



**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