



Program 1	Credit Select Plus: Direct to Borrower Credit Based Platform (Core)- CSP
Program Description	Single Application, Multi-lender platform that funds the borrower and approves consumers with credit scores as low as 500 amounts from \$1,000 to \$50,000. The borrower is funded directly. Pre-approvals are subject to verification of certain information . Final approval/funding can take 1 to 7 days. Typical funding time for an applicant, that provides required documents as requested, is 1 to 3 days.
Business Requirements	Any size business acceptable. New businesses acceptable. Home based businesses acceptable. Not currently available for applicants that reside in Ct and WV.
Required Documents	Flexxbuy Merchant Application, voided check, business license
Cost to Borrower	0% to 6% closing cost deducted from loan upon funding
Cost to Merchant	3.9% of funded loan or amount received from business, whichever is lower, plus a \$49 admin fee deducted from business 10 days post funding
Borrower Terms/Promotions	Rates from 5.9% to 32%, based on credit grade. Very sub-prime loans are available in some states that include rates of 100%+. Merchant can request exclusion from these offers . Up to 60 month loan terms
Business Setup Time	Typically 1 to 3 days for decision/setup
Program 2	Credit Select Plus: Direct to Merchant Credit Based Platform- CSP-DTM
Program Description	Single Application, Lender platform that funds the merchant/business and approves consumers with credit scores as low as 575 amounts from \$500 to \$35,000. Rates to borrower are 12% to 35%, based on credit. Maximum term is 60 months. Instant pre-approvals with final approval subject to verification of certain information, upon request from lender. Final approval/funding can take 1 to 7 days. Typical funding time for an applicant is 1 to 3 days. Business is funded full amount less discount. Optional 0% Same-As-Cash Promotion Available.(upon approval). Origination fee to borrower may apply
Business Requirements	Minimal annual revenue of \$500,000 (exceptions can be made upon review). No Home Based Businesses. Business can be conducted face-to-face or phone. One Year in Business Preferred (less if business is strong) .Positive reviews and background check on both business and business owner. Not available for: Jewelry, Car Stereo & Alarm, Pets, Tax Resolution, Attorney, Rehab Facilities, Men's Vitality, Fitness Businesses Pawn Shops, Auto Sales and On-line Businesses
Required Documents	Flexxbuy Merchant Application, voided check, business license, pictures of business (brick-and mortar), Owner id
Cost to Merchant	8% discount deducted from funds distribution to merchant. Add 2.5% Discount for 6 month SAC (0%interest) Add 5.0% Discount for 12 month SAC (0% interest)
Borrower Terms/Promotions	Rates from 5.9% to 32%, based on credit grade. Up to 60 month loan terms. 6 and 12 month 0% promotions available upon merchant discretion
Business Setup Time	Typically 1 to 3 days for decision/setup



Additional Programs

Program 55: Prime to Sub-Prime Last Resort Retail and Auto Repair Better Consumer Payment LTO Program

Description: Prime to Sub-prime LTO program for amounts up to \$6,500. Terms is up to 24 months . Dynamic pricing based on credit with better consumer pricing than other Lease-to-Own programs. Credit scores as low as 590 accepted. Instant credit decisions with a soft credit check (no inquiry on credit report). Any sale method acceptable. Can be integrated into ecommerce Woo Commerce shopping cart. Business does not have to be a brick-and-mortar.

Customer Process: (1) Customer completes application on-line (any device) from anywhere. (2) An instant decision is provided. (3) Customer e-signs Document (4) Funds are ACH'd into business account within 48 to 72 hours. **No payment due at time of sale.**

Business Criteria: Business must be in good standing and have \$10,000 in the bank . First page of most recent bank statement is required to verify.

Cost to Business: **Discounts vary by industry.**

Medical Devices- 5%,

Furniture, Mattresses, Auto Dealer Repairs, Mobility Scooter, Pets, Musical Instruments, Sporting Goods, Tools- 6%

Tires and Rims-7% , Jewelry, ATV's. Cell Phone- 8% , Bikes/eBikes- 9%,

Other business categories upon request

Documents Required (from business): voided business check and proof of business (business license, sales tax license, etc.), picture of inside/outside of business (brick and mortar only), photo id, Most recent bank statement (all pages).

