ALLIANCE
FINANCING GROUP

Partner Program Handbook

Your Complete Guide to Earning Referral Income with Alliance

www.alliancefinancing.ai
1-877-660-3660
partners@alliancefinancing.ai

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Welcome to Alliance

Thank you for partnering with us

Welcome to the Alliance Financing Group partner program. By joining our network, you've gained access to one of the broadest commercial finance platforms in Canada and the United States — connecting your clients to over 70 lenders across every major financing vertical.

Our program is designed to be simple: you make introductions, we handle the financing. You earn referral fees on every funded transaction, and your clients get access to competitive rates and fast funding they couldn't get on their own. There are no licensing requirements, no quotas, and no fees to participate.

This handbook covers everything you need to know — from how referrals work, to the tools available in your Partner Portal, to our full product lineup and compensation structure. If you have questions at any point, your dedicated partner manager is just a call or email away.

What Makes Our Program Different

- No licensing, certification, or training required to participate
- Earn on every funded deal — not just the first
- Your client relationship stays intact (white-label approach)
- Dedicated partner manager for support and deal strategy
- Full transparency on deal status through your Partner Portal
- Marketing materials and tools provided at no cost
- Flexible — refer as many or as few deals as you want

Partner Types & Benefits

Programs tailored to how you work

Alliance works with a diverse range of referral partners. Whether you're a mortgage broker, insurance agent, accountant, equipment vendor, or business consultant, we have a program structure that fits your practice.

Referral Partners

Mortgage brokers, insurance agents, accountants, lawyers, consultants, and other professionals who encounter financing needs in their client base. Simply make an introduction and earn referral fees on funded deals.

Super Agents

Experienced partners who manage teams of referral agents. Super agents earn override commissions on deals generated by their team members, in addition to their own referral fees.

Equipment Vendors

Manufacturers, distributors, and resellers who want to offer financing to their customers. Alliance provides point-of-sale financing programs that help vendors close more sales.

Strategic Partners

Organizations with larger client bases looking for a structured financing partnership. Includes custom branding, dedicated support, and volume-based compensation structures.

How the Referral Process Works

From introduction to funding in 4 steps

Step 1: Identify the Opportunity

When you encounter a client who needs financing — whether it's equipment, working capital, a commercial property, or any other business need — that's a referral opportunity. You don't need to qualify the deal or understand the specifics. Just make the connection.

Step 2: Make the Introduction

Share your personalized referral link or tracked application form with the client. You can also call or email your partner manager with the client's details. Every referral is tracked to your account automatically through your unique referral slug.

Step 3: Alliance Takes Over

Our team contacts the client, gathers the necessary documentation, and matches them with the most suitable lenders. Your client gets a dedicated relationship manager who handles everything from application to funding. You stay informed through your Partner Portal.

Step 4: Client Gets Funded, You Get Paid

Once the deal is funded, your referral fee is calculated and paid according to the agreed schedule. You receive full visibility into the deal status and commission through your portal. Repeat referrals from the same client continue to earn fees.

Your Partner Portal & Tools

Everything you need in one dashboard

Every partner gets access to a secure Partner Portal at alliancefinancing.ai/agent-login.html. The portal is your central hub for managing referrals, tracking deals, and accessing marketing materials.

Portal Features

+ **Dashboard:** Overview of your referral activity, active deals, and earnings
+ **Deal Pipeline:** Track the status of every referred deal in real time
+ **Send Application:** Generate tracked application links for Equipment Leasing, MCA, Working Capital, or General applications
+ **Referral Link:** Your unique referral URL to share with clients
+ **Landing Page:** Your personalized branded landing page on alliancefinancing.ai
+ **Marketing Toolkit:** Email templates, one-pagers, and promotional materials
+ **Application Forms:** Direct links to all application types, pre-tagged with your referral code

Sending Applications to Clients

From your dashboard, you can generate tracked application links and either copy them to share directly or email them to your client. Every link includes your referral tracking code, so the deal is automatically attributed to you. Available application types include Equipment Leasing, Merchant Cash Advance, Working Capital & Factoring, and a General Application for all other financing needs.

Marketing Support & Materials

Tools to help you generate referrals

Alliance provides a complete marketing toolkit to help you identify opportunities and present financing as a value-add to your clients. All materials are available through your Partner Portal.

Available Materials

+ **Industry One-Pagers:** Targeted PDFs for mortgage brokers, insurance agents, accountants, and more
+ **Company Overview:** Alliance Financing Group presentation for client meetings
+ **Product Guide:** Comprehensive guide to all financing products and terms
+ **Email Templates:** Pre-written email templates customized with your contact info
+ **Social Media Content:** Ready-to-post content for LinkedIn and other platforms
+ **Co-Branded Materials:** Available for strategic partners (request through your partner manager)

Your Branded Landing Page

Each partner receives a personalized landing page on alliancefinancing.ai (e.g., alliancefinancing.ai/your-name). This page features your name, contact information, and direct links to application forms — all pre-tagged with your referral code. Share this URL on your business cards, email signatures, and social media profiles.

Marketing Best Practices

+ Add your Alliance referral link to your email signature
+ Mention financing options during regular client conversations
+ Share your landing page on LinkedIn and social media profiles
+ Use the email templates to reach out to clients with financing needs
+ Include Alliance materials in your client welcome packages
+ Ask: 'Do any of your clients need financing for equipment, working capital, or growth?'

