



**CutPay**  
Merchant Services



Partnership  
Scheme



# CutPay Partnership Scheme

# CONTENTS

---

## Become a CutPay Partner..... 3

Benefits of partnering with us..... 4

Who can become a Partner?..... 5

## Our Programs.....

Silver Partners..... 6

Gold Partners..... 7

Platinum Partners..... 8

Sales Partners..... 9

## Our Services..... 10

Payment services..... 11

EPOS soultions..... 12

Merchant cash advance..... 13



# BECOMING A PARTNER

CutPay offers an industry leading partnership channel for both businesses and individuals. We offer generous financial rewards through a multi-tiered partner programme.

Choose to join us as a referral partner or resell our services to your customer base. We work closely with all of our partners so you can deliver additional benefits to your business and clients simultaneously.

Our effortless sign up process makes it simple to join our constantly growing national network of partners. Start earning your business extra revenue today!



## BENEFITS OF PARTNERING WITH US

## For you as a Partner :

- Access to new products and services to offer your clients
- Additional revenue stream with potential for ongoing residual commissions
- Customer retention by helping your clients save money
- Dedicated Partner Account Manager
- Full support and training available to maximise referrals / sales



## For your Clients

- Savings of up to 40% against existing costs
- Next day funding available
- Capped rates
- Latest technology
- Additional products such as EPOS and E-Commerce available





# WHO CAN BECOME A PARTNER

---

We work with a wide range of partners across many industries. These vary from single person consultancies to large corporate organisations. We have various partner programmes available that can suit your business type. You choose your level of involvement ranging from a simple referral partner to full re-seller. A sample of some of the industries we work currently with below:

- Energy and Utilities companies / brokers
- Telecoms resellers
- Accountants / Bookkeepers
- Chambers of Commerce & Trade Associations
- Buying Groups
- Formation Companies
- Marketing companies & B2B sales organisations
- Franchises
- Web developers

**If you are in the above industries or any other B2B environment we would love to hear from you.**



# REFERRAL PARTNERS

## SILVER PARTNER



- Refer customers to CutPay and earn a one-off upfront commission for each successful sale.
- You send us the lead. we close the sale, you get paid.
- Great added-value service, saving your customers money.
- No minimum lead volumes required.

Number of deals PCM	Commission per sale
1-3	£50.00 per sale
4-7	£75.00 per sale
7 +	£100.00 per sale
Numbers and commission based on sales per month	



# REFERRAL PARTNERS

## GOLD PARTNER



- Upfront and ongoing residual commissions for each successful sale. A tiered system based on the level of involvement in the sales process.
- High earning potential without having to get involved in the sales and sign up process.
- Ideal for partners with ongoing leads to build a significant additional long-term revenue stream.
- Partner tools such as landing pages, affiliate link and marketing material available on request.

Based on 5 sales per month	
<b>Year 1 commission</b>	<b>Total</b>
£6,750 one-off commission	<b>£9,070</b>
Year 1 residual : £2,320	
Based on 15 sales per month	
<b>Year 1 commission</b>	<b>Total</b>
£20,250 one-off commission	<b>£27,210</b>
Year 1 residual : £6,960	
Based on 25 sales per month	
<b>Year 1 commission</b>	<b>Total</b>
£33,750 one-off commission	<b>£54,351</b>
Year 1 residual : £20,601	



# RESELLER PARTNERS

## PLATINUM PARTNER



- Exclusive opportunity to start a merchant services company without all of the associated risks and costs
  - You set the pricing, close the deals, sign up customers under your own brand. CutPay will support your business with our expertise and full back office support.
  - Extremely high earning potential on a revenue share basis with Cutpay for all upfront and residual commissions.
- A dedicated CutPay account manager to help you at every stage.
- Full training provided for you to launch your new business / additional service to your clients.
  - Ideally suited to businesses / brokers who operate in a 'B2B' environment or those who have access to business owners via marketing or promotional activity.
  - Option to becoming a fully fledged ISO with our a merchant acquiring bank subject to fulfilling set criteria.
  - Set-up / admin fee applies to join the Platinum Program, flexible options available.

### Based on 20 sales per month

Year 1 commission	Total
£72,000 on-off commission	£95,400
Year 1 residual: £23,400	

### Based on 20 sales per month

Year 2 commission	Total
£72,000 on-off commission	£138,600
Residual - Year 1: £23,400      Year 2: £43,200	

### Based on 20 sales per month

Year 5 commission	Total
£72,000 on-off commission	£268,200 (5-year Total Income £909,030)
Residual - Year 1: £23,400      Year 2,3,4,5: £43,200 per annum	





# RESELLER PARTNERS

## SALES PARTNER

- Opportunity to resell merchant services as an additional product to your clients
- Higher earning potential than referral programs.
- Earn upfront and residual commission.
- A dedicated CutPay account manager to help you at every stage.
- Determine your profit margins by setting your own pricing and taking ownership of sign up process.
- Industry training provided if required.