Decision time: 3 to 5 business days after signed lender agreement and receipt of all required docs.

Available in all 50 states

FlexxFinancing: Multi-Lender Sub-Prime/No Credit Check Lease Purchase Platform (Additional lenders term and lease lenders coming soon)- consumer goods including home improvement products

Description: Sub-prime lease purchase programs for amounts from \$200 up to \$15,000. Terms is up to 36 months (18 months for no credit check). No credit check up to \$5,000. Lower payments than other programs. Bi-weekly consumer payments. Initial deposit of first bi-weekly payment. No pre-payment penalty and discounts for early payoff. Consumer owns the product at end of lease.

Customer Process: Application is submitted by borrower or business through a unique application on any device with internet access . Lenders are set up in a waterfall based on credit requirements. Instant decisions. Signed agreement, copy of id required, other documents required, depending on lender. Customer must have a valid checking account for three months; Monthly income of at least \$1,000; Funding to business in 3 to 5 business days.

Business Criteria: Background check on business and owner. Business must be in good standing . New business acceptable. No revenue requirement. All consumer goods except for cell phones (laptops, computers, ok), HVAC/Water Heaters and Filters ok

Cost to Business: Business received 97% of sales invoice (3% discount)

Documents Required (from business): voided business check and proof of business (business license, sales tax license, etc.), picture of inside/outside of business (if brick and mortar), owner's photo id.

Decision time: 1 to 2 days after signed lender application/agreement and receipt of all required docs.

Not available in NJ, Mn, WV, WI



Program 56: MYCFMG- Prime to Sub-Prime Auto Repair, Tires and Wheels Financing

Description: Prime to Sub-prime loan program for amounts from \$800 up to \$5,000. This is a revolving line of credit that can only be used in the approved store Terms is up to 36 months (depending on loan amount). Interest rate or 36% to 39% (subject to credit and state requirements). Credit scores as low as 550 accepted. 6 or 12 month Interest Free Window available. Point of Sale Materials are provided.

Customer Process: (1) Customer completes application on-line (any device) in repair shop or home. (2) An instant decision is provided. (3) Service center completes the vehicle repair. (4) Customer e-signs Loan Document (5) Funds are ACH'd into service center within 48 hours. **No payment due at time of sale. No checking account required.**

Business Criteria: Business must be in good standing with a minimum revenue of \$800,000. Standard background check completed.

Cost to Business: **Business received 92% of sales invoice (8% Discount). Add 1% for 6 months interest free, add 3% for 12 months interest free.**

Documents Required (from business): voided business check and proof of business (business license, sales tax license, etc.), picture of inside/outside of business, photo id, sales receipt w/return policy.

Decision time: 10 to 15 business days after signed lender agreement and receipt of all required docs.

Available in All 50 States (No Tire Stores in Texas, New Mexico, Oklahoma and Arkansas)

Program 15: Prime to Sub-Prime Lease Purchase Program Alternative for B-to-B Sales

Description: Sub-prime lease purchase programs for amounts from \$500 to \$100,000. It can be used for commercial products only. Terms from 24 to 60 months. Credit scores as low as 550 accepted. Lessee pays a \$125 admin fee at time of funding on amounts under \$3,500. There is no early payoff promotion option.

Customer Process: Application is submitted by borrower or business through an application provided by Flexxbuy. Typically, 15 minute decision during business hours. If lessee accepts terms, business provides as invoice to Flexxbuy. Executed lease documents are then returned to Flexxbuy for submission to the lender. Process can take 1 or 2 business days. First payment and incidentals due at time of funding. All payments can be made via check or credit card/debit card. No checking account is required.

Business Criteria: Business must be in good standing. New businesses accepted.

