



Wholesale Processing Systems

This brochure will help you understand Merchant Processing, The job duties and how to be successful.





Wholesale Processing Systems is a shinning light in an unregulated industry. We were created out of our belief of doing the right thing and honest business practices.

Veteran and family owned, we still hold the values that help make this country great. We will always treat our customers the way we would like to be treated. It's all about our unique approach to combining the Interchange Pricing Model (Visa/MC fees) with processing fees at cost. We give true flat fee pricing.

I would like to thank you for joining us for this very special opportunity. On the call we will go over this brochure and what it all means. Please take a moment to look through this brochure before the call. This will give you opportunities to ask questions as well as follow along with us easier. If you are still interested in working with Wholesale Processing Systems after the call then please email Support@wholesaleprocessingsys.com and ask for a time to setup a one on one phone call with me and I will get you started.

WHAT KIND OF JOB AM I APPLYING FOR?

- This is a 1099 Contractor Opportunity.
- This is a merchant processing sales rep position.
- You are basically creating your own business.
- You do not need any startup money to do this.
- We will provide you with all the tools needed to be successful.
- This is 100% commission, if you don't get signatures you don't get paid.
- You will make money for every signature you get.
- You will make residuals monthly for those contracts.
- Once you reach 100 signatures you are vested in the company.



What Is Merchant Processing or Credit Card

It isn't necessary to have intimate knowledge of the inner-workings of the bankcard system in order to sell merchant services. But, it's a good idea to have a general understanding of how credit card processing works to be successful.













- **1. Consumer:** The first step in credit card processing happens on the consumer level, when a cardholder swipes, dips their card, or hands over their payment information to the merchant.
- 2. Merchant: Next, the merchant accepts and collects the payment information. This can be done in one of two ways. The payment can be accepted physically card present transactions. This usually happens at a storefront, with some kind of hardware terminal or credit card reader. The merchant step can also happen online for card not present transactions. Instead of a card reader, merchants use an online gateway to collect the payment from their customer.
- 3. Processor: The credit card processor collects that information and is responsible for routing that data across to the other stages, and facilitating communications between various parties. Initially, however, their primary role is to send the payment information to the card network.
- **4. Card Networks:** Your customer's card will operate one of the major credit card networks the most common ones are Visa and Mastercard. Once the networks receive the payment information from the processor, they pass it to your customer's bank.
- 5. Consumer Bank: The cardholder's bank then receives the payment request, and they verify whether the cardholder has the appropriate funds or credit to complete the purchase. Once they establish that the customer has the funds needed and that the purchase is not fraudulent, they send a message back through the networks and through the credit card processor, allowing the transaction to go through.
- 6. Back To The Merchant: Lastly, the message that the payment has been requested or denied flows back through the same channels it did to get to the cardholder's bank. When the transaction is handled in-person, this usually corresponds with a message on the card reader like "Approved" or "Declined". Assuming a transaction is cleared, the merchant is expected to provide the customer with whatever goods or services were promised in return for the payment.



What Are Your Job
Duties?
How do I build my
business?



This is a 100% commission based job. You are hired as a 1099 contractor and therefor have no boss to tell you what to do. You must rely soley on yourself to be successful. Being good at sales, having sales experience and enjoy selling simply are not enough. You must be able to "PUT THE WORK IN" if you want to win and be a successful business owner. If you need someone to manage you then you do not want to do this job.

WPS will give you the tools to succeed. You will have our time, our experience, and we will give you anything you need as you report your lead funnel status to us weekly through Hubspot. We will even help you close the sale. We will give you a blueprint and help you with the sales pitch the contracts, paperwork and even maintaining your book of business.

WPS will give you a brand by setting you up with a business email and doing the creative for your business cards. Note* you must buy your business cards yourself. We recommend using Vista Print when we send you your digital file. It's easy and cheap. WPS will reimburse you the cost of the cards after your 3rd contract. You will even be represented on the website as an Account Executive and have access to an app that will help you provide businesses with wholesale rates.

- Job Hours 9-? 30 50 hours a week. "PUT IN THE WORK"
- Use <u>www.manta.com</u> to generate leads and prospect in your surrounding area.
- Use Hubspot to create and manage a leads funnel.
- Performing outbound cold calls and walk-ins. begin speaking with the business owners.
- Find out their pains, their needs. How are they processing.
- Use the wholesale pitch to show value in the sale and close.
- Analyzing prospect needs and interests to determine which products best suit their business.
- Maintain your book of business as it grows by contacting the business owner once a month and taking care of their needs.



OUR PRODUCTS & SERVICES















A Final Word Of Caution Do Not Do This Job If...



You are not Disciplined, Motivated & Hungry for success. If you can't see yourself getting up every day and living this dream then walk away now. You must put consistent time and energy into your business or it will not work.



If you think you will get rich quick. You will make money and you will eventually get rich. But the truth is you have to put up to two solid years into this industry before you really can slow down.



Your sensitive and your feelings get hurt. The truth is sales is a hard job and it's not for the faint of heart. You will hear more "NOs" than you ever have before in any other sales job. But if the word no makes you want to work harder than this is for you.



You are not self-reliant. You will need to be the kind of person that thinks outside the box, A Problem Solver. You need to be able to find solutions on your own. We will never leave you without the tools and knowledge but you have to learn it all on the job.

Thank you, I look forward to our success!





Direct 517-755-6696 Corporate 517-492-4972 Thomas@wholesaleprocessingsys.com Wholesaleprocessingsystems.com Support@wholesaleprocessingsys.com 1416 S. Main St. Ste 220 # 1003 Adrian, MI 49221

