



Partner Guidelines

Required for Submission

Signed & Dated Application from at least 51% Ownership within the last 30 days

Last 3 months complete bank statements from main business operating account – 4 months of bank statements for certain states

Accepting Submissions in all 50 states

Required for Funding

Valid Driver's License and Business Voided Check

Site Inspection

Proof of ownership

Bank verification

Funding Call

Approvals

80–160-day Terms

Factor rate of 1.49 pays 12% commission

Daily and Weekly payments

Maximum holdback – 25%

Higher Tier Guidelines

Max Funding at 10 month/40-week term

Pricing: 1.29 – 1.39

Requirements: 650+ FICO, 3 Years in business, 1st to 2nd position only, 10-14% holdback

Stips: Most Recent Tax Return, Financials (P&L/Balance Sheet), AR/AP Aging, Manuel Bank Login, Site Inspection

Business/Advance Profile

Minimum Advance Amount \$10,000

Maximum Advance Amount \$2,000,000

Term Range 4-10 Months

Minimum TIB 1 year

Minimum AGS \$350,000

Minimum FICO 550

Ownership Required 51%

Bankruptcy Discharge At least 1 year

Minimum Open Tradelines 3

Positions 1st through 4th

Tax Returns Needed for \$100,000 or greater

Business Financials Needed for \$100,00 or greater

Site Inspection Virtual

Non-Profit Organizations Auto-Denial

Multiple Bankruptcies Auto-Denial

Trucking Industry Auto-Denial

Prior MCA Defaults Auto-Denial



Prohibited Industries	
Adult Entertainment	Trucking / Hauling
Attorneys/Law Firms	Multi-Level Marketing
Auto Dealerships	Diamond / Jewelry Sales
Class 3 Weapon Dealers	Pawn Shops
Collection Agencies	Publicly Traded Companies
Credit Repair Companies	Real Estate brokers
Entertainment & Event Ticket Sales	Detective Services
Kiosks	Title Loans
Financial Products Companies	Travel Agencies
Gas Stations	Online Home Based
Telemarketers	Bail Bond Companies
Non-for-Profit Companies	Auto Content Websites
Mortgage Lenders	Auction Companies