Cost to Business: **Business received 100% of sales invoice.**

Documents Required (from business): voided business check and proof of business (business license, sales tax license, etc.)- additional docs may be requested by lender at their discretion

Decision time: 2 to 3 days.



Program 31: No Credit Check Lease Purchase Alternative

Description: No credit check lease purchase option for furniture, appliances, electronics (including TVs, laptops, tablets and smart phones), . Amounts up to \$6,000 **(\$9,000 for HVAC and Water Heaters). For HVAC/Water Heaters, can include cost of entire job, including installation.** Term from 12 to 24 Months (based on lease amount). Term for HVAC/Water Heaters is up to 48 months. 90 Day SAC (pay no fees if paid off in 90 days). \$59.95 due at signing (Option A- Lower Offer) or First payment due at signing(Option B- Higher Offer)-paid to retailer.

Customer Process: Application made in store. Instant decisions provided. Business provides sales receipt/invoice and borrower's photo id. Customer pays \$59.95 or first lease payment to the store . Funding upon delivery of merchandise.

Business Criteria: Business must be in good standing (BBB, on-line search, etc.) and up to date with the Secretary of State. **Must be in business six months with one additional LTO platform or 1 year without. No Home Based Businesses.**

Cost to Business: 1% taken from business funding amount by finance company.

New- Good for Jewelry. Maximum lease is \$2,500. Cost to business- 5%.

New- Good for Optical. Maximum lease is \$1,500. Cost to business- 1%

Documents Required (from business): voided business check and proof of business (business license, sales tax license, etc.), picture of inside/outside of business, copy of sales invoice, photo id.

Decision time: 10 to 14 days after receipt of all docs and submission to lender

Not available in the following states: Alaska, Hawaii, Idaho, Montana, New Jersey, New Mexico, New York, North Dakota, Oregon, South Dakota

Program 7: Ecommerce Direct-To-Merchant Multi-Lender Platform For High Revenue Merchants

Description: Prime to No Credit Required lenders for mostly product oriented businesses with **revenue of \$1 million+.** Merchant **must get approved by the individual lenders** and lenders will be placed in the portal as approved. Each lender does its own underwriting. See lender descriptions below for specifics on each lender. Merchant's sales method must be primarily ecommerce. Shopping integration requires an IT professional to work with the platform partner. All shopping carts are supported. All lenders pay the merchant directly within three to five business days.

Customer Process: Consumer submits one application and through an algorithm, the application is submitted to eligible lenders for an instant decision. The process is paperless and can be completed from any device.

Business Criteria: Business must be in good standing with a minimum revenue of \$1 million. Standard background check completed. Business must have a good reputation. Some lenders may pull a credit report on the business owner. Minimum 1 year in business.

Cost to Business: **A 5% discount is deducted from the amount paid to the merchant. (merchant receives 95% of sale)**

Documents Required (from business): Varies by lender (see lender descriptions below).

Decision time: Varies by lender.

See lender descriptions for available states, available verticals and other criteria.



Program 7, Lender 1: Prime to Off-Prime Installment Loan Lender

Description: Installment loans from \$1,000 to \$15,000. Term: 24 to 60 Months. Credit Score: 660+. 0% promotion available from 6 to 24 months. 14.99% APR to customers

Verticals: Appliances, Consumer Goods, Drones, Electronics, Fitness Equipment

Available in all states.

Documents Required: voided check, business license, owner's driver's license

Program 7, Lender 2: Prime to Sub-Prime Lease/ Installment Loan Program

Description: Lease installment programs from \$500 to \$5,000. Term: 12 to 24 months. The term includes a lease for a number of months followed by an installment payoff of the balance. Pricing to consumer is dynamic based on credit. Credit Score: 575+.

Verticals: Appliances, Consumer Goods, Auto Repair , Electronics, Fitness Equipment, Medical Equipment, Jewelry

Most recent bank statement required

Not available in Illinois

Documents Required: voided check, business license, bank statement, owner's driver's license

Program 7, Lender 3: Prime to Sub-Prime Lease/ Installment Loan Program

Description: Lease installment programs from \$200 to \$5,000. Term: 12 to 18 months. Program is available as a lease-to-own in certain states and an installment loan in certain states. Pricing to consumer is dynamic based on credit. Credit Score: 525+.

