

## FUNDING GUIDELINES:

- **Merchant Citizenship:** The merchant must be a U.S. citizen
- **Time in Business:** 9 months or more
- **Monthly Gross Deposits:** \$50,000.00 or more
- **Funding for Past Defaults:** Only considered when previous issues have been resolved
- **Negative Days/NSF (Non-Sufficient Funds):** Maximum of 5 days negative days per month (overdraft protection preferred)
- **Minimum Funding Amount:** \$20,000.00
- **Minimum Term:** 80 days
- **Maximum Term:** 160 days (on a case-by-case basis, we may extend to 180 days)
- **Position Funding:** We will fund 2<sup>nd</sup> to 5<sup>th</sup> positions
- **Payment Options:** Daily or weekly payments
- **Restricted Industries:** We do not provide funding to businesses in the following industries:
  - Auto Dealerships
  - Real Estate Brokers
  - Cannabis
  - Financial institutions

## FIRST POSITION FUNDING GUIDELINES:

- **Merchant Citizenship:** The merchant must be a U.S. citizen
- **Time in Business:** 24 months or more
- **FICO Score:** Above 680
- **Monthly Gross Deposits:** \$100,000.00 or more
- **Funding for Past Defaults:** No
- **Negative Days/NSF (Non-Sufficient Funds):** Maximum of 5 days negative days total over the 3 months
- **Bankruptcies:** Not allowed
- **Minimum Funding Amount:** \$50,000.00
- **Maximum Term:** 160 days
- **Payment Options:** Daily or weekly payments
- **Restricted Industries:** We do not provide funding to businesses in the following industries:
  - Auto Dealerships
  - Real Estate Brokers
  - Cannabis
  - Financial institutions



## ADDITIONAL REQUIREMENTS:

- **Application and Bank Statements:** We require a signed application along with 3 months of bank statements for all funding submissions
- **Special Requirements for California and New York:** For deals located in California and New York, we require a signed application, 4 months of bank statements, and a signed disclosure as per state requirements prior to sending out contracts
- **Stipulated Documents (STIPS):** Prior to requesting contracts, we may require the submission of stipulated documents, including but not limited to:
  - Proof of ownership
  - Copy of driver's license
  - Voided check
  - Credit card statements (if applicable)
  - Accounts receivable (AR) report (if applicable)
  - Tax returns

## ISO (BROKER) REQUIREMENTS:

- **Signed ISO Agreement:** ISOs (brokers) must provide a signed Iso agreement
- **Completed W-9 Form:** ISOs (brokers) must submit a completed W-9 form
- **Copy of Owner's Driver's License:** ISOs (brokers) must submit a copy of owner's driver's license.
- **Copy of Voided Check:** ISOs (brokers) must provide a copy of voided check

