

# Build a Team That Multiplies Your Reach and Residuals

## ILLUSTRATIVE TEAM MODEL

Each productive rep adds 1 new \$50,000/month merchant each month

### One active team merchant

\$50,000/month processing volume

~\$120/mo

to the representative

~\$30/mo

leadership override

## The team multiplier after 12 months

Assumes all representatives begin in Month 1

| 1 TEAM REP                | 3 TEAM REPS                | 5 TEAM REPS                | 10 TEAM REPS               |
|---------------------------|----------------------------|----------------------------|----------------------------|
| 12 active merchants       | 36 active merchants        | 60 active merchants        | 120 active merchants       |
| <b>\$360/mo</b>           | <b>\$1,080/mo</b>          | <b>\$1,800/mo</b>          | <b>\$3,600/mo</b>          |
| leadership override       | leadership override        | leadership override        | leadership override        |
| <b>\$4,320 annualized</b> | <b>\$12,960 annualized</b> | <b>\$21,600 annualized</b> | <b>\$43,200 annualized</b> |

## CONSISTENT ACTIVITY CREATES LEVERAGE

**10 reps**

productive team

**120**

active merchants

**\$3,600/mo**

leadership override

**\$43,200**

annualized run-rate

## MEDIUM-SIZE MERCHANT COMPARISON

**\$100,000/mo processing volume**

~\$240/mo to rep | ~\$60/mo override

At similar economics, the team values roughly double.

## YEAR ONE CASH EARNED - 10-REP EXAMPLE

**\$23,400**

estimated cumulative  
leadership overrides

Separate from the \$43,200 Month-12 annualized run-rate.

## ILLUSTRATIVE EXAMPLE - NOT A GUARANTEE OF INCOME

Assumes each representative is active from Month 1 and adds one new merchant per month for 12 months. Each merchant processes approximately \$50,000 monthly and generates an estimated \$120 monthly residual to the representative and a \$30 monthly leadership override. Actual results vary based on team size and productivity, processing volume, pricing, merchant activity, account retention, activation timing, compensation terms, and other factors. Annualized run-rate shows what the Month-12 portfolio could produce over the following 12 months if all accounts remain active and perform similarly; it is not additional Year One earnings. Compensation is governed by the written representative agreement.