

Retro Advance – Guidelines

Welcome to the Team

Congratulations and welcome to Retro Advance! You've officially partnered with a funder built for ISOs, by people who have been on both sides of the deal.

You've chosen a partner that treats your deals like their own—equipped with the resources and experience to help you build a strong and profitable portfolio.

Our mission remains clear: Fund Your Future—by providing you with the structure, support, and transparency you need to maximize approvals, commissions, and long-term client relationships.

Funding Guidelines

- Fund Amounts: Up to \$250,000
- Terms: 6–11 months
- Revenue Requirement: \$15K+ monthly average gross sales
- Time in Business: 12+ months
- Minimum Credit Score: 525 FICO
- State Restrictions – Excluded: CA, VA | Restricted: NY, TX, UT

Industry Restrictions

- Attorneys, Cannabis, Auto Sales (new/floor financed)
- Credit Repair, Gambling, Crypto, Adult Entertainment
- Pawnshops, Gas Stations, Investment Firms

Banking History Requirements

- No more than 10 negative balance days in the last 90 days
- No more than 4 negative days in any given month

Commissions & Fees

- Fees: Negotiable, typically 5–6% of funded amount
- Buy Rates – Ranging from 1.22–1.37.
- Prepay Discounts: Factors as low as 1.10
- Commissions – Up to 12 points on new deals and renewals

Broker Support

- Phone: 732-766-5948
- Email: a.castillo@retroadv.com
- Website: www.retroadv.com

Your Next Move

- Start submitting deals to a.castillo@retroadv.com and cc newdeals@retroadv.com