



5 Stages of Mastery

Level 1 – The Curious New Recruit

- Understands the basics of the payments industry.
 - Learns how residual income works.
- Develops the mindset of an entrepreneur.
- Avoids overthinking and analysis paralysis.
 - Final step: Signing with the right ISO.

Level 2 – Contracted Beginner

- Has signed with an ISO and has an agreement in place.
 - Needs basic industry and product knowledge.
- Must understand underwriting, support, and onboarding processes.
 - Builds a consistent daily prospecting schedule.
- Chooses a proven model: B2B walk-ins or appointments via phone.

Level 3 – Foundation Builder (Producer)

- Actively prospecting and closing first 30–50 accounts.
- Learns through real-world experience: sales, underwriting, installs, support.
 - Experiences both rejection and early wins.
 - Refines pitch through repetition and feedback.
 - Leverages coaching and support daily for growth.
 - Develops the skill that allows daily self-given raises.

Level 4 – Leverage Builder

- Has a portfolio of 30–50+ active merchants and growing.
- Gains financial freedom—not relying solely on new sales.
- Continues prospecting but works smarter using leverage.
- Builds systems for follow-ups, automation, and client retention.
 - Learns referral scripts and processes.
 - Tracks merchant satisfaction and attrition.

Level 5 – Portfolio CEO (Scaler)

- Residual income typically exceeding \$20,000+/month.
 - Shifts from producer to strategist.
- Builds scaling frameworks: training systems, sub-agents, team leadership.
 - Ensures balance of acquisition vs retention.
- Protects book through strong ISO support and ongoing education.
- Focuses on impact, legacy, and empowering the next generation.