Verticals: Appliances, Consumer Goods, Auto Repair , Electronics, Fitness Equipment, Medical Equipment

Most recent bank statement required

Installment loan states: AK, AZ, CA, DE, HI, ID, IL, KS, KY, MO, NH, NM, NV, NY, OR

Lease-to-own states: AL, AR, FL, GA, IA, LA, MA, MI, MT, NE, NC, ND, OH, RI, TN, TX

Not available: CO, CT, DC, IN, MD, ME, MN, MS, NJ, OK, PR, SC, VT, WV, WY

Documents Required: voided check, bank statement, owner's driver's license

Program 7, Lender 4: No Credit Check Lease Program

Description: Lease program from \$300 to \$2,000. Term: up to 18 months. Applicants must have at least \$1,000 monthly income. First monthly payment is due at checkout. After 5 months of payments consumer can- return the product to the lender; buy the product at the residual value; continue making payments for up to 18 months and then own the product. Early buyout option in the first 90 days.

Verticals: Consumer Goods, Electronics, Auto Repair (parts must be equal to 51% of total), Furniture, Medical Devices, Jewelry

Not available in NJ, WI, VT, WV

Documents Required: voided check, owner's driver's license



Flexx EZPay Plan: Instant In-House Payment Plan/Financing Program

A simple totally automated buy-now, pay-later plan than can **APPROVE ALL** customers, regardless of credit and financial profile. This can be offered to any consumer that can't pay using traditional methods or does not qualify for other third-party financing solutions. With Flexx EZPay Plan, a business never has to lose a potential sale again.

This can be utilized for any kind of sale: face-to-face, telephone, etc.

This can be used in a split sale where the customer can pay part of the sale through other means and utilizes this program to complete it.

This can be used for accounts receivables and re-marketing to previous customers and leads. Missed and failed payments are reprocessed in real time and followed up with auto emails and texts.

Standard Program: Business gets paid monthly as they are collected. Defaults are low because to the consumer this looks like any other third party financing option. The payments are processed via debit or credit card through a third party.

Guaranteed Program: The business is paid monthly and is paid even if consumer misses payments or even defaults. There is no recourse to the business. There is no credit check on the customer. Can be used for specific business verticals (see below).

Program Details

Standard Program:

- 100% approved
- Any length term
- Any amount
- Any business vertical
- Customer pays 5% plus \$3 per month for length of term
- Business pays 5% discount

Guaranteed Program:

- 100% approved
- Amounts from \$500 to \$2,500
- No credit check
- Customer pays 10% to 20% convenience fee at time of sale (based on income, debt-to-income ratio, length of employment and other criteria)
- Term is 6 to 24 months
- Business pays 5%
- Accepted verticals- Dental, Medical Aesthetic/MedSpa, Veterinarian, Chiropractic, Medical Specialists, Home Security Systems, Other Home Improvement Businesses That Have Established Relationship With Their Customers

Documents Required: voided check, proof of business

Business Criteria: All businesses accepted (other than restricted verticals- Guns and Other Weapons, Porn, Taxidermy (any business that profits from the death of animals), Puppy mills, Anything Illegal)

Setup Time: Typically in 24 to 48 business hours

Available in all U.S.



Flexx EZPay Plan Plus: Instant In-House 100% GUARANTEED Payment Plan/Financing Program For Services (not products or parts)

An in-house payment program where the business is paid each month. There is no financing fee to the business. All contracts and payments are managed for the business. All applicants are approved. No social security number is required. Citizenship is not required. All applications and contract completions are done on-line.

While any business can utilize this program, only the service/labor portion of the invoice can be guaranteed in the event of default. Products, parts and materials are not guaranteed.

