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S O C I A L

How to Earn
Residual Income
by Starting a

Credit Card Side Hustle

The Done-With-You Business Model
that generates TRUE Passive Income



JACKY FIGUEROA

A MESSAGE FROM JACKY FIGUEROA

FOUNDER OF MERCHANT SOCIAL



You've been searching for the **PERFECT SIDE HUSTLE** to no avail. You've tried the latest and greatest MLM's, oils, shampoos, make up, leggings. Or maybe you've tried Uber, door dash or Amazon!

Maybe you've **NEVER** taken the leap to start a **SIDE HUSTLE** because you're afraid of getting scammed or you don't know what to do or how to do it!

But...you need to find a way to keep up with the **SKYROCKETING** prices of literally **EVERYTHING!**

I was there, and to be **HONEST**, I am still there, trying to help dig ourselves out of a pile of **DEBT** that we accumulated over the past 4 years.

What if I told you after years of searching for the **PERFECT** side hustle, I finally found it.

And what if I told you that you can actually make **PASSIVE INCOME** and I can teach you how!

What would you do with an extra \$200-\$1000 a month?

Me, all I wanted was a little bit of extra income to be able to go out to our favorite restaurants. My husband and I **LOVE** to eat! We have a list of restaurants in different cities that we have yet to visit. So once we pay off that debt you better believe we're going to start checking them off that list!

If you're reading this, you're probably in some sort of similar situation. You need to pay off DEBT to gain a little more financial freedom or you probably just want some extra spending money. Whatever the reason is, you're probably ready and eager to get started, like I was.

Well, I am here to make this process as simple as possible and help you get **ACTUAL RESULTS**. Are you ready?!

I created **MERCHANT SOCIAL** - A Merchant Services Co, to help Small business owners save money. From there The Credit Card Side Hustle for Beginners was born.

The Credit Card Side Hustle for Beginners is not a course. You're not going to be watching video after video trying to figure it out on your own.

You'll have mentorship, guidance, and a FB community that'll help you succeed. Simplicity equals success.

We learn together and you get to work!

This program is a Done with you program specifically created to help you build a stream of passive income with the **PERFECT SIDE HUSTLE**.

This specific strategy helped me build my **SIDE HUSTLE** income by an additional \$3,000 /mo in a matter of a few months. Now, I'm going ALL IN and making my **SIDE HUSTLE** a full on Business.

I've used this additional income to pay down debt, bills, and ultimately it has given me a clearer vision of the definition of "success" which for us is financial freedom.

I will also connect you with my network of connections and get you the best prices on any equipment you'll need to sign up your merchants. I'll show you the best strategies I've used to manage my time with 2 jobs and a **SIDE HUSTLE**, and how to land deals with **ZERO** experience.



"THERE IS NO DOWNSIDE TO A SIDE HUSTLE. THERE ARE ONLY BENEFITS TO BUILDING MORE THAN ONE SOURCE OF INCOME. A SIDE HUSTLE IS THE NEW JOB SECURITY."

-FORBES

HERE'S MY BACKGROUND STORY

It was December of 2023, I was frustrated, tired and accumulating **DEBT** with a **SIDE HUSTLE** that wasn't really **SIDE HUSTLING!**

For the past 20+ Years I've worked for my family's restaurant and as a commercial **ACTOR** in the entertainment industry. The restaurant pays well but it is **NOT** something I am remotely passionate about. Acting **DOESN'T** pay consistently but I **LOVE** it!



And to be **HONEST**, I've always felt like there was something **BIGGER** and **BETTER** out there, I just **NEEDED** to find it! Something that not only made me **MONEY** but that also made me feel like I was a part of something **BIGGER**. I had no idea what I was searching for so...

I tried it **ALL!**

I was a serial **SIDE HUSTLER** trying to find the **PERFECT** side hustle!

2013.. I was Selling fashion jewelry for a popular **MLM**. I invested hundreds of dollars every time the new season line dropped so that I could show customers at trunk shows, then I would end up with tons of inventory when that season was over.



I Invested in yearly conferences because I was desperate to be a part of something that would help me grow, learn and be successful. From the outside it looked amazing, women entrepreneurs making money, winning awards, cheering each other on but on the inside it was cliquish and lonely

I would come back feeling so **DISCOURAGED** and so **BROKE**.

Then came Essential oils, again, for a very popular **MLM** and again came out feeling **DISCOURAGED** and **BROKE** with a ton of inventory on hand.

Oh yes, I also tried hustling vitamins online. That was **NOT.FOR.ME!**
The **SIDE HUSTLE** that finally took me over the **EDGE...AMAZON!!**

4 YEARS OF...

- Checking the app constantly to see if people were tanking prices or to see if I was priced competitively.
- Products not selling and expiring.
- Customer returns. Amazon losing inventory.



