

MERCHANT SERVICES AND BUSINESS BANKING ADVISORS AI VISIBILITY AUDIT

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Assessing structural visibility across ChatGPT, Claude, Google AI Overviews, Gemini, Perplexity and Copilot.

This is a baseline structural AI visibility assessment. It evaluates whether the foundational signals AI platforms look for are present, accessible and consistent at surface level. It does not constitute a full technical audit, a content quality review, or a complete ecosystem analysis. Scores reflect what was directly observable during this review. A strong score indicates the foundations are in place to build on. It does not indicate full optimisation.

Five Signal Model

This audit evaluates five structural signal layers. Each carries a different weight reflecting its influence on AI platform behaviour.

Identity Clarity (22%) Can AI confidently identify what this business is?

Subject Authority (28%) Does the business demonstrate credible expertise?

Meaning Architecture (25%) Is content structured so AI can extract and use it?

Ecosystem Validation (15%) Do external sources confirm what the site claims?

Signal Consistency (10%) Is the business actively maintained and consistent?

Executive Summary

This assessment is based on signals detected by our audit system at the time of review. Where something was not detected, this reflects what our systems could observe at surface level, not necessarily what exists on the site. Different AI platforms weight signals differently. This report evaluates structural foundations that influence visibility across ChatGPT, Claude, Google AI Overviews, Gemini, Perplexity and Copilot, rather than predicting exact outcomes on any single platform.

This is a baseline structural AI visibility assessment evaluating whether the foundational signals that AI platforms look for are in place, consistent, and accessible at merchantadvice.co.uk. Scores reflect foundation strength at the time of review, not optimisation levels or predicted ranking outcomes. A Partial classification means some foundations exist but with observable gaps; it does not imply the business is unknown or ineffective. Some external signal checks could not be completed during this review, specifically the Google Knowledge Graph, PageSpeed, and Safe Browsing API calls returned HTTP 403 errors; where scoring depends on these uncollected signals, the report reflects this. The Knowledge Graph status in particular could not be confirmed, so entity recognition scoring is based on crawl evidence and the AI platform knowledge responses collected.

Across the pages sampled, the site demonstrates a functional content and technical foundation: all major AI crawlers (GPTBot, ClaudeBot, PerplexityBot, Googlebot, Bingbot) received HTTP 200 responses, HTTPS is valid, a Cloudflare CDN is in place, and the site's HTTP headers include an explicit content signal permitting AI training and input (ai-train=yes, ai-input=yes). Schema markup is present across most pages reviewed, and the site carries meaningful topical coverage across merchant services, payment gateways, high-risk merchant accounts, business banking, and related areas. A Crunchbase listing was confirmed via search, and the founder Libby James is named on the about page discovered via search. Claude demonstrated partial familiarity with the business, though it qualified this with uncertainty, while ChatGPT did not demonstrate specific knowledge, placing independent AI knowledge at a low to partial level.

The primary risk identified is omission: a pattern of missing foundational signals that, individually, could be excused but in aggregate create a weak entity picture for AI systems. No sameAs links are present in schema across the pages reviewed, no FAQ schema was detected on any page sampled, alt text was not detected on 789 of the 791 images reviewed, the sitemap points entirely to an unrelated domain, a copyright year was not detected on any page sampled, and author attribution was observed on only one of the 21 pages crawled. The brand name also presents a misclassification risk, as the registered business name 'Merchant Services and Business Banking Advisors' is a descriptive phrase rather than a distinctive brand, increasing the probability that AI systems conflate it with the general category rather than the specific entity. Several external search queries were unavailable during this review due to search system limitations, which may limit ecosystem scoring precision. Scores for ecosystem sections reflect signals detected directly from the site where external verification was not possible.

Primary Risk: Omission

AI Visibility Score

39 / 100

How visible this business is to AI platforms based on the signals that matter most.

Total Score

36 / 100

Combined score across all 17 sections equally weighted.

Score guide: 70 to 100 strong foundations. 40 to 69 moderate instability, improvement needed. Below 40 material AI interpretation risk.

Page Discovery and Surfacing

Pages we found across the site totalled roughly 27, identified through the site's published sitemap and internal link structure. The sitemap, hosted at onboarding.merchantadvice.service.co.uk/sitemap-4seo.xml, listed 6 URLs, all of which pointed to a different domain (conical.io) rather than merchantadvice.service.co.uk, suggesting a sitemap configuration issue. The remaining 21 pages were discovered through internal link crawling of the primary domain. Page types observed across the sample included a provider directory hub with nine category children, multiple service advice pages, a success stories page, and a small number of navigational and utility pages.

Google appears to be surfacing approximately 40 pages from merchantadvice.service.co.uk, based on site-level search queries. This figure is notably higher than the roughly 27 pages we found during our crawl, which may reflect pages accessible to Google that were not reached via the sitemap or the internal links sampled during this review, such as deep blog articles, individual provider profile pages, or paginated content. The sitemap misconfiguration, pointing entirely to conical.io rather than to merchantadvice.service.co.uk, means the sitemap provides no direct crawl guidance to search engines for the primary domain. Despite this, Google's surfacing estimate suggests a reasonable level of content is being reached, likely through link-following rather than sitemap-directed crawling.

If a page is not surfaced by Google, it does not appear in Google Search, AI Overviews, or Gemini, which also affects traditional SEO performance. Separately, AI platforms such as ChatGPT, Claude, and Perplexity send their own crawlers (GPTBot, ClaudeBot, PerplexityBot) to visit pages directly. A page can be crawled by these bots even if Google has not surfaced it. We identified pages through the site's published sitemap and internal link structure. Surfacing estimates are

based on site-level search queries. For precise indexing data, Google Search Console access would provide exact figures.

