



QFS CAPITAL

Reliable Funds for Real Results



EMPOWERING SMALL BUSINESSES

Focusing on Small Businesses

At QFS Capital, prioritizing small businesses is fundamental to our values.

Dedication to Growth

Committed to supporting the growth and success of small businesses.

Principles of Quality and Transparency

Founded on principles of providing high-quality and transparent funding solutions.

Commitment to Integrity

Upholding integrity in all aspects of our services, ensuring trust and reliability in every interaction.



WHY QFS?

Fast Approvals

Approval in less than 3 hours, and funds within 24 hours.

Competitive Commission

Up to 8 points upfront, 11 total points. Monthly bonuses extendable to 13 points.

Custom Offers

We excel in crafting personalized solutions. Whenever you cut points, we're here to customize the offer accordingly.

Pre-Payment Discount

10% Pre-Payment Discount anytime after funding.

Extra Earning Potential

Earn twice on MCA & CRC funds.

Dedicated ISO Support

Dedicated start-to-finish reps. Back end points - Even on converted deals.



OUR PRODUCTS

Cashflow Relief Consolidation

Extends debt into longer terms and lower payments

- **Funding Amount:** \$30K-\$5M
- **Term Lengths:** Up to 15 Months
- **Factor Rate:** as low as 1.25 buy rate
- Consolidate **2+ positions**
- Discounts up to **60%**

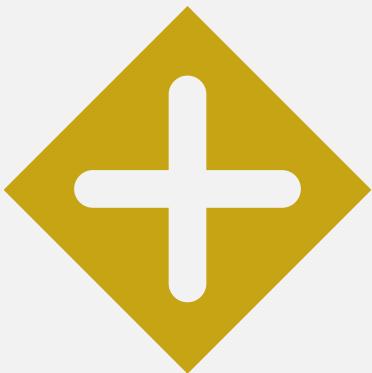
Merchant Cash Advance Side By Side Funding

Pitch a CRC with any MCA offer you get

- **Funding Amount:** \$5K-\$250K
- **Term Lengths:** 3-10 Months
- **Points Earned:** 10 points on any MCA
- Get 10 points upfront on the MCA, then include it in the CRC Comparable to **25 points**
- We can underwrite **positions not taken yet**, give merchants the option to take funding, and lower payments!

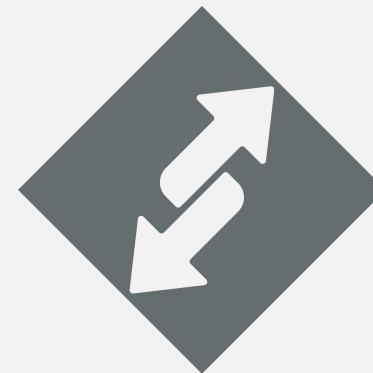
CRC VS MCA

*Merchant with 4 positions and **\$400K** in debt*



Potential Funding Scenario 1 **Merchant Cash Advance**

\$20K - 5th position
You make: \$2,000 Commission
The merchant can't afford
higher payments.



Potential Funding Scenario 2 **Cashflow Relief Consolidation**

\$400K - CRC
You make: \$40,000+ Commission
The merchant is paying less than
before!

SUBMISSION REQUIREMENTS



All accepted submissions must include:

- Completed, signed and dated application
- 3 most recent bank statements
- EIN#, SSN#, and Business Address
- Debt schedule with current outstanding balances



Note: If it is past the 15th of any month, MTD is recommended to submit upfront, but not required unless requested.

MINIMAL STIPS & LOGIN



Simple Document Collection

We just need a Driver's License, Voided Check, Proof of Ownership and Proof of Address for contracts.



Big Deals are No Big Deal

For offers above 300k, we only ask for the most recent business tax return



CRC Servicing

On all deals, we require at least one manual bank login prior to the first funding.

