

CAN CAPITAL

Partner Welcome Package
2024



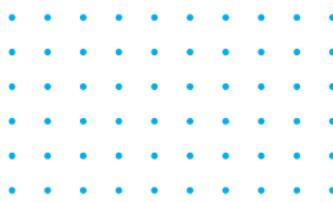


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UNDERWRITING GUIDELINES

& Cheat Sheet



CRITERIA	VALUE
FICO	600+
Time In Business	3+ Years
Term Range	6-18 months
Funding Size	Up to \$200,000 – Single Location
Positions	1st Only
Payment Frequency	Daily & Weekly on all offers
Credit	Experian – Soft Pull
Origination Fee	2.99%

CRITERIA	VALUE
Minimum Monthly Revenue Deposits	3
Bankruptcy	> 24 months ago
Payoff Rules	<=1 Active Competitor Balances/ Net 50% Rule
Bank Statements	3 Months <=150k in most populations & 12 months if greater than 150k
UCC Filing	\$150,000+
Open Tax Liens/Judgements	<=\$175,000
Renewal Eligibility	50% Repaid
Concurrent Contracts	Yes, 50k max<=90 days from original funding w/clean pay history



**DO NOT CHARGE FEES IN ADDITION
TO THE CAN ORGINATION FEES**



**DO NOT STACK ADDITIONAL FUNDING
ON TOP OF CAN CAPITAL FUNDING**



PREFERRED INDUSTRIES

Not All Inclusive

Medical (Doctors/Dentists)	Manufacturing
Retail	Business Services
Veterinary	Food Stores / Liquor Stores
Auto Repair	Eating & Drinking Establishments
Education Services	Engineering

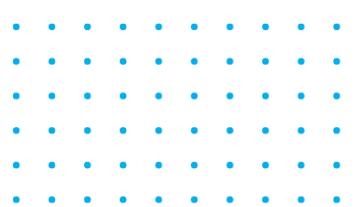
PROHIBITED INDUSTRIES

Not All Inclusive

Cannabis/CBD	Auto Dealerships
Real Estate	Adult Entertainment/Gambling
Transportation/Trucking	Financial Services
Non-Profit Organizations	Legal Services

SUBMISSION PROCESS: PARTNER PORTAL

Submitting an Application: Using the CAN Partner Portal



1	<p>Go to “Create New” in the top right-hand corner of portal and follow the steps to submit application. Be sure to include 3-12 months of bank statements in PDF Format</p> <p><i>Submitting this way will allow the application to go directly into decisioning, hence bypassing CAN’s data entry team, and allowing for quicker offers.</i></p>
2	<p>Once the application has been decisioned, you will either receive an offer email, or a decline email stating the reason for the decline.</p> <p><i>If by chance the PG’s credit is frozen/locked, or the application is incomplete, you will receive an email asking for assistance.</i></p>
3	<p>Upon receiving an offer email, you will see the available terms, as well as a list of stipulations at the bottom. At this point, you can access CAN’s pricing calculator either via the portal or via the standalone pricing calculator, which can be accessed via the hyperlink included in each offer email</p> <p><i>Please note that the standalone pricing calculator does not require you to log in to your CAN partner portal.</i></p>
4	<p>Save your pricing terms via the “Submit Offer” button. Once saved, the “Generate Document” button will allow you to send contracts to the email address on file for your client.</p> <p><i>*If you need an email address updated prior to sending out the contracts, please notify your Partner Account Manager.</i></p>
5	<p>Once the contracts are e-signed, and you have uploaded all required stipulations into their corresponding folder within the portal, your Partner Account Manager will submit the deal to underwriting for review. Underwriter review will take about 2 hours on average.</p> <p><i>If underwriting has further question’s or requires additional information, your dedicated Partner Account Manager will communicate this to you.</i></p>



SUBMISSION PROCESS: CAN API

CAN also offers API Capabilities for fast application decisioning.

If you're interested in an API with CAN, to help streamline app submissions, please reach out to your Business Development Manager for further details.

What functionality exists with the Partner API?

CAN Capital's Partner API gives the flexibility to do the following activities, via API:

- Submit application information.

- Upload pdf documents to an application – (Bank statements, DL,voided check, etc.)

- Authorize us to pull credit.

- Get real-time status of the application.

- Get pricing details for approved offers.

- Get required STIPs for approved offers.



GETTING STARTED

With CAN Partner Portal

If you haven't already received it, you should be receiving an email shortly asking you to create a password for your CAN Partner Portal login. Your email address will be your username. If at any point you ever need this username changed, please let your Business Development Manager know.

Please take a few minutes to watch the helpful video we put together for you and familiarize yourself with the portal's capabilities » [VIDEO](#)

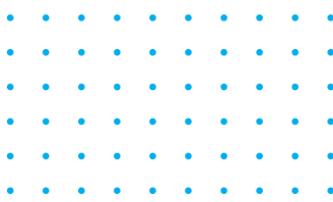
PARTNER PORTAL VIDEO



From within the portal, you can:

- Submit Applications
- Upload Bank statements and stip
- Generate pricing for each approval
- Send Contracts to your clients
- Track the progress of each deal
- View Concurrent Loan Opportunities

If you ever have any questions, please reach out to your Business Development Manager anytime!



CAN CAPITAL

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CAN Capital, Inc. makes capital available to businesses through business loans made by WebBank and makes equipment financing available through equipment loans and leases offered by various providers of such products.