Metric	Count
Pages we found	~27
Google surfacing	~40
Blog/editorial content	1
Product/service pages	1
Core pages	3
Legal/policy pages	1

We identified pages through the site's published sitemap and internal link structure. Surfacing estimates are based on site-level search queries (site:domain.com) run against Google. These give an indication of how many pages Google has picked up and is willing to return in results. Google surfacing covers Google Search, AI Overviews, and Gemini. For precise indexing data, Google Search Console access would provide exact figures.

External Signals Snapshot

Third-party evidence fetched directly from Google PageSpeed, Wayback, Knowledge Graph, and Safe Browsing. These are observed signals, not inferences from HTML. Examples only. Each audit checks over 200 individual data points.

Signal collection: 4/7 collected, 3 flagged. Flagged signals did not penalise scoring. See Audit System Notes at the end of the report for details.

Signal	Observed
Google Knowledge Graph	Collection failed. HTTP 403
PageSpeed (Lighthouse mobile)	Collection failed. HTTP 403
Google Safe Browsing	Collection failed. HTTP 403
AI bot access (robots.txt)	Allowed for GPTBot, ClaudeBot, Google-Extended, PerplexityBot, CCBot
llms.txt	Not present
Security headers	HSTS Yes, CSP Yes, X-Frame Yes, X-Content-Type Yes

Sources: Google Knowledge Graph API, Google PageSpeed Insights, Wayback Machine, Google Safe Browsing, direct robots.txt and llms.txt fetches, HTTP response headers.

Independent AI Knowledge

Section 1 | Identity Clarity

The ai_platform_knowledge data shows that Claude has partial familiarity with Merchant Advice Service. Across the three Claude prompts reviewed, the responses describe the business as a UK-based consultancy helping businesses with merchant accounts, card processing, payment gateways, business banking, and high-risk merchant support. However, Claude qualified each response with explicit uncertainty: 'I don't have specific verified details about this particular company's exact services, team, or current offerings' and 'my information may be incomplete or outdated.' On the third prompt, Claude stated directly: 'I don't have specific verified knowledge about a company called Merchant Services and Business Banking Advisors that would let me make an informed recommendation.' This pattern indicates surface-level familiarity built from general category knowledge rather than confirmed entity-specific training data.

ChatGPT did not demonstrate specific knowledge of this business across any of the three prompts reviewed. All three responses described generic merchant services industry characteristics and recommended visiting the website for specific information, with no entity-specific detail such as the founder name (Libby James), the founding year (2016), the Payments Directory product, or the Derbyshire address. The overall assessment from the search data is 'Known by 1 of 2 AI platforms checked,' and that single platform's knowledge is qualified and uncertain.

The Google Knowledge Graph API returned an HTTP 403 error and could not be assessed during this review. A Crunchbase listing for Merchant Advice Service was confirmed via directory search results, described as 'a financial firm that provides advisory services for Card Payments, Business Banking and Merchant Cash Advance.' The about page, surfaced via external search results, names founder Libby James and a 2016 founding date, which provides some basis for entity recognition. However, the absence of sameAs schema links across all pages sampled, the brand name ambiguity (the registered name reads as a generic descriptor), and limited AI platform recognition collectively place this section in the weak-to-partial range. Scoring is capped at 3 given that only one of two AI platforms demonstrated any familiarity, and that familiarity was explicitly qualified.

Additional Observations

The Crunchbase profile uses the name 'Merchant Advice Service' rather than the registered business name 'Merchant Services and Business Banking Advisors,' which is a further identity fragmentation signal. The founder Libby James is named in external search results via the about page snippet, but no founder schema was detected across the pages reviewed.

Score: 3 / 10 Weak

Content Accessibility

Section 2 | Meaning Architecture

All five AI crawlers tested returned HTTP 200 responses during this review: GPTBot, ClaudeBot, PerplexityBot, Googlebot, and Bingbot all received full content responses with identical headers. No bots are blocked in robots.txt, and the ai_bot_blocks external signal confirms blocksAI is an empty array and blocksAll is false. The HTTP response headers include a Content-Signal field explicitly set to 'ai-train=yes, search=yes, ai-input=yes,' which is a proactive positive signal indicating the site operator has declared intent to permit AI training and input access.

Semantic HTML usage across the pages sampled is partial. A main element was detected on all 21 pages reviewed, and nav, header, and footer elements are present consistently. However, article and section elements were not detected on any page sampled, which reduces semantic structure quality for content-level AI parsing. A noscript fallback is present across all pages reviewed, which provides a basic non-JavaScript fallback. The robots.txt file contains Joomla-specific default comments and mixed WordPress-pattern disallow rules (disallowing /wp-admin/, /wp-includes/, /wp-content/ etc.), alongside image file-type blocks (*.jpg\$, *.png\$, *.pdf\$ etc.). The WordPress-pattern rules appear to be artefacts of a plugin or template rather than intentional configuration, which introduces noise into the crawl signal without a confirmed negative effect on AI crawler access.

Across the pages sampled, 154 internal links were observed on the homepage alone, illustrating a densely interlinked site structure. Extractable content blocks were recorded as zero in the aggregate data, which reflects a gap in structured, clearly delimited content blocks that AI extractors can cleanly parse. The presence of Joomla as the detected CMS alongside WordPress-pattern robots rules creates a mild inconsistency signal.

Additional Observations

The image file-type disallow rules in robots.txt (blocking *.jpg\$, *.png\$, *.pdf\$ etc.) prevent crawlers from directly accessing image and PDF resources, which may limit AI ability to index image-based content or hosted documents. These disallow rules apply to all bots including AI crawlers, though the primary content pages themselves are unaffected.

