

## Plexe Guidelines

We Trust you keeping well and thanks for your incredible support as valued partners of Plexe. Underwriting guidelines below at high level to assist and additional information for your records

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### Summary at a High Level:

#### 1. Promotional Bonus

A launch incentive has been included (details below).

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#### 2. Product Guide

A formal Product Guide (PDF) is attached for your reference.

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### Login Instructions:

SMS Login: <https://portal.plexe.co/login-sms>

or

Password Login: <https://portal.plexe.co/login>

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### How to Submit Applications

1. Log into the Partner Portal and click “**Create Applications.**”
  2. Copy and send the **Plaid link** to your client via email.
    - Connecting via Plaid ensures the fastest review and offer turnaround.
  3. Alternatively, upload the **most recent 3 months of bank statements.**
    - Once uploaded, our system automatically ingests and electronically scans the data for immediate processing.
    - Example: For October 2025 applications, please upload July, August and September statements.
    - Please ensure these are **clean PDF downloads** directly from the client’s online banking (**not scanned versions**).
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### Minimum Client Criteria

- At least **2 years in business**
  - Equifax 640+ (FICO 5)
  - Minimum **\$30,000 monthly turnover** and growing
  - **Daily cash balance of \$10,000+**
  - No adverse credit history
  - No active reverse consolidations or recent MCA loans in the past 2 months, or MCA loans that cause cash flow distress
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**Restricted NAICS Industries: Casinos (713210), Gambling (713290), Amusement & Recreation (713990), Pharmacies & Drug Retailers (456110), Small Arms (332994), Money Transmission Services (522390), Rooming & Boarding Houses (721300), CBD (111419), Lawyers (541110), Automobile Dealers (441000), Solar & Renewable Energy Installers (221114, 237130, 238220), Private Equity (523910)**

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**Restricted states:** Nevada, North Dakota, South Dakota, Tennessee, Puerto Rico, Hawaii, and California.

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### Support Contacts

- IT Support: [ithelpdesk@plexe.co](mailto:ithelpdesk@plexe.co)
- General Enquiries (non-application specific): [team@plexe.co](mailto:team@plexe.co)

- **Application-Specific Queries:** Please use the *Communications* tab within the Plexe Partner Portal
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