



CAN CAPITAL

Partner Welcome Package
2024

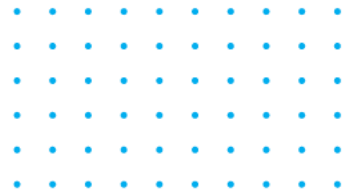


CONTENTS

- 1 Underwriting Guidelines & Cheat Sheet
- 2 Preferred Industries & Prohibited Industries
- 3 Partner Application & Submission Process
- 4 Setting up with CAN via API
- 5 Getting Started with the CAN Partner Portal

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 |

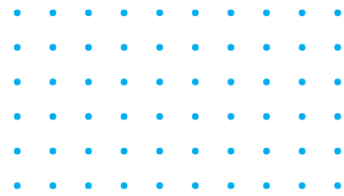
PROHIBITED INDUSTRIES

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](#)

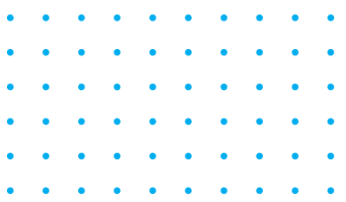
PARTNER PORTAL VIDEO



From within the portal, you can:

- Submit Applications
- Upload Bank statements and slips
- 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

www.cancapital.com | 1.866.439.2735

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.