Score: 5 / 10 Partial

Crawl and Index Signals

Section 3 | Signal Consistency

A robots.txt file is present at <https://www.merchantadvice.co.uk/robots.txt>. The file contains Joomla default boilerplate comments, blocks for Joomla system directories (/administrator/, /bin/, /cli/ etc.), and a separate block of WordPress-pattern disallow rules (/wp-admin/, /wp-includes/, /wp-content/, /category/, /tag/, /author/, /attachment/ etc.). The presence of WordPress-pattern rules on what appears to be a Joomla installation is a configuration anomaly. Multiple User-agent: † blocks are present in a single robots.txt file, which

is technically valid but may cause inconsistent parsing behaviour across crawlers. No specific AI bot rules are present for GPTBot, ClaudeBot, PerplexityBot, or Google-Extended.

The sitemap is found at <https://onboarding.merchantadvice.service.co.uk/sitemap-4seo.xml>, a subdomain rather than the primary domain. Critically, all six URLs listed in the sitemap point to conical.io, an entirely different domain, not to merchantadvice.service.co.uk. This means the sitemap provides zero direct crawl guidance for the primary domain. The most recent lastmod date in the sitemap is 2026-07-09, which is current, but the content it points to is irrelevant to this domain. This is a significant crawl signal gap.

As noted in the page discovery section, Google is surfacing approximately 40 pages from merchantadvice.service.co.uk based on site-level search queries, while we found roughly 27 pages through the sitemap and internal link crawl. The surfacing estimate being higher than the pages we found suggests Google is reaching content through link-following rather than sitemap-directed crawling, likely because the sitemap is misconfigured. An llms.txt file was not detected at the domain during this review. This is an emerging convention and not yet universally adopted or formally standardised, so its absence is noted rather than scored as a critical gap, but it represents a missed opportunity to provide structured AI-readiness signalling. †

Additional Observations

The robots.txt file references the sitemap URL at onboarding.merchantadvice.service.co.uk, which is itself a subdomain pointing to conical.io URLs. This creates a chain of misdirection from robots.txt through sitemap to an unrelated domain, which could confuse automated crawlers attempting to discover content systematically.

Score: 3 / 10 Weak

Technical, Platform and Server

Section 4 | Meaning Architecture

Based on observable HTML signals, the site appears to be built on Joomla, with the detected_cms field returning both 'Joomla' and 'generator:MYOB.' The Joomla identification is consistent with the robots.txt boilerplate comments referencing Joomla folder conventions and the YOOtheme template references observed in image URL paths (/media/yootheme/cache/). The MYOB generator tag is an anomaly and may reflect a plugin or integration rather than the primary CMS. The robots.txt also contains WordPress-pattern disallow rules, suggesting a plugin (possibly 4SEO) has appended WordPress-style directives to the Joomla robots file.

HTTPS is confirmed with a valid certificate issued by Google Trust Services (WE1), expiring August 2026. The HSTS header is present (max-age=31536000), X-Frame-Options is set to 'sameorigin,' X-Content-Type-Options is set to 'nosniff,' and a Content Security Policy header is present, though it uses broad directives (default-src * data:; script-src https: 'unsafe-inline' 'unsafe-eval') that reduce the practical security benefit. The Cloudflare CDN is confirmed from server headers and CF-RAY identifiers. Server infrastructure is therefore solid at the foundational level.

Schema markup is present across most pages reviewed, with types including Organization, WebSite, WebPage, Article, Person, ImageObject, Place, PostalAddress, and BreadcrumbList detected across the sample. Two separate schema blocks are present on the homepage, with entity names inconsistently stated as both 'Merchant Advice' and 'Merchant Advice Service' within the same page, which is a naming inconsistency signal. OG tags are present across all pages sampled, including og:title, og:description, og:image, og:url, og:site_name, and og:locale, though the og:type is set to 'article' on all pages including the homepage, which is a minor misclassification in the OG graph. The PageSpeed external signal returned an HTTP 403 error and mobile performance could not be assessed during this review. Mobile viewport is confirmed across all pages sampled (width=device-width, initial-scale=1). † Heading hierarchy is generally present with H1, H2, and H3 elements observed across all pages, though heading counts and structures vary significantly between page types.

Additional Observations

The og:image on the providers directory page and several category pages references a transparent video placeholder image from a plugin directory (/plugins/system/fs_video/modules/element/video/assets/img/fs-video-transparent.png), which is not a representative OG image for social sharing or AI context extraction. This affects a significant proportion of the pages reviewed.

Score: 5 / 10 Partial

Entity Graph and Relationship Clarity

Section 5 | Identity Clarity

Schema markup across the pages sampled includes Organization, WebSite, WebPage, Article, Person, ImageObject, Place, and PostalAddress types, which provides a reasonable structural foundation. A physical address is present in schema: Sterling House, Outrams Wharf, Little Eaton, Derbyshire, DE21 5EL. Opening hours (Monday to Friday, 09:00 to 17:00) are included in the Place schema. A logo ImageObject is present. A Person entity named 'WebWorks' is included in schema as the article author, which refers to the web development agency (webworks.marketing) rather than the business founder or a named editorial author, creating a potentially misleading attribution signal.

Critically, sameAs links were not detected on any page across the entire sample reviewed. The schema_relationships object consistently returns has_sameas: false and sameas_urls: [] across all 21 pages. This means the schema graph cannot connect the Organisation entity to its LinkedIn profile (<https://www.linkedin.com/company/merchant-advice-service>), Instagram, Facebook, or Crunchbase listing, all of which are confirmed to exist. Without sameAs links, AI systems building a knowledge graph for this entity must rely on coincidental co-citation rather than declared equivalence.

