

flexXbuy Get Offers

FXB offers the latest in Get Offers Technology, the simple template format allows you to create individual plans by procedure type, credit rating, dollar range, interest rate and down payment. The flexibility allows you to also provide different plans for low or high margin procedures. Once in the system, only those individuals that meet the criteria will programs be offered. A program simplifies and ensures your guidelines are met and is designed to meet your risk tolerance and client profile. Get Offers allows you to easily manage payment plans by automating billing and payments. No more holding checks or Credit Card Numbers and excellent for those times when a third party credit line does not cover the full sale/ticket amount. Plans are totally customizable. The ones illustrated here are general in nature. Also find out how FXB Get Offers can help you with current AR issues.

Each color represents a different plan based on credit, interest rate and down payment. If this outline is utilized, you will be able to decide which plan best fits your prospective customer/client/patient.

Type: General Credit Based Risk Assessment (Interest Rates and Min Down Pmt %)		
Credit Rating	Interest Rate	Min Down %
A	6.9%	20%
B	9.9%	30%
C	14.9%	35%
D	16.9%	40%
E	17.9%	50%

Type: General Credit Based Terms (Available Offers Based Upon Credit and Loan Amt)			
Min Amt	Max Amt	Term Duration	Credit Rating
\$20,001	\$30,000	6,12,18, 24, 36 and 48 months	A-B
\$10,001	\$20,000	6,12,18, 24 and 36 months	A-C
\$5,001	\$10,000	6,12,18 and 24 months	A-C
\$1,001	\$5,000	6,12 and 18 months	A-D
\$501	\$1,000	4,6,8 and 10 months	A-E
\$0	\$500	4 and 6 months	A-E

Type: No Credit 0%/0 Down And Accounts Receivable (Interest Rates and Min Down Pmt %)		
Credit Rating	Interest Rate	Min down %
N/A	0.0%	0%

Type: No Credit 0%/0 Down And Accounts Receivable (Interest Rates and Min Down Pmt %)			
Min Amt	Max Amt	Term Duration	Credit Rating
\$10,001	\$15,000	6,12,18 and 24 months	N/A
\$5,001	\$10,000	3, 6, 12 and 18 months	N/A
\$1,001	\$5,000	3, 6 and 12 months	N/A
\$0	\$1,000	3, 4 and 6 months	N/A

Type: Credit Based 0%/Min Down (Interest Rates and Min Down Pmt %)		
Credit Rating	Interest Rate	Min Down %
A	0.0%	20%
B	0.0%	20%
C	0.0%	30%
D	0.0%	40%
E	0.0%	40%

Type: Credit Based 0%/Min Down (Interest Rates and Min Down Pmt %)			
Min Amt	Max Amt	Term Duration	Credit Rating
\$10,001	\$20,000	6,12,18, 24 and 36 months	A - C
\$5,001	\$10,000	6,12, 18 and 24 months	A - C
\$2,501	\$5,000	6,12, 18 and 24 months	A - D
\$1,001	\$2,500	6,12 and 18 months	A - D
\$501	\$1,000	4,6,8 and 10 months	A - E
\$0	\$500	3, 4 and 6 months	A- E

Type: General No Credit (Interest Rates and Min Down Pmt %)		
Credit Rating	Interest Rate	Min down %
N/A	17.9%	30%

Type: General No Credit (Interest Rates and Min Down Pmt %)			
Min Amt	Max Amt	Term Duration	Credit Rating
\$10,001	\$15,000	6, 12, 18 and 24 months	
\$5,001	\$10,000	3, 6, 12 and 18 months	
\$1,001	\$5,000	3, 6 and 12 months	
\$0	\$1,000	3, 4 and 6 months	

Type: Credit Based No Down Pmt (Interest Rates and 0% Down)		
Credit Rating	Interest Rate	Min Down %
A	6.9%	0%
B	9.9%	0%
C	14.9%	0%
D	16.9%	0%
E	17.9%	0%

Type: Credit Based No Down Pmt (Interest Rates and 0% Down)			
Min Plan Amt	Max Plan Amt	Term Duration	Credit Rating
\$10,001	\$20,000	6,12,18, 24 and 36 months	A-C
\$5,001	\$10,000	3, 6, 9, 12,18 and 24 months	A-C
\$501	\$5,000	3, 4, 6, 9, 12 and 18 months	A-D
\$0	\$500	3 and 4 amonths	N/A

* Offers not available to Clients with any one of the following: Rejected bank rating and/or high fraud rating.

** Check Retail Installment Agreements for your state - Interest Rate limits may apply; by state