Compensation & Referral Fees

How you earn with Alliance

Alliance pays referral fees on every funded transaction that originates from your referral. Fees are calculated as a percentage of the funded amount and vary by product type and deal size. Your partner manager will discuss specific compensation details during onboarding.

Compensation Structure

+ Referral fees paid on every funded deal — no caps or limits
+ Fees vary by product type, deal size, and lender
+ Repeat business from the same client continues to earn fees
+ Super agents earn additional override commissions on team deals
+ Payment within 30 days of deal funding (or as agreed)
+ Full transparency — see your commissions in your Partner Portal

Typical Fee Ranges by Product

Product	Typical Referral Fee Range
Equipment Leasing	1% — 3% of funded amount
Working Capital / Factoring	1% — 2.5% of facility size
Merchant Cash Advances	1% — 3% of advance amount
Lines of Credit	0.5% — 2% of facility size
Commercial Real Estate	0.5% — 1.5% of mortgage amount
Business Acquisition	1% — 2% of funded amount
SBA/SBL Programs	0.5% — 1.5% of loan amount

Note: Specific fee schedules are discussed during onboarding and may vary based on deal structure, volume commitments, and partner tier. Contact your partner manager for details.

■ Products You Can Refer

Quick reference guide to our financing solutions

You don't need to be a financing expert to make referrals. If your client has any of these needs, it's a referral opportunity. Alliance handles all the details from there.

Product	Amount Range	Description
Equipment Leasing & Financing	$5K — $10M+	New or used equipment, vehicles, technology, machinery
Working Capital & Factoring	$25K — $5M	Invoice factoring, AR financing, term loans
Merchant Cash Advances	$5K — $500K	Fast capital based on daily sales, 24-48hr funding
Lines of Credit	$10K — $2M	Revolving credit, draw as needed, pay on usage
Commercial Real Estate	$250K — $25M+	Purchase, refinance, construction, bridge loans
Business Acquisition	$100K — $10M+	Buy a business, management buyout, franchise
SBA/SBL Programs	Up to $5M	Government-backed loans with favorable terms
Tax Credit Financing	$50K+	Advance on SR&ED and other Canadian tax credits

Tip: You don't need to identify the product. If your client says they need capital, equipment, or financing of any kind — just make the referral. Alliance will identify the best product fit.

■ Onboarding Checklist

Get up and running quickly

Follow these steps to get set up and start earning referral fees:

1. Sign your Partner Agreement (provided by your partner manager)
2. Log in to your Partner Portal at alliancefinancing.ai/agent-login.html
3. Review your personalized landing page and referral link
4. Add your referral link to your email signature
5. Download marketing materials from your Partner Portal
6. Review the Product Guide to understand available financing solutions
7. Identify 3-5 clients who may have current financing needs
8. Share your referral link or application forms with those clients
9. Contact your partner manager with any questions or deal opportunities
10. Set up a recurring check-in schedule with your partner manager

■ Frequently Asked Questions

Answers to common partner questions

Q: Do I need any licensing or certification to refer deals?

No. You simply make introductions. Alliance handles all licensing, compliance, and regulatory requirements. There are no training courses or certifications required to participate.

Q: How do I get credit for a referral?

Every referral that comes through your unique referral link, tracked application form, or direct introduction to your partner manager is tracked to your account automatically.

Q: When do I get paid?

Referral fees are paid within 30 days of deal funding (or as agreed in your partner agreement). Fees are tracked in your Partner Portal for full transparency.

Q: What if my client has been declined by a bank?

Many of our most successful deals are clients who were initially declined by their bank. Alliance works with alternative lenders who specialize in credit-challenged or non-traditional businesses.

Q: Can I refer deals from anywhere in Canada or the U.S.?

Yes. Alliance has lender relationships across all Canadian provinces and U.S. states. We can handle deals from coast to coast in both countries.

Q: What happens if my client needs multiple types of financing?

Alliance can handle multiple products for the same client — and you earn referral fees on each funded transaction. One client can generate multiple revenue opportunities.

Q: Is there a minimum or maximum deal size?

We finance deals from $5,000 to over $10 million. There's no minimum referral requirement — even small deals earn referral fees.

Q: How do I send an application to my client?

Log in to your Partner Portal, click 'Send Application,' select the application type, and either copy the tracked link or email it directly to your client.

Q: Can I bring on other referral partners under my account?

Yes — our Super Agent program allows you to build and manage a team of referral agents. You earn override commissions on deals generated by your team. Ask your partner manager about eligibility.

Q: Who do I contact if I have a question about a deal?

Your dedicated partner manager is your primary point of contact. You can also reach our support team at info@alliancefinancing.ai or 1-877-660-3660.

Key Contacts & Support

We are here to help you succeed

Partner Program

Carrie Rotman — Managing Partner
Email: carrie@alliancefinancing.com
Phone: 1-877-660-3660 ext. 235

General Inquiries

Email: info@alliancefinancing.ai
Phone: 1-877-660-3660
Website: www.alliancefinancing.ai

Partner Portal

Login: alliancefinancing.ai/agent-login.html
Apply Online: alliancefinancing.ai/application

Alliance Financing Group Ltd. is a commercial finance brokerage. All financing is subject to lender approval. Referral fees are subject to the terms of your partner agreement. This handbook is for informational purposes and does not constitute a binding agreement.