- Ridiculous fees. Programs that helped you run a successful business were so expensive.
- There was no support! I had to learn it on my own and lost so much money in the process.
- No free FB group to ask for help. I had to join a FB group that was \$199 a month!
- My report at the end of the year said I sold \$80k only to bring home about \$22k
- The hours and hours spent at the store scanning items. I was over it!

I WAS ENDING 2023...

discouraged, tired and \$10k in debt from inventory that didn't sell.

I WAS DISCOURAGED, BUT I AM NOT A QUITTER!

I've always been an **ENTREPRENEUR** at heart so the search for the **PERFECT SIDE HUSTLE** was **REAL...**

- My husband is a Chef (and a Carpenter) so we started a Catering Co. This was fun but... it was so time consuming, very strenuous and the margins were minimal. It was definitely not making us the money we needed to survive & thrive.



- During the pandemic I started a Plant Pop Up because I was able to **POP UP** outside at events. It was going great because people were home and wanted their houses to look pretty. I was even thinking of opening a plant shop but then the pandemic was over, people went back to work, and everyone forgot about plants!

- Also during the pandemic my husband and I started teaching Pizza Classes on **ZOOM** to companies that would use them as a time to connect with their clients since they couldn't visit them in person. It was going great! Then the pandemic was over. People went back to work and **NOBODY** wanted to even think of being on a zoom call to make a pizza. People wanted to go out and eat pizza!

My husband had a great job as a Brewer at a Macro Brewery but he also **HATED** his job. He's a creative, he loves working with his hands so sitting in a room watching screens all day was killing him softly. It was a steady, very good paying job, with amazing health insurance, 401k, you name it.



I was making a steady paycheck from the restaurant at the time so we took the **LEAP** for him to start his own Carpentry business.

After the pandemic things were **ROUGH**, especially for the restaurant industry, so I took a significant **PAY CUT**. Acting was at a **STANDSTILL** because **HOLLYWOOD** shut down and then the strike happened so acting was really on **HOLD**. I was also doing **AMAZON** during all of this, and I already told you how **STRESSFUL** that was.

Prices were **SKYROCKETING** and our **INCOME** was taking a huge **DUMP!**

DEBT was piling up **QUICK!** Between trying to start a business for my husband, taking a pay cut and me losing money with **AMAZON**. We found ourselves **DROWNING** in **DEBT**. **THE DESPAIR WAS REAL!**

And then that one December evening in 2023 happened! I was scrolling on Instagram and there it was, an **AD** with Paul Alex & Merchant Automation. I listened, I followed, I scrolled, joined several FB Lives because I was not going to get taken again! And honestly something in me just knew this was it! No crazy promises, no “magic” pill. All that was required was focus, putting in the work, and determination. That, I knew I could do. If anybody knows hard work, determination and rejection it’s an LA Actor! I dove in head first and within 60 days of signing up, my first residual was deposited!

May 13, 2024

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\$2,092.90

\$1,999.73

I was **HOOKED**. I went from wanting to do this as a **SIDE HUSTLE** to carving my own little corner in the Credit Card space with **MERCHANT SOCIAL**, and guess who my first client was...



My family's Restaurant. I'm going to be honest, the reason I wanted them to be my first client was twofold. First, I wanted to make sure this was **LEGIT** and second, I knew that if I could make the **BOSS** happy (my mom) then I could make anyone happy!

This program ended up being a **LIFE SAVER** for them and for me. It literally saved them thousands of dollars a month and the residuals I made from the account made up for the pay cut I had to take. Not to mention it was an incredible learning experience for me.

DID I FINALLY FIND THE PERFECT SIDE HUSTLE? Was I actually making money every time someone swiped their credit card? The answer was and is **YES & YES!**

The thought of getting to help Small Business owners during such a difficult time was so **EXCITING** to me. It ignited a **FIRE** in me that had been lost. I am very **PASSIONATE** about helping and serving people. I am a **HUGE** introvert but I **LOVE** having meaningful conversations with people.

FINALLY, I was making **PASSIVE INCOME** and actually enjoying what I was doing. Seeing how happy my merchants were started to give me a glimmer of **HOPE**. What I did had meaning and how much I wanted to earn was truly up to **ME**.

Then I had this thought... How can I **HELP** more people find what I had found? **A SIDE HUSTLE** that creates true **RESIDUAL INCOME**. One that you can manage and scale at your own pace without losing thousands of dollars in the process by guessing which items to buy, or getting stuck with Inventory that you can't sell.

And this is how

THE CREDIT CARD SIDE HUSTLE FOR BEGINNERS was born!

This is an **IDEA** that was created to help someone that has a couple of extra hours a week earn **PASSIVE INCOME** with a real **SIDE HUSTLE!**

THE CREDIT CARD PROCESSING INDUSTRY was missing a **DONE WITH YOU** service for the aspiring **SIDE HUSTLER** who wanted to invest **AND** create their own Credit Card processing **SIDE HUSTLE** but did not have the time or knowledge to execute it successfully without throwing their money away.



