PARTNERSHIP OVERVIEW — DETAILED EDITION

Unlock New Revenue Streams with Merchant Services Reselling

CardChoice International is a registered ISO/MSP merchant services company with over 20 years of serving U.S. businesses. We have saved merchants nationwide millions of dollars through superior pricing, cutting-edge technology, and a guaranteed rate-match program. Our reseller partners earn substantial recurring income simply by making introductions and asking one question.

Guaranteed better rates — or CardChoice pays your prospect $250. Zero risk for you or your clients.

THE ONE QUESTION THAT OPENS EVERY DOOR

> *"Who handles your credit card processing, and are you open to learning about new payment options, including lower guaranteed rates?"*

This single question has generated millions in savings for clients and millions in residual income for CardChoice partners. It opens conversations with any business that accepts credit cards — which is virtually every business in America. The $250 guarantee removes all friction from the initial conversation, making it easy to get a foot in the door even with highly skeptical prospects.

RESULTS AT A GLANCE

$1M+	$70K	$180K	$900/mo
Residual income earned by one partner over 10 years	Annual savings unlocked for a single golf course client	Annual savings for a 6-location retail clothing chain	Monthly residual earned from a single referral

IN-DEPTH SUCCESS STORIES

Real Clients. Real Results. Real Residual Income.

Each story below demonstrates a different aspect of the CardChoice opportunity: the power of technology, mobile solutions, persistent problem-solving, and creative workarounds. Everyone began with a single question.

Online Casket Company

E-Commerce

Challenge: The company had decent pricing but lacked the right technology. They had no streamlined invoicing system and no online payment integration, creating operational friction and a poor customer experience. Manual invoicing was time-consuming and error-prone.

Solution: A 22-year-old Marketing Partner asked the opening question and identified the gap. CardChoice implemented a custom invoicing system, introduced special pricing initiatives to reduce processing costs, and added an embedded online payment portal to the client's website for seamless checkout.

Results: 15% revenue increase driven by streamlined payments and improved customer experience · $900/month in recurring residual income for the Marketing Partner (~$10,800/year) · Improved customer satisfaction and operational efficiency through automated invoicing.

Key Takeaway: *A new partner's first question generated nearly $11,000 in annual passive income.*

Occidental Property & Casualty

Insurance

Challenge: Field agents needed to accept on-site payments — a critical operational requirement. They were processing card-not-present transactions remotely, incurring unnecessarily high interchange fees. They were also exposed to chargebacks with the burden of proof on the business.

Solution: CardChoice equipped agents with mobile card-present payment capabilities. This single change produced three compounding benefits: lower interchange fees from card-present rates, chargeback protection (with the burden shifting to the customer), and faster on-site payment collection, thereby improving cash flow.

Results: Monthly transaction volume grew from $100,000 to $3,000,000 over 10 years · Dramatically reduced interchange costs through card-present processing · Marketing Partner earned over $1,000,000 in cumulative residual income · Streamlined field operations and reduced chargeback losses

Key Takeaway: *One mobile payment upgrade compounded into $1M+ in partner income over a decade.*

Toyota Dealership

Automotive

Challenge: The General Manager was openly skeptical — they'd heard every pitch before and believed their current processor, Chase Bank, was unbeatable. Like many high-volume businesses, they assumed their rates were already optimized. The GM dismissed the initial approach outright.

Solution: The Marketing Partner offered the $250 guarantee and conducted a comprehensive statement audit. After reviewing numerous line items, they found a single miscategorized expense in the Visa/Mastercard interchange program. Using CardChoice's expertise, they restructured pricing without touching the dealership's aggressive base rates.

Results: Immediate $1,000/month in savings from correcting one overlooked line item · 12 years of ongoing loyalty — the dealership has never left CardChoice · Chase Bank stopped requesting merchant statements during loan applications, acknowledging they could not compete · Steady ongoing residual income for the Marketing Partner built on full transparency and trust.

Key Takeaway: *Persistence turned a hard 'no' into a 12-year relationship worth $144,000+ in client savings.*

Prestigious Golf Course (Georgia)

Hospitality

Challenge: The golf course used proprietary business management software with integrated payment processing—a closed ecosystem. The software vendor refused to allow third-party processors to integrate, trapping the client in higher rates. Most providers accepted this as a dead end.

Solution: CardChoice went directly to the software company and presented a compelling business case to become an approved integrated processor. After persistent engagement, they secured approval — a rare achievement. They also restructured internal payment procedures and introduced new options for member billing, events, and pro shop purchases that the course had never considered before.

Results: $70,000 in annual savings through optimized payment processes · Successfully gained integrated processor status against significant resistance · Long-term partnership and loyalty secured · Significant ongoing residual income for the Marketing Partner

Key Takeaway: *When everyone else walked away at 'no,' persistence unlocked $70K in annual savings.*

Retail Clothing Chain (6 Locations)

Retail

Challenge: A medium-sized chain with six locations was locked into its existing processor through its POS system. Every attempt to switch was met with a firm 'no' from the POS vendor due to contractual and technical restrictions. The chain was significantly overpaying, but believed no options existed.

