Here's exactly how this goes from where you are right now to your first residual check:

| | |
|---|---|
| **1** | **We get on a 15-minute call**<br>I'll answer every question you have. No pressure. I'll tell you exactly what to expect, what the opportunity looks like, and whether this is a fit for where you're at right now. |
| **2** | **Come into the office**<br>Meet the team. See the setup. Get a feel for how we operate. This is not a formal interview — it's a conversation. We want you to know exactly what you're walking into. |
| **3** | **Start the training program**<br>Day 1 begins. You'll learn the product, the pitch, the tools, and the close. By week 2 you're in the field watching real deals happen in real time. |
| **4** | **Close your first deal and start building**<br>Your first closed merchant is your first residual. Every one after that adds to the base. The flywheel is spinning — now you keep feeding it. |

## READY TO TALK?

Reply to this message or reach out directly.
All I need is 15 minutes to answer your questions.

**Andrew | Pay Solutions | Agent Training & Development**

**Save. Simplify. Grow.**
paysolutionsinc.com

# AGENT APPLICATION

Fill this out and send it back. We'll reach out within 24 hours to schedule your call.

**Full Name**

**Phone Number**

**Email Address**

**Availability**

| | |
|---|---|
| ☐ Full Time | ☐ Part Time |

**Sales Experience (describe briefly — if none, write 'None')**

**Weekly Availability — Days / Hours You Can Commit**

## EXPECTATIONS & WHAT YOU EARN

☑ Complete the 4-week Field Training Program in full
☑ Attend all required check-ins with your FTO and Sales Manager
☑ Maintain professional conduct in the field and with every merchant
☑ Work your route — consistency is what builds a residual book

**Upon completion of the training program:**

✦ Pay Solutions business cards issued
✦ Pay Solutions branded apparel provided
✦ 50/50 residual split on every active merchant account — recurring monthly income

*By submitting this application you confirm you have read and understand the above expectations.*

Applicant Signature

Date