For each additional funding we allow

- Login or View Only Access Account
- Weekly Month to Date

UNDERWRITING GUIDELINES

General Rules



- No serious criminal history
- No recent or unpaid defaults on MCAs
- Must be a US citizen and permanent resident
- Must have at least 51% ownership
- FICO score is at least 500

Cashflow Requirements



- < 5 negative days 3-month average
- < 5 negative days most recent month

Company History Requirements



- Must operate for at least 1 year
- No modified payments on current funders within 2 weeks

Trucking rules



- Minimum 5 Trucks
- No Homebased

Bankruptcy Rules



- No open filings
- Must be dismissed at least 1 year

Deposit Requirements



- Average daily ledger more than \$1,000
- < 4 bounced daily payments in the last 30d
- \$30K minimum revenue each month

Lien Rules



- No competitor judgment
- Less than \$200K tax liens

PREFERRED AND PROHIBITED INDUSTRIES

PREFERRED INDUSTRIES

Preferred Industries include but are not limited to:

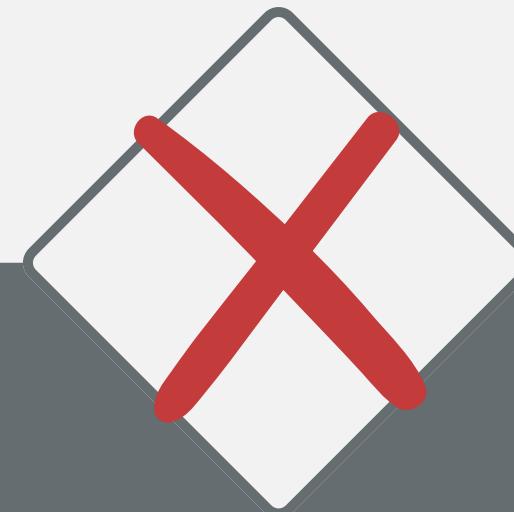
- Medical Offices
- IT and Software Services
- Agricultural Services
- Educational Services
- Health Services



PROHIBITED INDUSTRIES

QFS Capital will not accept submissions from the following industries:

- Gambling/Casinos
- Pornography/Escorts
- Jewelry
- Law Firms
- Auto Sales



CRC IN ACTION

Consolidation Schedule

Shows how much merchant will net each week post fee

Current Balances

Shows which positions are included in the consolidation:

- Full means the entire balance
- Partial includes some of the balance
- No Consolidation means this position is not included in the CRC at all

Consolidation Schedule	
Week	Funding
Week 1 - 20	\$20,000.00
Week 21 - 22	\$15,000.00
Week 23 - 28	\$10,000.00
Week 29	\$7,000.00
Week 30	\$3,000.00

Current Balances			
Funder 1	Full	Funder 2	Full
Current Balance	\$200,000.00	Current Balance	\$110,000.00
Remaining Payments	20	Remaining Payments	125
Weekly Payment	\$7,000.00	Daily Payment	\$1,000.00
LOC 1	No Consolidation	Funder 3	Partial
Current Balance	\$50,000.00	Current Balance	\$100,000.00
Consolidated Balance	-	Consolidated Balance	\$90,000.00
Weekly Payment	\$100.00	Daily Payment	\$600.00

CRC IN ACTION - CONTINUED

Consolidation Funding Information	
Total Funding	\$526,315.78
Paying Off	\$500,000.00
Net to Merchant	-
Total Repayment	\$784,210.51
Current Weekly Pmt	\$20,000.00
Discount	25%
Discounted Daily Pmt	\$3,000.00
Term (Days)	262

New MCA Funding Information	
QFS New Position	Full
Funded Amt	\$70,000.00
Payback	\$100,000.00
Balance	\$100,000.00
Remaining Payments	100
Daily Payment	\$1,000.00

The above is a new MCA from QFS Capital. This is a 5th position MCA with its own separate daily payment in the amount of \$1,000.00 which is NOT included in the CRC payment of \$3,000.00 . The merchant will have two separate debits from QFS Capital.

The QFS MCA balance is being consolidated in the CRC.

Funding Info

- **Total Funding** = Net Funding + Orig Fee
- **Net Funding/ Paying Off** = Total Dollars Received over consolidation schedule
- **Total Repayment** = Total funding multiplied by factor rate
- **Factor** = Repayment/ Total Funding
- **Current Weekly Pmt** = The total of all consolidated positions including any QFS MCA (LOC 1 not counted)
- **Discount** = The percentage we are lowering the current weekly pmt
- **Discounted Daily Pmt** = payment to QFS each day (does not include payment for the MCA)
- **Term** = Total days of daily payments
- **Origination Fee** = taken weekly so if the deal converts the merchant only pays on what is actually funded (you make commission on our fee so higher fee means more commission)

PREFERRED PARTNER PROGRAM

Fund two deals a month for 3 months and get the following benefits:



Get paid 11 points on new CRC deals with **8 up front!**



Get paid **10 points** on new MCA deals with a CRC!



