



### Direct Fund Program:

Smart Business Funding provides Merchant Cash Advances (MCA's) to merchants throughout the United States. Sales Partner must fund at least 5% of referrals to remain active in the Direct Fund program. **SBF specializes in funding high revenue files that many have poor credit or pre-existing debt.**

### Criteria, Information and Product Line:

- 1) SBF provides Merchant Cash Advances to virtually all industry types including high-risk industries.
- 2) We fund between 5-150% of the merchants average gross deposits.(Depending on industry and other factors)  
Repayment is on a daily or a weekly basis.
- 3) Funding 1st-5th+ position advances in all 50 States. Side-By-Side deals are available as well.
- 4) 500 Credit Minimum. All credit checks are Soft Pulls.
- 5) Term is between 2-18 months.
- 6) Rates for Prime Deals are 1.25-1.49. Rates for High Risk are 1.359-1.499.
- 7) Funding in the amounts of \$5,000.00- \$5,000,000.00.
- 8) To apply, we need a Business Funding application and 3 months of business bank statements. Seasonal business may require additional months of bank statements.
- 9) Merchants must be in business for at least 6 months.
- 10) For 1st position, merchant must deposit at least \$30,000.00 a month.
- 11) For 2nd position, merchant must deposit at least \$40,000.00 a month.
- 12) For 3rd position, merchant must deposit at least \$50,000.00 a month.
- 13) For 4th position +, merchant must deposit at least \$75,000.00 a month.
- 14) Merchants that are negative more than 5 times a month are usually disqualified.
- 15) Merchants that are late in rent for more than 2 months are usually disqualified.
- 16) Merchants with criminal history are usually disqualified.
- 17) Merchants with a recent drop in deposit volume are subject to review.
- 18) Merchants with fraudulent activity or defaults are disqualified.
- 19) Companies with a negative bank balance, returned items, overdrafts, bounced payments, lowering or holding payments are usually disqualified and are subject to review.
- 20) House fees are 5-10% of the funded amount depending on risk.
- 21) After receiving signed contracts, will will conduct Background checks and Bank Verification with Login or View Only access.
- 22) Underwriting usually takes 1-5 hours and funding usually takes place the same day or the following business day. First ISO to get signed docs first, gets the deal.
- 23) Commissions are paid weekly.
- 24) As soon as the merchant is 50-70% paid back we will begin the renewal process.

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