

### Application filtering (Auto-decline rules only)

#### **A. Deposit only**

- If deposit < \$75K then auto decline (Except ERC deal)
- Continue with ERC deals regardless of the revenue
- For Competitive Capital Deals and Stretch Solution– Proceed if deposit > \$75k

#### **B. Deposit + TIB**

- If TIB is equal to or less than 1 year and deposit is less than \$100K then auto decline
- If TIB is 2 years or less and Deposit is less than \$150k - auto decline

#### **C. Deposit + State**

- VA deal less than \$400k is auto decline
- Cannabis deals in Washington State is auto decline
- Putro Rico Deals are auto decline
- Any deal from New York (NY) state if deposit is 75k or less than 75k - auto decline

#### **D. Deposit + Datamerch**

- If there is datamerch hit of any kind and revenue less than \$200K - auto decline  
Search The Datamerch by Fed Tax id as well as Business Name

#### **E Deposit + Industry**

- auto decline if the deposit is below prescribed limit:

Industry	Deposit less than
Auto sales	\$500k
Mortgage	\$500k
Construction industry and Solar	\$350k
Trucking	\$350k
Trucking (if "general freight" is checked off)	\$500k
Farming and Agriculture	\$150k
Mortgage Broking	\$500k
Real Estate	\$250k
Ticket Sales or Ticket Resell	\$250k
Check Cashing	\$1M
Towing	\$200k
Consulting	\$250k

#### **F. Deposit + TIB + Credit**

- Deposits 75k-100k – Auto Decline if, Credit Score below 600 and TIB less than 3 years

### G. Deposit + Credit Score

- If revenue is under 100k and credit is below 600 - auto decline
- If revenue is less than 200k (199k and below) and credit is below 550 - auto decline
- For any state other than NY where credit score < 500 and deposit <\$250k then auto decline
  - For NY if credit score is below 500 (irrespective of deposit) – auto decline

### H. High Risk Industries (List below)

- If the Industry is high risk industry + Deposit is between \$75k to \$100k + TIB < 3 years then auto decline
- If risky industry as per High Risk Industry tab, then check TIB and credit score
  - TIB< 3 years
    - "auto decline due to low volume, Industry type & TIB"
  - TIB> 3 years
    - Credit score>600, proceed with normal process
    - Credit score<600, "auto decline due to low volume, Industry type & Credit score"
- If non-risky industry as per High-Risk Industry tab, then proceed as normal if Credit Score > 600 and TIB > 3yrs.

Industry	Keywords
Construction	roofing, paving, builders, excavation, contractor, asphalt, paving, grading, manufactured housing
Trucking / Transportation	(freight, hauling, movers, logistics)
Assisted living facilities / nursing homes/ Home Health care	
Auto dealerships / auto sales (new and / or used)	
Nail salons / hair salons	
Staffing	
Towing	
Moving companies	
Real estate	
Travel Agency	
Auto sales / Automotive	
Farming/Agriculture	
mortgage	

**Notes:**

1. When "***Application submitted but credit not generated***"
  - Deposit is more than \$250k - Automatically Proceed.
  - Deposit is less than \$250k, seek TVT's guidance to continue or decline.
2. Add company website to the scrub for the deal
3. Add Owner name + state google search link
4. Add Business Name + state google search link
5. Notify the Deal amount in email header as \$250K+ (for deposit <\$250K and >\$500K), \$500K+ (for deposit <\$500K and >\$1M), \$1M+ (for deposit > \$1M)
6. If there is "Received on" period less than 30 days and there was auto decline then mention date and auto decline reason