The entity naming inconsistency noted in Section 4 is directly relevant here: the two schema blocks on the homepage declare the entity name as 'Merchant Advice' in one block and 'Merchant Advice Service' in the other. The registered business name visible in the footer is

'Merchant Advice Service Ltd.' The page title and meta description reference 'Merchant Services and Business Banking Advisors.' The og:site_name is 'Merchant Advice.' This produces four distinct name variants across structured signals on a single page, which actively impairs entity graph resolution. No founder schema, no brand schema, and no product or service schema were detected across the pages reviewed.

Additional Observations

The Google Knowledge Graph API returned an HTTP 403 error during this review, so it could not be confirmed whether a Knowledge Graph entity exists for this business. Given the name inconsistencies and absence of sameAs links, fragmented entity resolution is the more probable state. †

Score: 3 / 10 Weak

Answer Extraction Readiness

Section 6 | Meaning Architecture

Across the pages sampled, 16 question-style H2 headings were observed in total, with the homepage alone carrying three: 'How to Choose Merchant Services Suppliers?', 'What We Do', and 'Feeling stuck?'. Service pages such as the merchant finance page carry question-style H2s including 'Are you Struggling With your Business Finances' and 'Why Choose Merchant Advice Service for Your Finance Needs?'. The payment gateways advice page carries 'Are You Struggling with Payment Solutions?' These question headings provide a structural hook for answer extraction, though the volume is moderate relative to the scale of content across the site.

Early definition blocks were detected on all 21 pages reviewed, which is a positive signal. The homepage contains four early definition blocks within the first 300 word positions, including 'Our straightforward approach helps hundreds of merchants navigate the complexity of payment processing, business banking and finance options every month' and 'We specialise in helping high-risk businesses find suitable card processing, for those struggling to find a merchant account or gateway.' These blocks are concise and extractable. Across the sample, 39 definition statements were detected in total.

FAQ sections were detected on 7 of the 21 pages reviewed, including the business banking, card machines, EPOS, high-risk merchant accounts, merchant accounts, merchant finance, and payment gateways pages. However, FAQ schema was not detected on any page across the entire sample. This means that while FAQ content exists on the site, it is not marked up in a way that AI systems and search engines can reliably extract structured question-answer pairs from. Extractable content blocks were recorded as zero in the aggregate, and details/summary elements were not detected on any page. Named guides were present on 9 of the pages reviewed, totalling 21 named guides across the sample, which represents a meaningful volume of titled content that AI could reference.

Additional Observations

The providers directory page carries a word count of approximately 160,000 words, reflecting the aggregated provider listing content. While this demonstrates content volume, the structure of this page is predominantly listing-based rather than question-and-answer or definition-oriented, which limits its extraction readiness relative to its size.

Score: 4 / 10 **Partial**

Trust and Entity Signals

Section 7 | Identity Clarity

The automated page detection scan did not confirm the presence of a contact page, about page, team page, privacy policy page, terms page, cookies page, or accessibility page as confirmed_present from the crawled pages in the sample. However, the external_refs search results reveal that a contact page exists at /contact (with a phone number 0800 304 78 75 and email address visible), an about-us page exists at /about-us (with founder Libby James named and a 2016 founding date stated), and a privacy policy exists at /privacy-policy. These pages are surfaced by Google and accessible, indicating the automated detection scan likely missed them due to the sample scope rather than their confirmed absence. Internal links from the homepage to /contact, /privacy-policy, /complaints-policy, and /about-us were observed in the homepage crawl data.

The schema markup includes a PostalAddress entity (Sterling House, Little Eaton, Derbyshire, DE21 5EL) and opening hours. The company registration number (10343029) is visible in the footer text on multiple pages reviewed ('Merchant Advice Service Ltd. | Company Number: 10343029'). A phone number (0800 304 78 75) is confirmed from the contact page search snippet. These signals collectively provide a credible legal and operational entity profile.

Author attribution was observed on only 1 of the 21 pages reviewed, on the advice index page where a byline attributed to 'Merchant Advice' (the brand, not a named person) was detected. Named individual authors were not detected across any of the blog or guide pages sampled. The Person schema present on most pages names 'WebWorks' (the development agency) rather than any editorial author. Trust signals from accreditations, certifications, or industry body membership were not detected in the structured data across the pages reviewed. A complaints policy page is linked from the homepage footer, which is a positive regulatory signal.

Additional Observations

The about page snippet from search results references founder Libby James and states the business was founded in 2016 with a specific founding rationale (lack of transparency in the payments industry). This is meaningful entity information that is not surfaced in schema and is only accessible if that page is crawled directly.

Score: 4 / 10 **Partial**

Evidence and Verifiability

Section 8 | Subject Authority

Across the pages sampled, several verifiable signals are present. The company registration number 10343029 is consistently displayed in the footer of pages reviewed, which is directly verifiable via Companies House. The founding year 2016 is stated in the about page snippet surfaced via search. The PostalAddress in schema (Sterling House, Little Eaton, Derbyshire) is specific and verifiable. The success stories page lists eight named case studies by business type (Gaming Esports Business, Struggling Hospitality Business, Kitchen and Bathroom Supplier, UK Holiday Let Travel Business, Customer Loyalty/Reward Programmes, Multi-Currency Payment Processing, Online Furniture Business, Compact Portable Card Machines), which represent a moderate level of specificity, though the case studies do not appear to include named client companies or specific quantified outcomes from the page data reviewed.

A claim that the service 'helps hundreds of merchants navigate the complexity of payment processing, business banking and finance options every month' appears in early definition blocks on the homepage but is not supported by a verifiable source in the observed content. The providers directory page carries 118 superlative instances including 'unmatched' and 'leading,' which represent a high superlative density for a single page. Across all 21 pages, 153 superlative instances were observed in total, with examples including 'unparalleled,' 'unmatched,' 'best,' 'leading,' and 'ultimate.' This volume of superlatives relative to verifiable claims represents a credibility risk for AI systems calibrating the reliability of the content.

