



ISO PARTNERS GUIDE⁴¹



ACCREDITED
BUSINESS

Rating A+



www.altfunding.com

ALTERNATIVE FUNDING PROGRAM BASICS



STANDARD PROGRAM TERMS 3-12 MONTHS

Funding up to \$1Million

Minimum of 1 Year in Business

Minimum Fico Score of 550 (Experian)

Must have Business Checking Account

Minimum Monthly Average Revenue of \$30k

Average Daily Balance of \$1K+

E-Signed Contract (or Hard Copy at Client Request)

51% Ownership on Contract Signage

REQUIRED STIPULATION DOCUMENTS:

Voided
Check

DL

Proof of
Ownership

Manual Log in for Bank Verification

- 1st - 4th Position
- Reverse Consolidation
- Daily and Weekly
- Soft Credit Pull Only
- Pre-Payment Discounts
- Same Day Funding
- Up to 14 Points in Commission

INDUSTRY LIMITATIONS

Construction: Min Rev 75k / Min TIB 3 years

Trucking: Min Rev 75k / Min TIB 3 years



RENEWALS

Client and partner retention is our top priority here at Alternative. Merchants are eligible for a renewal or add on at 50% paid down. Partners receive commission on the full renewal amount.

CRITERIA



RETAIL



RESTAURANT



MEDICAL



CANNABIS



MANUFACTURING



PREFERRED
INDUSTRIES



FINANCIAL SERVICES

Stock/Crypto Brokers or Traders
(Financial Consultants are accepted)



ATTORNEYS/LAW OFFICES



AUTO SALES



REAL ESTATE

Fix and Flip or Buying and Selling
(Management and Construction are accepted)



RESTRICTED STATE

CALIFORNIA & NEW YORK



RESTRICTED
INDUSTRIES



CASH CHECKING



BAIL BONDS





REVERSE CONSOLIDATIONS

- Minimum Time in Business 24 Months
- Minimum Fico Score 550
- Max Program Term up to 200 Days
- Bank Statements Required 3 Months Plus
- MTD Max Negative Days 4 days Per Month
- Max Commission up to 14 Points
- Fixed Buy Rate 1.32
- Fixed Sell Rate 1.46
- Construction and Logistics are Restricted for the Consolidation Program



PREMIUM PRICING PROGRAM

- Minimum Time in Business 12 Months
- Minimum Fico Score 550
- Max Program Term up to 100 Days
- Bank Statements Required 3 Months Plus
- MTD Max Negative Days 4 days Per Month
- Max Commission up to 10 Points
- Fixed Buy Rate 1.21
- Fixed Sell Rate 1.30 (Fixed 6% fees)



Several merchant cash advances can limit cashflow and impact a business' ability to grow. By extending the repayment term, a reverse consolidation can typically lower payments by 40 to 60%. There are several advantages to reverse consolidations, such as reduced payments, more access to cash, and a bridge for better options.

For the duration of the advances, we will fund the weekly amount needed to cover them. The reverse will have a longer term than the longest advance, thus lowering the daily repayments and freeing up essential cashflow. In addition to the reverse, we often net our clients another advance that can further expand working capital.



The human element is what differentiates Alternative Funding from every other lender in the industry and our underwriting process is no different.

UNDERWRITING PROCESS

01

Once we receive your application, our underwriting department creates a holistic view of the business and evaluates risk factors.

02

Once a file is priced, our CRM generates an offer that goes directly to the ISO.

03

If the offer is accepted, we send contracts to the merchant and review the final steps.

04

- Stipulation Review
- Merchant Interview
- Bank Login

05

- Final Review
- Funding Call

06

Our partners receive commission the following Friday

(We allow Syndication on your Deals)

Please note that payments for weekly fundings are scheduled to be debited from the merchant on the Friday following the closing date. Conversely, for daily fundings, the debit is initiated on the next business day.

CUSTOMER SERVICE

At the heart of it, we cultivate relationships.
You can expect:

Timely Answers on Files
Always Available Dedicated Rep
Flexibility on Offers
Constant Communication and



FOR ALL SUBMISSIONS PLEASE SEND TO

 uw@alfunding.com

and cc your ISO Manager

All submissions must include

- *Last 3 months of Bank statements*
- *Signed application.*

ALL CONTRACT REQUEST PLEASE SEND
TO



contracts@alfunding.com

and cc your ISO Manager

All Contract Request must
include

- *Merchant Best Contact Number and Email*
- *License or Government Issued ID*
- *Voided Check.*



ACCREDITED
BUSINESS



www.alfunding.com