I'm offering YOU the shortcut version of **MY JOURNEY!**

I've spent thousands of dollars learning from the best Coaches & Mentors in the Industry and I'll be passing that knowledge on to you.

Imagine having a mentor that held your hand through every step of the process...answering questions that you didn't even know you had.

Failure would almost be impossible - unless you just didn't do the work.



**“YOUR SIDE HUSTLE IS NOT JUST
A WAY TO EARN EXTRA
INCOME, IT'S AN OPPORTUNITY
TO PURSUE YOUR PASSIONS
AND EXPAND YOUR SKILL SET”**

HOW DOES THE CREDIT CARD BUSINESS WORK?

Once you land an account and install a terminal you make money **EACH TIME** a customer pays with their Credit Card.

The terminal or **POS** is set up with the **CASH DISCOUNT PROGRAM. WHAT IS THE CDP?**

It is a program that the Industry has put together to help small businesses get some relief from the increased wages and supplies increase.

HOW DOES IT WORK?

It eliminates all the businesses credit/debit card processing fees and passes it on to the customer.

The business owner will **SAVE**

hundreds or even thousands of dollars in processing fees!

The more the business processes in monthly credit card volume, the more money you make.

For **EVERY** account you set up you collect **RESIDUAL** income.

Most times, you are **ZERO** out of pocket and the only investment is **TIME** (which is just a few hours of work to sign a merchant up...and then you get to make passive residuals from them forever!)

The credit card machine does **ALL** the work for you!

HOW MUCH DOES IT COST TO START?

MERCHANT SOCIAL IS A ONE STOP SHOP WHEN IT COMES TO PROVIDING EQUIPMENT & SERVICES.

We customize our packages for clients & provide the following:

- ✓ One on One Mentorship
- ✓ Step by Step Guide on how to get started
- ✓ One Credit Card Starter Kit
- ✓ Dedicated Group Chat
- ✓ Wholesale Pricing for Equipment
- ✓ Credit Card Processing Beginners Training Weekly Live Calls
- ✓ Sales Certification

IS IT WORTH STARTING A CREDIT CARD BUSINESS?

The Credit Card Business is VERY profitable for the following reasons:

- ✓ No need for employees
- ✓ No storefront or rental space is needed
- ✓ Little investment is needed
- ✓ Very little to no overhead expenses
- ✓ Collect monthly residuals. Month after month.

DOESN'T EVERY BUSINESS ALREADY HAVE A CREDIT CARD MACHINE?

The answer is yes. The majority of businesses do have a credit card machine but only 5% actually have the Cash Discount program which means there is **PLENTY** of opportunities out there.

The Cash Discount program is becoming the new industry standard for business owners ever since the pandemic happened.

We as everyday people experience how prices have gone up.

Business owners feel it most because their prices for goods have gone up, as well as minimum wage and insurances.

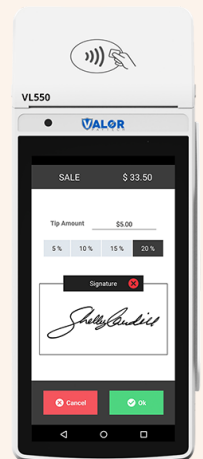
They need to keep the prices at a place where customers will keep coming back.

There was a recent LA Times Article and the HEADLINE WAS The Shocking state of the Restaurant Industry: "We can't afford to be open. We can't afford to be closed."

This is where we come in! We offer them a way to save money and we provide great one on one customer service.

With Square or Toast or most companies there is no personal or one on one support.

We are there to give them an exceptional customer service experience in merchant services which is quite non existent.



HOW MUCH CAN I MAKE MONTHLY FROM **ONE (1)** CREDIT CARD MACHINE?

It will vary. The credit card business is all based on your **LOCATION** and primarily relies on this one thing.

The monthly volume of card sales for the business i.e.

HOW MUCH THE BUSINESS PROCESSES IN CREDIT CARDS EACH MONTH.



On average, based on the Merchant Automation program clients are seeing anywhere between \$200-\$500 dollars monthly of residual income per account.

If your monthly **SIDE HUSTLE** goal amount is \$1000 Then you'd want to sign up anywhere from 3-5 accounts depending on their monthly Credit Card Volume.



To find timely success I always recommend having a mentor with experience to expedite your learning process to obtain high volume locations.

READY TO GET STARTED?

IT'S EASY



REACH OUT TO ME TO SCHEDULE AN INFO CALL

THERE IS NO OBLIGATION TO BUY ANYTHING
THERE ARE NO SALES TACTICS

I TRULY WANT TO INFORM YOU OF THIS AMAZING
OPPORTUNITY THAT HAS CHANGED MY LIFE, AND I
WANT TO MAKE SURE IT'S RIGHT FOR YOU TOO!

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