Named guides were detected on 9 pages, with 21 total named guides observed across the sample. Examples include 'Marketplace Payment Gateways: A Complete Guide to Payments, Compliance and Profitability,' 'ERP AR Automation Integration: A Complete Guide to Embedded Payments,' and 'Agentic Commerce and Payments: What Enterprise Businesses Need to Know,' suggesting original editorial output. A Crunchbase listing was confirmed, providing one external verifiable reference. The bestpaymentproviders.co.uk review site was confirmed as an external third-party reference to the business via the domain_refs search results.

Additional Observations

The 'interactionStatistic' in the homepage schema records a userInteractionCount of 200,587, which appears to be a Joomla CMS article view count rather than a structured claim about business scale. AI systems may attempt to interpret this figure out of context, which could produce unexpected entity associations.

Score: 4 / 10 Partial

Directory and Ecosystem Presence

Section 9 | Ecosystem Validation

A Crunchbase listing for Merchant Advice Service was confirmed via the directories search results, with the snippet describing the business as 'a financial firm that provides advisory services for Card Payments, Business Banking and Merchant Cash Advance.' This is a credible third-party directory entry from a major business intelligence platform and represents a confirmed external presence signal. The name used on Crunchbase ('Merchant Advice Service') aligns with the operating brand name rather than the registered business name ('Merchant Services and Business Banking Advisors'), which is appropriate for brand recognition purposes.

LinkedIn company presence is confirmed from crawl data. The URL <https://www.linkedin.com/company/merchant-advice-service> was detected as an external link on every page reviewed across the entire sample, appearing consistently in the site footer. This is confirmed LinkedIn presence, not unverified. Facebook (<https://www.facebook.com/merchantadvice/>) and Instagram (<https://www.instagram.com/merchantadvice/>) were similarly detected on all pages reviewed. Twitter/X presence was not detected in the social links observed during the crawl. † A Google Business Profile was not confirmed via the directory search results, which returned only generic GBP information rather than a listing for this business. †

The domain_refs search returned several pages from the site itself appearing in Google results, alongside a reviews.co.uk entry and a bestpaymentproviders.co.uk review, indicating the business has at least some third-party directory and review platform presence. The reviews.co.uk snippet referenced a positive customer review mentioning a staff member named Steve, suggesting active review collection on that platform. NAP consistency could not be fully assessed across all external directories from the available data, but the address (Sterling House, Little Eaton, Derbyshire, DE21 5EL) and company number are consistent across the site pages reviewed.

Additional Observations

The LinkedIn company URL slug (/company/merchant-advice-service) is consistent with the primary operating brand name. No legacy brand slug conflict was detected between the social profile URLs and the current site branding, which is a positive identity consistency signal. †

Score: 4 / 10 Partial

Off-Site Content Ecosystem

Section 10 | Ecosystem Validation

Across all search queries reviewed, no confirmed press mentions, funding announcements, award citations, accelerator selections, or industry body references attributable specifically to Merchant Advice Service or merchantadvice.co.uk were identified in third-party sources. The press_awards, awards_specific, podcast_features, industry_mentions, and content_platforms searches all returned results relating to the general merchant services and payments industry rather than to this specific business. The podcast_features search returned no results referencing the business or its founder Libby James. † The industry_mentions search returned fintech accelerator lists with no reference to this business. †

The domain_refs search did return a bestpaymentproviders.co.uk review page referencing merchantadvice.co.uk, and a reviews.co.uk listing with customer reviews. These represent a limited but real third-party content footprint. The external_refs search confirmed multiple pages of the site are indexed and surfaced by Google, including the about-us page, contact page, privacy policy, and several service pages, demonstrating consistent surfacing across page types. A LinkedIn Pulse article from 'Libby James' on the topic of merchant services brokers was found via the content_platforms search (<https://www.linkedin.com/pulse/why-use-merchant-services-broker-libby-james>), which if confirmed as the same Libby James who founded Merchant Advice Service would represent a founder thought-leadership signal. This could not be independently verified as the same individual during this review. †

External coverage beyond review platforms and directory listings could not be independently verified by search systems during this review. This does not confirm absence. † The on-site success stories page lists eight case study headings, and the advice index page lists named guides with specific industry topics, representing on-site evidence of content production, though third-party amplification of this content was not confirmed in the search data reviewed.

Additional Observations

The site includes a guest posts page (/guest-posts) and a social marketing page (/social-marketing) linked from the homepage footer, suggesting the business has a structured partner content and outreach offering, though external confirmation of published guest content was not detected in the search results reviewed. †

Score: 3 / 10 Weak

Social and Brand Signals

Section 11 | Ecosystem Validation

Social platform links detected directly on the site during the crawl confirm presence on three platforms. LinkedIn: <https://www.linkedin.com/company/merchant-advice-service>, detected on all 21 pages reviewed. Facebook: <https://www.facebook.com/merchantadvice-service/>, detected on all 21 pages reviewed. Instagram: https://www.instagram.com/merchantadvice-service_/, detected on all 21 pages reviewed. These are confirmed social platform presences from primary crawl evidence, not inferred from search results.

