

Quick Guide To Using Flexxbuy's Credit Select Plus Consumer Financing Program With Your Customers

Step 1: Complete your sale with your prospective customer. As an option, you can set your price in a way that eliminates your merchant costs associated with consumer financing. For example, if your cash price is \$3,000, you may want to make your financed price at 5% above cash price ($\$3,000 / .95 = \$3,157$). This would cover your cost and time, but that is entirely up to you. Most merchants decide that the nominal costs associated with financing are comparable to accepting a credit card and are worth absorbing in order to make a sale that would otherwise not happen.

You can also sell payments. For example, the consumer can pay \$3,000 or pay as low as \$101 per month. You can utilize our loan calculator located at <http://flexxbuy.com/financing-loan-calculator/>. Interest rates on our loans start at 3.99%, but 9.99% to 32% are typical. The term offers are usually 36 to 60 months. Keep in mind that independent of Flexxbuy, some lenders will charge the borrower a closing cost fee of between 1% and 6% that will come directly out of the proceeds.

Step 2: Direct the consumer to the custom loan page url that you received in your welcome email. It would have been something like, <http://flexxbuy.com/aces-furniture/>. Remember, there is no risk in the consumer completing this application. We only do soft credit pulls so there is no impact on the credit score just to view offers.

flexxbuy

Ace's Furniture Financing Application

Easy Financing For Your Major Purchase

One Application | Many Lenders | Instant Decision

All Budgets and Credit Levels Invited

- No Risk Or Obligation
- Interest Rates From 3.99%
- Loan Amounts Up To \$40,000
- Funds In As Little As One Day
- No Pre-Payment Penalty

Apply Now

Check Your Rate Without Affecting Your Credit Score!

- 1 Click on the "Apply Now" Button
- 2 Complete the Online Form to get Pre-Qualified
- 3 Accept An Offer and Complete the Loan Agreement
- 4 Submit Any Requested Documentation and Get Funded

Step 3: The consumer completes the loan application. The application will be submitted to multiple lenders instantaneously.



Check for loan offers in just minutes!

If you have already completed the loan inquiry form, ["Click here"](#) to revisit your offers.
Your information is safe and secure. We encrypt all personal information using 256 bit encryption.

| | | |
|--------------------------------|----------------------------|----------|
| \$ Request \$1,000 to \$50,000 | | |
| Loan Purpose | | |
| First Name | Last Name | |
| Street Address | Unit Number | |
| City | State | ZIP Code |
| Email Address | Confirm Email Address | |
| Employment Status | Estimated Credit Range | |
| Phone Number | Date of Birth (mm/dd/yyyy) | |

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Step 4: Within seconds, if qualified, the consumer will receive multiple offers, often from multiple lenders.



Your personal loan offers

You have 3 offer from 1 lending provider. Choose from different terms and amounts.

\$15,000 Requested for Medical Expenses on December 30, 2016

Congratulations, Gregory! You are pre qualified for \$12,000!

SORT BY Annual Percentage Rate (APR)

Pre-Qualified Offers*

| | Amount | APR | Monthly Payment | Term | |
|----------------------------------|----------|--------|-----------------|-----------|---------------------------------------|
| | \$12,000 | 35.89% | \$515.95 | 36 months | <input type="button" value="SELECT"/> |
| See More Details | | | | | |
| | \$2,400 | 35.89% | \$103.19 | 36 months | <input type="button" value="SELECT"/> |
| See More Details | | | | | |

Step 5: If the consumer agrees to accept one of the offers, lock up the sale by utilizing our Invoice Creator Program. This will set up the parameters of the sale utilizing financing . It will trigger the suggested collection of a small deposit to further solidify the sale. You can find the Invoice Creator Form at, <https://tinyurl.com/flexxbuy-invoice>



Customer Info

| | |
|--|---|
| <input type="text" value="Name"/> | <input type="text" value="Address 1"/> |
| <input type="text" value="Address 2"/> | <input type="text" value="ZIP Code"/> |
| <input type="text" value="City"/> | <input type="text" value="State"/> |
| <input type="text" value="Email"/> | <input type="text" value="Phone Number"/> |

Merchant/Biller Info

| | |
|--|---|
| <input type="text" value="Name"/> | <input type="text" value="Address 1"/> |
| <input type="text" value="Address 2"/> | <input type="text" value="ZIP Code"/> |
| <input type="text" value="City"/> | <input type="text" value="State"/> |
| <input type="text" value="Email"/> | <input type="text" value="Phone Number"/> |

