



Merchant Cash Advance Agent Program

If you have any sales experience, you probably already know that it can be an extremely lucrative field to get into. As a sales agent, you are basically in charge of your income, and as you get better at serving your clients, you see more and more returns. This is no different when you're working with businesses instead of simply consumers. If you've ever sold POS equipment or other necessities to business owners, then you likely realize the huge potential for income that such a venture represents. Businesses always need more products and better technology, and if you can help them to succeed, chances are that you will be able to benefit lucratively when it is time for them to upgrade.

However, there is a little known opportunity in the world of credit card processing that many people are unaware of. As consumers, some of us might have dealt with cash advances at some point in our lives. Did you know that businesses have a similar option, as well? In the case of small enterprises that need quick liquid cash to get things flowing, they can strike up a deal with their merchant account agents and get some cash immediately without the need to go through a lengthy approval process as they would with a bank.

This process is not a loan, exactly, but rather the [merchant account company](#) makes a short-term investment in the business by buying future credit card and debit card payments. In other words, they pay a certain amount upfront to the business, and when customers pay with a credit cards, a percentage of these transactions are sent directly to the merchant account company to pay them back. It's not as risky as a normal loan because there is much less of a chance of the debtors defaulting; they would essentially have to go out of business to not be able to pay. The business owner is happy because he has the liquid cash that he needs without the need for any monthly loan payments to worry about; the payment processor company is happy because they receive what is essentially interest for their trouble and are practically guaranteed to be automatically paid back, and the sales agent is happy because he makes a portion of this. It is a win-win-win situation.

Now, you may not be a sales processor and you might not be interested in exploring the red tape that it might take to get into the position where you might provide people with merchant accounts. This is perfectly fine because, you see, you can simply work as a sales agent for a payment processing company and receive a cut of these profits. There's a lot of opportunity out there and plenty of companies are looking for sales representatives that can send leads their way. On your end, you would be getting a hefty commission for every one of these cash advances.

Let's take a look at a rough sample of the possibilities. For example, let's say that you [start working for a merchant service company](#) and they offer you the usual 5 to 10% commission on the cash advance that your prospect takes out. If the merchant agrees to a cash advance of \$30,000 dollars, **you would be making \$1500 to \$3000 on just that single sale.** As you can see, this is far more than if you were working selling, say, electronics or other expensive merchandise. Offering financial services greatly expands your income potential because you're working directly with businesses and directly with money. The best part is that there's less red tape for you to deal with in a case like this because you're not working for a bank. Cash advances are simple, fast, low-risk, and don't require much paperwork at all.

If you thought that the initial commission seemed like a lot, most companies that you work with will allow you to receive even more cuts of the earnings. For example, you might receive another cut after the merchant has successfully paid off the cash advance (usually a single-digit percentage). In addition, you might be able to lock in that particular merchant, where you receive a certain percentage of future credit card

processing revenue simply because you were the one who brought in the lead. This residual income can really accumulate, and there's certainly nothing like making money even when you're not working.

In addition to these income streams, there's also an added opportunity in upselling products. The merchant services company probably has many other products that could be useful to your prospect, and you can make a handsome amount by simply offering these as well. After all, when someone buys from you once, they are much more likely to buy other services from you, so you should always try to upsell if the opportunity presents itself. These “added value” products could be anything from marketing services that the merchant service company might offer to POS equipment and other physical goods. Just focus on what problems you think the merchant may have and try to find a way to solve it. Put yourself in his shoes, and you'll be bound to make money.

Finally, when you work as a [sales agent selling cash advances](#) and other products for a merchant service company, they will probably compensate you for helping them find other sales agents. Unfortunately, not everyone is cut out for sales, so there might be a high turnover. Because of this, a lot of merchant service companies are hungry for new recruits.. Again, this can be a residual income opportunity, where you can make a small percentage of what your recruits are making. This give agents incentive to help each other succeed.

With all these possible sources of income, sales agents can easily make thousands of dollars per month, even working part time. If you have experience in sales and you want to expand your horizons, or even if you just have an interest in sales and need a place to get your start, you should consider getting into merchant cash advances. There really is a lot of money there, just waiting to be taken by ambitious salespeople.

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