A Twitter/X profile for this business was not detected in the crawl data or in the Twitter/X search results. † The Twitter search returned several unrelated merchant-adjacent accounts but no profile matching [merchantadvice-service.co.uk](https://www.merchantadvice-service.co.uk) or Merchant Advice Service. YouTube presence was not detected in the crawl data, and the YouTube search returned no channel attributable to this business. The LinkedIn search did not return the [/company/merchant-advice-service](https://www.linkedin.com/company/merchant-advice-service) profile in the top results, instead surfacing other merchant advisory firms, which may indicate lower LinkedIn authority or engagement relative to competitors in the same keyword space. †

Founder authority search results did not surface Libby James in the top results for the `founder_authority` query, which searched for the registered business name rather than 'Merchant Advice Service' or 'Libby James' directly. A LinkedIn Pulse article attributed to Libby James on the topic of merchant services brokers was identified in the `content_platforms` results, which if confirmed as the founder would represent a positive thought-leadership signal, though this could not be independently verified during this review. The brand name consistency across LinkedIn ([/company/merchant-advice-service](https://www.linkedin.com/company/merchant-advice-service)), Facebook ([/merchantadvice-service/](https://www.facebook.com/merchantadvice-service/)), and Instagram ([/merchantadvice-service_/](https://www.instagram.com/merchantadvice-service_/)) is broadly consistent with the 'Merchant Advice Service' operating brand, though the Instagram handle appends an underscore which is a minor differentiation. †

Additional Observations

The absence of a Twitter/X presence and YouTube channel limits the social signal footprint, as these platforms are commonly referenced by AI systems building entity profiles. The three confirmed platforms (LinkedIn, Facebook, Instagram) provide a partial but not comprehensive social brand signal.

Score: 4 / 10 Partial

Content Clarity and Coverage

Section 12 | Subject Authority

The site's core subject matter is clearly identifiable from the pages reviewed. Service areas identifiable from H1 headings and page titles across the sample include: merchant accounts, high-risk merchant accounts, payment gateways, card machines, EPOS and POS systems, business banking, merchant finance and cash advance, brokers and ISOs, direct debits, open banking, and loyalty and service providers. The Payments Directory is a named product covering the provider comparison function. This represents a coherent and well-defined subject domain with clear topical coverage.

One confirmed topic cluster was identified from the crawl: the /providers/ hub page with nine child category pages (brokers-and-isos, business-banking, cash-advance, direct-debits, epos, loyalty-and-service-providers, merchant-accounts, open-banking, payment-gateways). This is a meaningful structural cluster demonstrating hub-and-spoke organisation for the directory function. Topic phrase repetition across headings shows consistent use of 'merchant accounts' (6 repetitions), 'payment gateway' (2 in titles), and 'business banking' (3 in titles), which reinforces topical authority signals. The advice section at /advice/ contains named guides covering specific industry topics such as 'Agentic Commerce and Payments: What Enterprise Businesses Need to Know' and 'Marketplace Payment Gateways: A Complete Guide,' illustrating editorial depth.

Content depth varies significantly across page types. The providers directory page has approximately 160,000 words (dominated by provider listing data), while core service pages range from approximately 1,200 to 9,600 words. The homepage word count is approximately 1,070 words. FAQ sections were detected on 7 pages but FAQ schema was not detected on any, limiting structured content extraction. Alt text was detected on only 2 of the 791 total images across the sample (0.3% coverage), which significantly limits AI accessibility for image-based content across the site. Repeated boilerplate headings such as 'Still Have Questions?' (12 instances), 'What Our Customers Say...' (9 instances), and 'Here's The Plan' (7 instances) across multiple pages reduce heading diversity and may affect topical differentiation between pages.

Additional Observations

The advice index page lists approximately 10 recent article titles visible as H3 headings, covering topics such as funeral director payments, legal estate planning payments, SumUp alternatives, and EPOS/Dojo integrations. These titles demonstrate active content production in specific payment verticals, which is a positive topical authority signal.

Score: 5 / 10 Partial

Freshness and Stability

Section 13 | Signal Consistency

The Wayback Machine external signal confirms the site has archived snapshots, with the latest snapshot recorded at 2026-05-12, indicating the domain has been accessible and unchanged enough to be archived recently. The oldest confirmed snapshot date was not provided in the Wayback data, though the about page (surfaced via search) states the business was founded in 2016, and Crunchbase also lists the business, suggesting an established web presence. The sitemap records a most recent lastmod date of 2026-07-09, which is current relative to the crawl date of 2026-07-14, though as noted in Section 3 the sitemap URLs point to conical.io rather than the primary domain.

The advice index page H3 headings list several articles that reference current events in the payments industry, including 'Epos Now and Dojo no longer integrating: what it means for businesses and the best alternatives' and 'Agentic Commerce and Payments: What Enterprise Businesses Need to Know,' suggesting recent content production. The homepage schema records a dateModified of 2024-12-18T14:52:10Z, which is approximately seven months prior to the crawl date, indicating the homepage itself has not been structurally updated recently. However, individual blog and advice pages may have more recent modification dates that were not captured in the sample.

Broken links were not detected across the pages reviewed, which is a positive stability signal. A copyright year was not detected on any page across the 21 pages sampled. † The footer text visible in early definition blocks reads '© Merchant Advice Service Ltd. | Company Number: 10343029 | Powered by WebWorks' without a year, which limits the freshness signal that copyright years provide. The SSL certificate expires August 2026, which is upcoming and warrants monitoring though does not currently affect access.

Additional Observations

The homepage article schema records a datePublished of 2022-09-27, which is the original publication date of the homepage article object. Combined with the 2024-12-18 dateModified, this is consistent with a site that was substantially built in late 2022 and last modified in late 2024.

Score: 4 / 10 Partial

Governance and Consistency

Section 14 | Signal Consistency

Internal terminology consistency across the pages sampled reveals a notable variation in how the business and its offering are named. Across 21 pages, 19 unique H1 values were observed, indicating near-unique H1 headings per page, which is appropriate. However, the business entity is referred to across the site by at least four distinct names: 'Merchant Advice' (OG site_name, first schema block), 'Merchant Advice Service' (footer, second schema block, Crunchbase),

'Merchant Services and Business Banking Advisors' (page title, meta title), and 'MAS' (abbreviated form used in H2 headings such as 'Simplify Your Payments with MAS'). This four-name variation within the site's own pages is a governance gap that AI systems use to assess entity confidence.

