



## ISO WELCOME & GUIDELINES PACKET

### NEW DEAL SUBMISSIONS

- 1) Deal submissions can be directed to: **Deals@FinpointFunding.com**
  - a. Subject line should include: "New Deal – {Business Name}"
- 2) Submissions must include the following:
  - a. Completed Merchant Application
  - b. Three most recent bank statements & MTD (Required past the 15<sup>th</sup>)
  - c. MCA Balances – **Required** for all Reverse Consolidation offers

### CONTRACT REQUEST:

- 1) Contract Requests must include:
  - a. Requested Dollar Amount, Rate, and Term
  - b. Driver's License & Voided Check
  - c. Best Email for DocuSign
  - d. Merchant Contact Number

### REQUIRED STIPULATIONS TO FUND:

- 1) Signed contracts via DocuSign
  - a. Background check (Clear Report)
  - b. Bank Login
  - c. Proof of Ownership (Tax Return, K1, SS4) / Accounts Receivable (If requested)
  - d. Final Review
  - e. **Funding Call**

### RESTRICTED INDUSTRIES/NOTES:

- Legal Services (Attorneys)
- Financial Services (Any sort of brokerage/financial institutions)
- Open defaults (Satisfied OK on case-by-case basis)



## UNDERWRITING GUIDELINES

### TIER 1

**Positions:** 2<sup>nd</sup> – 4<sup>th</sup>

**Revenue:** \$100,000+

**Term Length:** Up to 160 days (32 Weeks)

**Credit:** 600+

**Max Funding:** \$500,000

**TIB:** 1 Year

**Buy Rate:** Starting at 1.30

### TIER 2 (HIGH-RISK)

**Positions:** 5<sup>th</sup> – 12<sup>th</sup>

**Revenue:** \$25,000+

**Term Length:** Up to 80 days (16 Weeks)

**Credit:** 500+

**Max Funding:** \$1,000,000

**TIB:** 9 Months+

**Buy Rate:** Starting at 1.39

### REVERSE CONSOLIDATIONS

**Existing Positions:** 3-10

**Revenue:** \$125,000+

**Balances-** \$100,000-\$1,000,000

**Max Term:** 120 Days

**Negative Days:** Zero

**Max Holdback:** <35%

**Buy Rate:** 1.499 (*8 Points Per Increment*)

**TIB:** 15 Months

### Contact Information:

**Email:** [Deals@FinpointFunding.com](mailto:Deals@FinpointFunding.com)

**Office:** (786) 502-1177