Solution: Rather than forcing a POS integration, CardChoice proposed running payments outside the POS by adjusting internal procedures at each location. Working with the Marketing Partner and the retailer's management team, they developed a workflow that maintained full operational efficiency while eliminating the locked-processor dependency. A referring bank was brought into the relationship.

Results: $15,000/month in savings — $180,000 annually — across all six locations · The referring bank moved all six store deposits to the relationship (previously only three) · Profitable long-term residual income stream for the Marketing Partner · Strong multi-party business relationship built on demonstrated results

Key Takeaway: *Creative problem-solving converted a 'system-locked' client into $180K in annual savings and a banking relationship.*

THE FULL OPPORTUNITY

Everything You and Your Clients Gain

What Your Clients Receive

Surcharging, Dual Pricing & Convenience Fees
Pass processing costs to customers legally and transparently — protecting your client's margins entirely.

QuickBooks & Clover POS Integrations
Seamless connection to the accounting and POS tools businesses already use, with no disruption to operations.

Recurring Payment Plans & Secure Vault Storage
Automate billing for subscription clients while storing payment data in a PCI-compliant secure vault.

Omni-Channel Payment Capabilities
Accept payments in-person, online, via mobile, over the phone, and through invoicing — all from one account.

1-Hour Batch Funding
Faster access to funds improves cash flow for businesses of every size.

Virtual Bank Account (Included)
Every merchant account includes a virtual bank account with no minimum balance and no monthly fees.

Competitive Merchant Cash Advances
Fast access to business capital for clients who need growth funding or bridge financing.

Multi-Account Management
Manage multiple locations or business entities through a single login dashboard.

Auth.net & WordPress Integration
Easy connection to the most widely used payment gateway and CMS platforms on the market.

Chargeback Protection
Card-present and best-practice processing reduce chargeback exposure and shift the burden of proof.

What You Earn as a Partner

Not Just E-Commerce
We often find higher partner profits by asking about wholesale processing (B2B) opportunities, where statement reviews can uncover meaningful savings and stronger residuals.

Passive Residual Income
Earn recurring monthly income from every account you refer — with no ongoing work required after the introduction.

Zero Operational Overhead
CardChoice handles all analysis, proposal creation, merchant onboarding, and ongoing client support.

Five Top-Tier Processor Relationships
Access to multiple processors means we always find the best fit for each client's volume and industry.

Direct Founder Access
Work personally with Co-Founders Ray McGrogan and Steve Kleinberg for hands-on, customized deal support.

$250 Guarantee as Your Opener
Remove every objection before it starts — zero risk makes it easy for any prospect to hear your pitch.

21-Year Track Record
Proven stability, five-star reviews, and a reputation that backs every conversation you have with a prospect.

Expert Statement Analysis
CardChoice's team finds savings others miss in every statement — making your introduction look brilliant.

Flexibility Across Industries
From auto dealers to golf courses to insurance companies — solutions exist for virtually every business type.

GETTING STARTED IS SIMPLE

Three Steps to Earning Residual Income

STEP 1	STEP 2	STEP 3
Ask the Question	**Make the Introduction**	**Collect Your Residuals**
Approach any business that accepts credit cards and ask the opening question. The $250 guarantee removes every objection and gives you instant credibility with even the most skeptical prospects.	Connect your prospect directly with CardChoice International. Our team handles everything: statement analysis, solution design, competitive comparison, proposal creation, and full merchant onboarding. You make the call; we do the work.	Once the merchant is onboarded, you receive recurring monthly residual income for as long as they process with CardChoice. Our partners have earned residuals for 10, 12, even 20 years from a single introduction. One conversation can pay for a decade.

OUR COMPETITIVE ADVANTAGES

Why CardChoice International?

21-Year Track Record	Stability and experience that clients trust and prospects respect. Five-star reviews consistently across the industry.
Founder-Led Service	Work directly with Ray McGrogan and Steve Kleinberg — not a call center. Real experts are engaged on every deal.
Five-Processor Network	Relationships with five top-tier processors give us unmatched flexibility to find the perfect pricing fit for any client.
Proven Rate Guarantee	The $250 guarantee isn't a gimmick — it's backed by 20 years of consistently beating competitor rates in real analysis.
Technology Depth	QuickBooks, Clover, Auth.net, WordPress, mobile, virtual terminal — we integrate with the tools businesses already use.
Persistent Problem-Solving	The golf course and retail chain stories show we find paths others don't. We don't accept 'no' as a final answer.

Ready to Build Your Residual Income?

Partner with CardChoice International — one question, one introduction, one recurring income stream. Our team handles everything. You earn for years.

Contact Ray McGrogan, Co-Founder · **973-200-2763**