Legal pages linked from the homepage footer include /privacy-policy and /complaints-policy, both confirmed as existing via search results. A cookies page is linked as /translating-this-site appears to be in the footer link list rather than a cookies policy, and no cookies policy was confirmed as detected. † A terms page was not confirmed as detected in the crawl data. HTTPS is consistently enforced across all pages reviewed. † Canonical tags are present and correct across the pages sampled, pointing to the appropriate page URL on each page reviewed. OG tags are present across all pages reviewed, though the og:type 'article' is applied uniformly including to the homepage, which is a minor governance inconsistency.

The cross-platform identity assessment shows broadly consistent slug naming across LinkedIn (/company/merchant-advice-service), Facebook (/merchantadvice-service/), and Instagram (/merchantadvice-service_/), all of which align with the 'Merchant Advice Service' operating brand. However, none of these social profiles are linked from schema sameAs fields, and the schema itself uses two different organisation names on the same page, which undermines the consistency signal the social profiles would otherwise provide.

Additional Observations

The robots.txt file contains mixed Joomla and WordPress disallow directives, which is an internal consistency issue indicating the file has been modified by tools without awareness of the existing CMS-specific content. This is a low-severity governance signal but contributes to the overall pattern of configuration inconsistency observed across the site.

Score: 3 / 10 Weak

Misclassification and Drift Risk

Section 15 | Subject Authority

The registered business name 'Merchant Services and Business Banking Advisors' is a generic descriptive phrase rather than a distinctive brand name. When AI systems encounter this name in training data or citations without the site context, it is highly likely to be interpreted as a category description (the generic category of merchant services and business banking advisory) rather than as a specific named entity. This is a structural misclassification risk that cannot be resolved by on-site clarity alone. Per the scoring rules, this section is capped at 5 maximum due to this naming characteristic.

The operating brand 'Merchant Advice Service' is more distinctive but still shares significant terminological overlap with competitor brands. The LinkedIn search returned multiple competing firms with similar names: 'Merchant Advisory Services,' 'Merchant Advisory,' 'Merchant Advisors,' and 'Merchant Advisory Group,' all active on LinkedIn. The ChatGPT responses demonstrated this risk directly: when asked about the business, ChatGPT described generic industry firms (Square, PayPal, Stripe, Worldpay, Fiserv) rather than the specific entity, indicating that the brand name is

not strongly differentiated in AI training data. Claude similarly produced generic category descriptions rather than entity-specific facts.

Schema categorisation is partial: the Organization type is present but no specific industry classification (e.g., FinancialService, LocalBusiness) is applied in the schema reviewed. The business is consistently described as a payments advisory and comparison service across its own pages, which is topically coherent. However, the Payments Directory product creates a secondary categorisation as a directory or marketplace, which may result in AI systems classifying the entity differently depending on which page they crawl. The success stories and advice content positions the business as a thought leader and advisory service, while the providers directory positions it as a comparison platform. This dual-role presentation increases drift risk across different AI prompt contexts.

Additional Observations

A separate domain merchantadvice.co.uk (without 'service') was observed in the domain_refs search results, appearing to be a different business offering merchant account sourcing services. If AI systems conflate merchantadvice.co.uk and merchantadviceservice.co.uk due to name similarity, this represents an active entity confusion risk in the ecosystem.

Score: 3 / 10 Weak

Signal Gaps and Omissions

Section 16 | Synthesis

Across the pages reviewed, several foundational signal gaps were observed. Alt text was not detected on 789 of the 791 images sampled (0.3% coverage across 21 pages), representing a near-complete absence of image accessibility signalling across the site. This affects both AI image context interpretation and accessibility compliance signals. FAQ schema was not detected on any page across the sample, despite FAQ sections being present on 7 pages. This means structured question-answer content is present but not machine-readable in a standardised format. SameAs links were not detected on any page across the entire sample, preventing schema from connecting the entity to its confirmed social profiles and third-party listings.

A copyright year was not detected on any page reviewed, which limits freshness signals available to crawlers. Author attribution was detected on only 1 of 21 pages reviewed, with that attribution referencing the brand rather than a named individual. Named individual authors were not detected on any content page in the sample. A team page was not detected during this review. † Pricing information was not detected as a dedicated page. The sitemap points entirely to a different domain, providing no structured crawl guidance for the primary domain. † An llms.txt file was not detected during this review. †

The robots.txt file blocks all image file types (*.jpg\$, *.png\$, *.gif\$, *.webp\$) and PDF files (*.pdf\$), which prevents direct crawler access to hosted documents and images. No product or service schema, no FAQ schema, no founder schema, and no sameAs links were detected across any

page in the sample. The business name ('Merchant Services and Business Banking Advisors') functions as a category descriptor rather than a distinctive entity identifier, which is an inherent identity signal gap. External validation could not be fully assessed during this review due to search system limitations for some query categories. †

Additional Observations

The combination of zero alt text, zero FAQ schema, zero sameAs links, and zero named author attribution across the majority of pages reviewed represents a pattern of structured signal omission that, while individual elements may seem minor, collectively weakens the AI-parseable identity and authority profile of the site significantly.

Score: 2 / 10 Weak

Prompt Stability

Section 17 | Synthesis

Based on all findings from sections 1 through 16, the assessment of prompt stability for this business is fragile to unstable. The single most significant factor is the high single-source dependency: the business's AI-readable identity is primarily dependent on the website itself, as confirmed social profiles (LinkedIn, Facebook, Instagram) are not schema-linked, the Google Knowledge Graph status could not be confirmed, and no confirmed third-party press or awards coverage was identified. Claude demonstrated partial but explicitly uncertain knowledge; ChatGPT demonstrated no specific knowledge. Under exploratory prompts (what is this business?), AI systems are likely to produce category-level descriptions of the payments advisory sector rather than entity-specific answers, as demonstrated by the ChatGPT responses in the ai_platform_knowledge data.