Description of Product or Service Sold:

Pay through financing? Yes No

Deposit Payment Method?
 Cash

ABC Company

550 NW Sound Street
Port St Lucie, FL, 34986
(772) 999 - 7000

Date: 2018-03-07

BILL TO

Bob Test
6331 NW Main Street
Port St Lucie, FL, 34986
(772) 999 - 5555

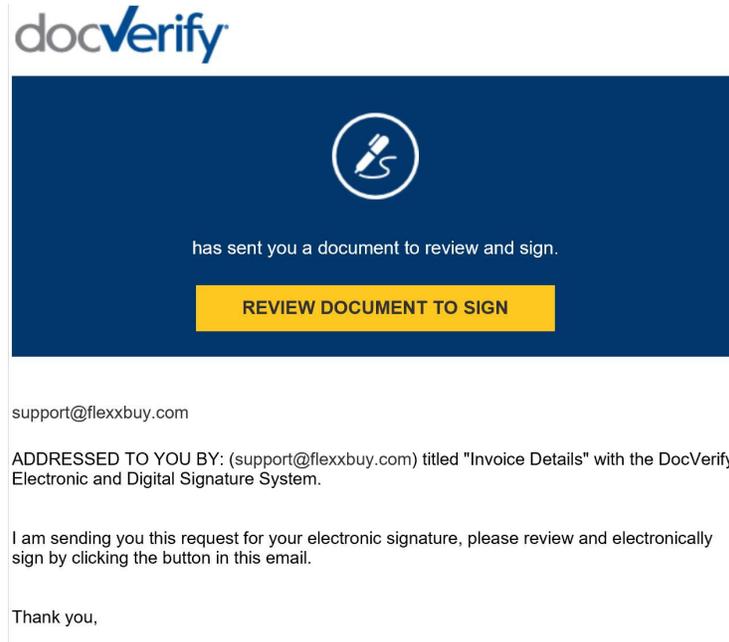
FOR

Air Conditioning and Heating

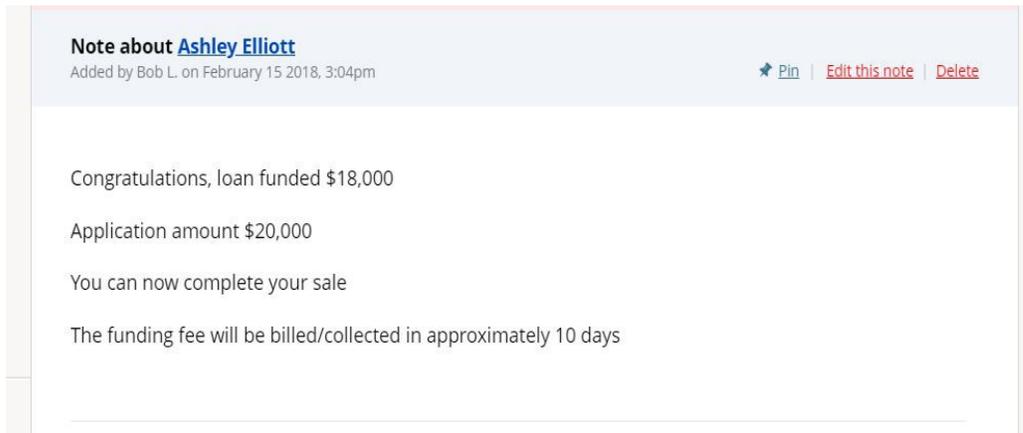
| | Amount |
|----------------------------------|----------------|
| Sale Amount | \$4,600 |
| Financing Convenience Fee | \$300 |
| Final Amount Due | \$4,900 |
| Paid through Flexxbuy financing | Yes |
| Initial Deposit due | \$500 |
| Amount of Additional Deposit due | N/A |

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Step 5 (continued): When you complete the Invoice Creator form, the prepared invoice will be emailed to you and your customer for e-signature. It will also be sent to Flexxbuy support so we can document the final invoice amount and terms for billing purposes after the loan funds and your business is paid.



Step 6: Flexxbuy support will work with your customer and inform you as to how the loan is progressing. Upon funding, you will be notified so you can make arrangements with the customer to complete the sale as per your invoice.



Step 7: Approximately 10 days after the loan has been funded, Flexxbuy will ACH the fee from your business checking account, based on the invoice amount or funding amount, whichever is lower. If there is a delay in completing the sale, for whatever reason, inform our support staff so we can act accordingly.