



WE ARE HERE TO  
HELP BUSINESSES  
SUCCEED.

## FILES THAT FIT US BEST

- Tangible Product
- Verifiable Business Operation
  - Street View
  - Consistent Revenue / Deposit Visibility
- 10 Deposits per Month
- Daily Balance that Supports Monthly Revenue
- 650+ Credit Score
- Seeking \$100K-\$2M

## WORKING CAPITAL

AMOUNTS FROM:

**\$25K - \$2MM**

Terms up to 18 months  
1+ year time in business

EPA on ALL files | Special EPAs negotiable

### BASIC REQUIREMENTS

- \$100K+ Revenue per Month
- \$1.2M+ Annual Revenue
- 650+ Personal Credit Score
- Established Business Credit

## LINE OF CREDIT

AMOUNTS FROM:

**\$50K - \$750K**

Terms of 6 or 12 months  
2+ years time in business  
Tax returns required

### COMMON STIPS REQUIRED

#### <\$250K

- Proof of Ownership
- Bank Verification
- Confirmation of Balances or ZBL
- Voided Check
- Driver's License

#### >\$250K

- Most Recent Tax Return
- YTD P&L and/or Balance Sheet
- Accounts Receivable (A/R)
- Merchant Interview
- TruePic

### HIGH RISK MIN. ANNUAL REVENUE

**\$3M**

**Home Health**

**\$3M**

**Ecommerce**

**\$5M**

**Construction**

**\$5M**

**Software**

### RESTRICTED

- Financial Services
- Car Dealerships
- Consulting / Marketing Services
- Real Estate Services
- Legal Services
- Government or Non-profit Agencies
- Flea Markets / Conventions / Events
- Adult Entertainment
- Cannabis
- Firearms
- Trucking/Transportation/Logistics
- Solar
- Wholesale
- Pharmacies

### AUTO DECLINES

- Personal accounts
- Operating LESS than 12 months
- Merchant is over 10% in annual revenue with current positions
- Less than \$100K in average monthly revenue
- Home-based businesses
- Prior defaults, judgments or poor background check
- Operating account opened less than 6 months ago