Under diagnostic prompts (is this business suitable for my high-risk business?), AI systems would likely draw on the site's own content if they have crawled it, producing reasonable descriptions of the service offering. However, the four-name variant problem (Merchant Advice, Merchant Advice Service, Merchant Services and Business Banking Advisors, MAS) means AI systems may not resolve the entity consistently across different citation sources. Under transactional prompts (recommend a merchant account advisory service), ChatGPT's response demonstrated it would recommend generic large providers (Square, PayPal, Stripe) rather than this specific business, indicating low transactional recall.

The absence of sameAs schema links, combined with confirmed but schema-disconnected social profiles, means AI systems encounter an entity that exists across multiple platforms but cannot be programmatically confirmed as the same entity. The misclassification risk from a generic brand name adds further variability. Contradiction count is low within the site itself (the service offering is consistently described), but external signal gaps mean AI systems fill the identity vacuum with assumptions, producing variable descriptions across prompt types. This pattern is consistent with a Fragile to Unstable classification.

Additional Observations

The Content-Signal header (ai-train=yes, ai-input=yes) explicitly grants AI training permission, which is a positive foundation signal. If AI crawlers index the site content, the on-site descriptions are clear enough to produce consistent category-level answers. The instability arises primarily from the absence of corroborating external signals rather than from contradictory on-site content.

Score: 3 / 10 Weak

Scoring Summary

Scores reflect signals detected by our audit system during this review. Where signals were not detected, findings are marked accordingly. Section scores are converted to a 100 scale for summary clarity.

† Items marked with this symbol may be present on the site but were not visible to our systems during this review. If these signals exist, we recommend verifying that major AI platforms are successfully reading them. Presence on a site does not guarantee AI systems are detecting it.

Section	Score	Classification
1. Independent AI Knowledge	30	Weak
2. Content Accessibility	50	Partial
3. Crawl and Index Signals	30	Weak
4. Technical, Platform and Server	50	Partial
5. Entity Graph and Relationship Clarity	30	Weak
6. Answer Extraction Readiness	40	Partial
7. Trust and Entity Signals	40	Partial
8. Evidence and Verifiability	40	Partial
9. Directory and Ecosystem Presence	40	Partial
10. Off-Site Content Ecosystem	30	Weak
11. Social and Brand Signals	40	Partial
12. Content Clarity and Coverage	50	Partial
13. Freshness and Stability	40	Partial
14. Governance and Consistency	30	Weak
15. Misclassification and Drift Risk	30	Weak
16. Signal Gaps and Omissions	20	Weak
17. Prompt Stability	30	Weak

AI Visibility Score: 39 / 100

Total Score: 36 / 100

Signal Layer Breakdown

For reference only. Signal layer averages that feed the weighted AI Visibility Score.

Signal Layer	Weight	Average
Identity Clarity	22%	3.33
Subject Authority	28%	4.0

Signal Layer	Weight	Average
Meaning Architecture	25%	4.67
Ecosystem Validation	15%	3.67
Signal Consistency	10%	3.33

Platform-Specific Risk Flags

The following flags identify where specific AI platforms may interpret signals differently based on the structural data observed.

- Sitemap points entirely to conical.io rather than merchantadvice.co.uk, providing no structured crawl guidance for the primary domain to any search or AI crawler.
- SameAs schema links not detected on any page reviewed, preventing AI knowledge graph systems from connecting the website entity to confirmed LinkedIn, Facebook, Instagram, and Crunchbase profiles.
- Four distinct brand name variants observed across site pages (Merchant Advice, Merchant Advice Service, Merchant Services and Business Banking Advisors, MAS), increases entity resolution failure risk across all AI platforms.
- Generic registered business name 'Merchant Services and Business Banking Advisors' functions as a category descriptor rather than a distinctive entity identifier, increases misclassification risk across ChatGPT, Claude, Perplexity, and Gemini.
- ChatGPT demonstrated no specific knowledge of this business across three prompts, instead recommending generic industry providers; reduces transactional AI recommendation probability.
- FAQ schema not detected on any of the seven pages observed to carry FAQ sections, limits structured question-answer extraction for AI Overviews and Gemini featured answer surfaces.
- Alt text not detected on 789 of 791 images reviewed (0.3% coverage), limits AI image context interpretation and reduces accessibility compliance signals across all crawlers.
- No author attribution detected on 20 of 21 pages reviewed; single observed attribution references agency brand not named individual, weakens E-E-A-T signals for Google AI Overviews.
- Separate domain merchantadvice.co.uk (different business) shares near-identical brand name, creates active entity confusion risk in AI training data and external citation pipelines.
- No Twitter/X presence detected; no YouTube presence detected; reduces social signal breadth for Gemini entity graph construction and Perplexity real-time citation sourcing.
- Google Knowledge Graph status could not be confirmed during this review (HTTP 403); if no Knowledge Graph entity exists, AI Overviews and Gemini are unlikely to surface the business in response to branded queries.

- Robots.txt blocks all image file types and PDF files from all crawlers, preventing AI bots from directly accessing hosted documents and image assets.
- Homepage schema carries two Organisation entities with different names ('Merchant Advice' and 'Merchant Advice Service') in separate schema blocks on the same page, creates entity disambiguation conflict.

Audit System Notes

A summary of the audit system's own health during this review. Where any check did not complete, the finding is excluded from scoring rather than treated as a negative.

External signal collection: 4 of 7 signals collected. 3 flagged.

- **Knowledgegraph:** error. HTTP 403
- **Pagespeed:** error. HTTP 403
- **Safebrowsing:** error. HTTP 403

Validation corrections: 8 automated correction(s) applied during Phase 3.5 to align the analysis with observed crawl data.