

# PARTNER PROGRAM



**FUNDING**  
**\$5,000 - \$500,000**



**TERM**  
**3 - 12 MONTHS**



**POSITIONS**  
**1ST - 3RD**

- ✓ Soft Pulls Only
- ✓ Hard Offers Upfront
- ✓ Payment Frequency: Daily & Weekly

- ✓ No State Restrictions
- ✓ Customized Quoting
- ✓ No COJs

## SUBMISSION PROCESS & STIPULATIONS

**Email for New Deals, Stips:** Submissions@ByzFunder.com and cc ISO Rep

**Email for Contract Requests:** Contracts@ByzFunder.com and cc ISO Rep

**Post-funding Merchant Requests:** CustomerService@ByzFunder.com (payoff letters/balance updates etc.)

**Stipulations Upfront:** Signed Application, 3-Months Bank Statements

**Stipulations Before Funding:** Bank Verification, Drivers License, Voided Check, Merchant Interview

**IMPORTANT NOTE: NO FINANCIALS FOR DEALS < 350K & NO LANDLORD VERIFICATION NEEDED**

## SUBMISSION REQUIREMENTS

- ✓ Minimum Credit: 550+
- ✓ Negative Days Per Month: <5
- ✓ Federal Tax Liens: No Limitations
- ✓ State Tax Liens: > 100K May Need Coverage
- ✓ Ownership % Minimum: 50%
- ✓ Auto Decline: 4 or more positions

- ✓ Time in Business: 1 year
- ✓ BKs: Must Be Discharged or Dismissed
- ✓ Minimum Deposit Volume: \$20K/month
- ✓ Minimum Avg. Daily Balances: 1K Minimum
- ✓ Deposits: Minimum 3/month
- ✓ Restricted Areas: Miami-Dade County, PR, LA

## UNIQUE INDUSTRIES WE FUND

- Trucking (60K min rev/month)
- Non-Profits
- Gas Stations/Oil Related
- Attorneys
- Insurance Agencies
- Staffing
- Travel Agencies
- Wireless Stores
- CPAs
- Places of Worship (case by case)



## PROHIBITED INDUSTRIES

- Car Dealerships
- Adult Entertainment
- Collection Agencies
- Credit Bureaus
- Publicly Traded Companies
- Lenders
- Gambling
- Bail Bonds
- Blood Banks
- Pawn Shops
- Nail Salons
- Real Estate

## EARLY PAYOFFS (EP) OPTIONS

- 30-Days: 15 Points Off Sell Rate
- 60-Days: 10 Points Off Sell Rate
- 90-Days: 5 Points Off Sell Rate

## EXAMPLE: CLIENT GETS 100K 1.35 = 135K PAYBACK

- 30-Days EP: 1.20 = 120K Payback (15K in Savings)
- 60-Days EP: 1.25 = 125K Payback (10K in Savings)
- 90-Days EP: 1.30 = 130K Payback (5K in Savings)