Get priority handling for all submissions - **skip the line!**

Example

New MCA Funding: \$70,000

Commission: \$7,000

Consolidation Funding: \$526,315

Commission: \$57,895
(\$42,105 Upfront)

\$64,895 Total Commission

POLICY HIGHLIGHTS

UDAAP

QFS shall not engage in any abusive, unfair, deceptive or fraudulent marketing or sales practice with respect to any Customers, Products or Funding Agreements.

Referral Provider shall not engage in any abusive, unfair, deceptive, or fraudulent marketing or sales practice with respect to any Customers, Products or Funding Agreements.



Fees

The Referral Provider is prohibited from pulling any type of origination fee, PSF fee, or any other type of closing charge with a QFS Funding Contract.

A violation will be grounds for immediate termination of your QFS partner account.

Commission Flexibility

QFS pays on Conversions! Even if the deal gets converted, or clawed back, we will pay you your full points on the actual funded amount once it is paid in full.

Instead of 5/5 (regular) or 8/3 (preferred) we can pay you 10 or 11 points weekly on the total term length of the deal.



FAQS

How Does Exclusivity Work?

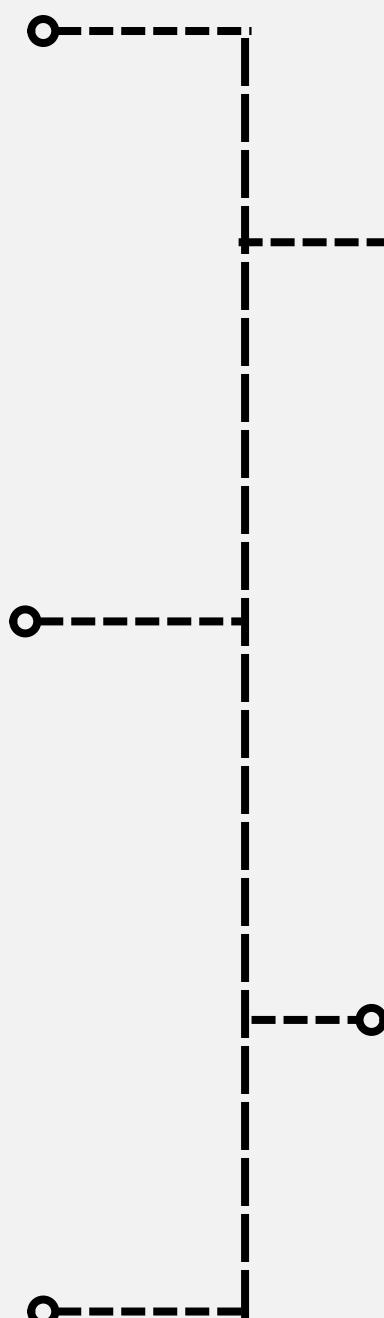
- We are first to Signed Contracts
- Exclusivity lasts 7 days and all other offers or contracts will be void

How Long is an Offer Valid?

- Offers are valid for two weeks
- After this time, QFS reserves the right to request additional documents, such as a bank statement or MTD covering the time that has passed, and the offer may be adjusted or revoked

Do You Pay off Monthly/LOC's?

We can include a monthly payment to increase the funding size or leave it out to save the merchant on payback. QFS is customizable!



I Cut Points / Lowered Rate, But The Payment Didn't Go Down?

- Only the discount percentage affects the payment, so cutting points or lowering the rate will reduce the payback of the deal as well as the total number of payments, but not the actual payment amount
- If you're looking to lower payments when you cut points, please specify and we will revise it with a Point-For- Discount offer to get the merchant's payment down

Why Doesn't the Offer Match the Debt Sheet?

- On a competing file, QFS locks in the offer on the original debt sheet
- If you'd like to update balances, please provide 1st page of contracts or proof of balance



THANK YOU!

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