This can be offered to any consumer that can't pay using traditional methods or does not qualify for other third-party financing solutions. With Flexx EZPay Plan Plus, a business never has to lose a potential sale again and not receive its money, even in the event of default.

This can be utilized for any kind of sale: face-to-face, telephone, etc.

This can be used in a split sale where the customer can pay part of the sale through other means and utilizes this program to complete it.

This can be used for accounts receivables and re-marketing to previous customers and leads. Missed and failed payments are reprocessed in real time and followed up with auto emails and texts.

In the event of default, the business puts in a claim and provides invoice, personal id of the customer and proof that the service has been completed. The business has to be considered active, which means they submit one contract per month. There is a 10% fee deducted from each payment made on behalf of a defaulted customer. In addition, there is a \$30 contract cancellation fee.

Program Details

- All customers approved (as long as first payment is processed)
- Amounts from \$300 to \$20,000 (higher upon approval)
- Maximum term of 12 to 48 months
- Interest rate to customer of 13.99% to 16.99% (16.99% at a minimum of 12 months and drops by .5% every 6 month the term increases to a max of 48 months at 13.99)
- All payments, on service portion of invoice, are guaranteed to the business in the event of default
- All payments by customer have to be made by debit or credit card (ACH is in the plan for 2020)
- Customer pays a 3% per payment transaction fee (added to monthly payment amount)
- No down payment required to the business by customer (though it is suggested)
- All payments made by customer are reported to the credit bureaus
- All activity can be accessed by the business 24/7 through the on-line portal

Breakdown Of A Transaction

- Payment 1 By Customer At Time Of Transaction: Origination fee paid by customer to EZPay Plan Plus administrator
- Payment 2 By Customer 30 Days Later: Held in reserve by EZPay Plan Plus administrator and paid to business at end of contract

All future payments go to business

Documents Required: voided check, proof of business

Business Criteria: A reputation review is conducted on business. No restricted industry.

Setup Time: Typically in 48 to 72 business hours

Available in all U.S



Business Vertical Glossary

<u>Business Vertical</u>	<u>Credit Select Plus Direct-to-Borrower</u>	<u>Credit Select Plus Direct to- Merchant</u>	<u>Other Program</u>
Furniture	Yes	Yes	31,FF, 55, 7*
Appliances	Yes	Yes	31,FF, 55, 7*
Mattresses	Yes	Yes	31,FF ,55, 7*
Electronics	Yes	Yes	46, 55, 7*
Auto Repair	Yes	Yes	56, 55, 7*
Tires/Wheels	Yes	Yes	FF , 56, 55, 7*, 31 (no rims)
Car Stereo/Audio/Acc.	Yes	No	FF, 7*
Optical (glasses, etc.)	Yes	Yes	31, FF, 55
Jewelry	Yes	No	31, FF, 55, 7*
Pawn Shops	Yes	No	NA
Other Consumer Goods	Yes	Upon Review	FF, 55, 7*
Medical	Yes	Yes	NA
Medical Devices	Yes	Yes	FF, 55, 7*
Chiropractor	Yes	Upon Review	NA
Home Improvement	Yes	Yes	FF (Water filtration Systems, Cabinets, Blinds)
HVAC/Water Heaters	Yes	Yes	31, FF (heating and air conditioning products- no service
Funeral	Yes	Yes	NA
Power Sports	Yes	Yes	FF
Bridal	Yes	Yes	NA
Pets No puppy mills,	Yes	No	55
Legal Services	Yes	No	NA
Auto Sales	Yes	No	NA
Service businesses, consulting, Professional Services, Website Development, Vocational Training, Trade Schools, Travel, All other businesses, except restricted	Yes	Upon Review	NA
Commercial Products (B-to-B)	Yes	No	15
Cell Phones	Yes	No	55

* Program 7 is ecommerce only and subject to \$1 million in revenue and individual lender approval

Restricted Businesses

Guns and Other Weapons
 Porn
 Taxidermy (any business that profits from the death of animals)
 Anything Illegal

Review State Limitations For Each Program