### Based on 15 sales per month

Year 1 commission	Total
£40,500.00 on-off commission	<b>£54,420.00</b>
Year 1 residual: £13,920.00	

### Based on 15 sales per month

Year 2 commission	Total
£40,500.00 on-off commission	<b>£72,180.00</b>
Year 1, 2 residual: £13,920   £17,760	

### Based on 15 sales per month

Year 5 commission	Total
£40,500.00 on-off commission	<b>£135,500.00</b> (5-year Total Income £445.8K)
Year 1, 2, 3, 4, 5 Residual: £13,920   £17,760   £20,120   £21,600   £21,600	



# OUR SERVICES

---

CutPay's aim is to support businesses to increase turnover, reduce their costs, improve their bottom line, and make business owner's lives easier by providing technology and software payment solutions in order to manage businesses easily and effectively.

As well as payment solutions, CutPay helps businesses to streamline their operation in a smooth, efficient way. Our result cater to a variety of industries including retail, hospitality, fashion, and leisure. Our retail solutions provide owners with live stock tracking, provide details on top performing products, help to eliminate theft and most importantly allow you to serve your customers in a fast and efficient way.

Our result also allow you to increase customer retention via displaying or showcasing your best deals as well as allowing management of customer accounts to improve your bottom line.





# PAYMENT SERVICES: CHIP AND PIN AND ONLINE

---



This service includes access to a free iMerchant portal which gives you key information about your business along with the latest terminal available in the market ensuring you and your business are Apple Pay, Android Pay, and NFC ready. We guarantee to beat any rates you have from your current provider. Receive your cardsales funds in your bank account 66% quicker than any other provider on the market.

- Ability to offer next day/same day funding
- Able to provide some of the best rates around in the market
- UK Customer Services and Tech Support centre
- Free access to intelligent iMerchant Portal
- Choice of Ingenico and Verifone terminals
- Managed PCI service
- DCC (Dynamic Currency Conversion)



# EPOS HARDWARE AND SOFTWARE SOLUTIONS



Aimed at SME's in the United Kingdom, we have dedicated on-site and remote technicians to ensure your setup goes without a hitch. Unlike a lot of our competitors, we don't just sell you the product and forget about you — we will work with you to make sure that EPOS solutions are set up to your exact specification and can provide training to make sure you can get the most out of your investment, along with ongoing support and warranty service for the duration of your service contract. We also offer flexibility with repayment, allowing you to either pay upfront or spread over 36 monthly instalments

- Easy installation process
- Aftercare and support
- Free 30 Days technical Support
- Free delivery
- Free 12-month warranty on all hardware you buy from CutPay
- Lowest price guaranteed - we'll match any other price
- Payment options starting from as little as £15 per week
- Flexibility to meet all of your needs and requirements
- Dedicated UK technical teams
- Over 85,000 businesses use our software
- Table reservation features
- Chip and pin integration options
- Customer management



# MERCHANT CASH ADVANCE

We offer a revolutionary approach to borrowing and repaying. Unlike with conventional loans or overdrafts, with our Merchant Cash advances you don't have to pay back at a set time and there are no penalty fines for not paying on time or going overdrawn! Instead, you pay a small percentage when your customer pays you. This way, if you are a seasonal business or you're not having any luck with your bank, then we can help — as long as you have a card machine. Our service has a 95% acceptance rate and this flexible loan system can be used for any business purpose such as buying new stock, refurbishment, or driving business growth.

- Merchant Cash Advance to businesses who take Debit and Credit card payments
- Borrow Between £2,500 – £150,000 and only pay when your customers pay you
- Advance 75% – 100% of average monthly card sales
- On-going access to additional funds





**CutPay Merchant Services**  
**Buddle House, Buddle Road**  
**Newcastle upon Tyne, NE4 8AW**



**+44 191 500 6575**



**info@cutpay.co.uk**



**www.cutpay.co.uk**

Copyright 2017 © CutPay Merchant Services  
CutPay Merchant Services is authorised and regulated by financial conduct Authority FRN: 697726.  
CutPay Merchant Services is Registered with Master Card / Visa as an Independent Sales Organisation and Member Service Provider.