

Confidence in working capital

Using our proprietary **WellenScore Process**, we give our ISO partners consistent, fair and final offers that they know they can count on to close.

WellenScore is a combination of human-powered analysis that helps us verify and understand the customer, and data-driven scoring that leverages our experience from evaluating tens of thousands of applications. The outcome is one or more approved final offers that are priced right, and ready to fund.

Offers that are FAIR, FAST & FINAL.



Wellen is a **well-capitalized direct funder**, not an aggregator or master-broker, which means our ISO network—and the relationships our ISOs have with their customers—are extremely valuable to us, and continue to propel us to be a leading national capital advance company.

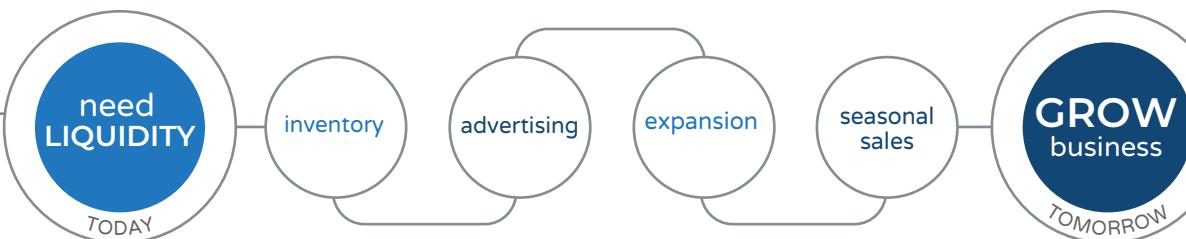
**direct
FUNDER**

~~aggregator~~

~~master-broker~~

Why partner with Wellen?

At Wellen, we understand the needs of small businesses. And you know business owners need liquidity for things today—inventory, advertising, expansion and even seasonal sales—to grow business tomorrow.



We know you have existing relationships with other financing resources. We think we can become your go-to partner for truly reliable, first-position opportunities.

Competitive Commissions

Real people to work with you

Digital Contracts

Consistent, reliable offers

Fair, Flexible Pricing

Online Account Oversight



DEDICATED SERVICE

At Wellen, there's no complicated 800 number to navigate. When you partner with us, you'll work with a dedicated account manager and our customer service team. If you have any issues with any client, you call your rep—not an anonymous number.



24/7 ACCESS

All Wellen ISO partners receive automated funding notifications and access to WellenOnline for 24/7 self-serve access to your customers' funding, payment and account performance data.



ATTRACTIVE COMMISSION

Current ISOs also appreciate Wellen's attractive factors and fair commission structure. We pay well, with a fee structure that is easy to understand.

ISO partner program 101

Wellen provides capital advances to typical customers like restaurants, retailers, and other B2C businesses. We also serve B2B customers who need larger amounts of capital for sustained growth, bulk inventory, or new equipment purchases.

Commission: Fast, fair and reliable, Wellen's ISO commission structure is based on a net factor model.

Expected Duration - Months*	Net Factor	Maximum Customer Factor	ISO Maximum Commission
12	1.26-1.33	1.45	up to 14.0
11	1.24-1.31	1.43	up to 14.0
10	1.22-1.29	1.41	up to 14.0
9	1.20-1.27	1.39	up to 14.0
8	1.18-1.25	1.37	up to 14.0
7	1.16-1.23	1.35	up to 14.0
6-3	1.15-1.22	1.33	up to 14.0

*20 Daily Payments or 4 Weekly Payments per Month

Net Factors can change - always consult the individual advance documentation for specific Net Factor

Requirements: We ask our ISO partners to consider these minimum requirements when bringing new opportunities to Wellen:

Annual gross revenue	\$200,000+
Minimum FICO	525
Time in business	12 months
Bankruptcies	Documented as discharged. No open bankruptcies.

FAQs

► WHAT SIZE ADVANCES DOES WELLEN FUND?

We provide advances from
\$10,000 up to \$200,000,

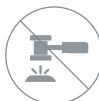
though the average advance funded
is about \$75,000.

► WILL WELLEN WRITE SECOND-POSITION
(STACKED) ADVANCES?

No. Wellen is a first-position
capital advance provider.

► ARE THERE ANY INDUSTRIES WELLEN WON'T FUND?

Wellen maintains a short, sensible restricted
industries list, including attorneys, gas stations,
firearms, and a few others. Watch for updates to
the list at wellen.com/iso



► WHAT REPAYMENT METHODS ARE AVAILABLE?



► WHAT ITEMS MAKE UP A COMPLETE
APPLICATION PACKAGE?

Please visit us online @ <https://wellen.com/iso>
for an up-to-date list of required items.

► WHAT ARE THE MINIMUM QUALIFICATIONS FOR AN APPLICATION?

We prefer
guarantors

whose FICO score
is above 525,

with at least 12 months of
documented time in business,

and at least \$200,000
in annual gross sales.

► WHAT ABOUT THE 50% RULE FOR SUBSEQUENT
ADVANCES?

Wellen can renew qualified customers when at least
50% of the most recent balance is used, as long as
the net new cash to the customer is at least 50% of
the total contract amount. If the customer has
stacked us, there will be an additional fee to pay it
off.

► DOES WELLEN PROVIDE ADVANCES IN
CALIFORNIA?

Yes. We provide advances to select
customers in California.



► DOES WELLEN DO HARD OR SOFT
CREDIT PULLS?

Wellen now does soft credit bureau
inquiries.

► WHAT KIND OF FEES DOES WELLEN CHARGE CUSTOMERS?

We do have a modest origination fee, as well as a nominal monthly service fee. We fund the full contract
amount, not a lower net-of-fees amount.

How to get started

To begin, please complete and return the accompanying forms to ISO@wellen.com

This packet includes everything you will need to get started as an ISO partner and start funding your first capital advance with Wellen.



Step 1:

Complete and submit the ISO Application form (fillable PDF on next page).

Step 2:

Complete and sign the W-9 form.

Step 3:

Provide a copy of a voided check and your driver's license.

Step 4:

Submit proof of ownership: Articles of Organization, business tax return, or other government-authenticated document showing your title as Owner or Officer.

Step 5:

(For qualified ISOs)
Sign our ISO Agreement electronically.

Date:

ISO intake form

Company Information

Entity Name

DBA

Mailing Address

Suite/Unit

City

State

Zip

Phone

Fax

Email

Web

Federal Tax ID

Experience in SMB Funding

Annual Funding Volume

Number of Employees

Number of Sales people Employed

Principal /Owner Information

Principal /Owner

Email

Mobile

Home Address

City

State

Zip

What is the most important attribute you're looking for in a funding partner?

How does your company find new customers?

Bank Information

Bank Name

Account Number

Routing Number