



Program Guide

Version 1.6.42

Program Pricing:

Setup/Enrollment Fee: \$240 one time or; \$99 plus \$50/month for 6 months. Flexxbuy collects the fee/first installment at time of enrollment.
Commission: \$200 (\$150 for Referrals)

Note: If Setup/Enrollment Fee is made over installments, a \$150 termination fee will apply if canceled, withdrawn or terminated within 90 days of enrollment

Monthly Subscription Fee: Flexx Pro Standard - \$59 per month collected upon Setup and every 30 days thereafter. Flexx Pro Retail- \$29 per month collected upon Setup and every 30 days thereafter. All Fees collected are applied toward future funded loans through the Credit Select Plus: Direct to Borrower as a rebate .

** The above charges can be adjusted or waived for major accounts. Management approval is required

Gross Commission is total commission earned by Flexxbuy. Sales commission is contracted portion of that unless otherwise stated.

Credit Based Multi-Lender Platforms

Program 1	Credit Select Plus: Direct to Borrower Credit Based Platform (Core)- CSP Gross commission: 3.9%
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 Gross commission: 2.0%
Program Description	Single Application, Multi-lender platform that funds the merchant directly and approves consumers with credit scores as low as 575 amounts from \$1,000 to \$35,000. The merchant 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. Optional 0% Same-As-Cash Promotion Available.
Business Requirements	\$500,000 minimum annual revenue required. Exception can be made based on potential and vertical upon request and review. * See Glossary for acceptable verticals ** For medical, practice paid in advance of procedures. All other verticals, merchant paid upon delivery of product or service
Required Documents	Flexxbuy Merchant Application, voided check, business license, pictures of business (brick-and mortar), Owner id
Cost to Borrower	0% to 6% closing cost deducted from loan upon funding
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

Gross Commission is total commission earned by Flexxbuy. Sales commission is contracted portion of that.

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

Gross Commission: 1.5%

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 Gross Commission: 3%

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 Gross Commission: 1% (Sales Partner commission 0.75%)

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 Gross Commission: 12%

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 Gross Commission \$25 per funded lease

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 Gross Commission: 1% to 2% (Depending on lender)

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 Gross Commission: 1%

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 Gross Commission: 2%

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 Gross Commission: 2%

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 Gross Commission: 2%

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

Gross Commission: 3% Standard/1% to 2.5% Guaranteed

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.



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	No	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 businesses, except restricted	Yes	Upon Review	Training, Trade Schools, Travel, All other 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



Program Pros and Cons

	Pros	Cons
Credit Select Plus Program (Core- DTB Multi-Lender Platform)	<ul style="list-style-type: none"> • Tremendous merchant flexibility with few docs required • Large lender pool • Deep credit score approvals • Lowest interest rates for very prime consumers • Largest funding amounts (up to \$50,000) • No initial payment required by lender • Low funding fee to merchant 	<ul style="list-style-type: none"> • Funds are paid directly to borrower (initial deposit suggested to lock in sale) • Funding subject to documentation • No 0% promotions • Lender closing costs (0% to 6%)
Program 31	<ul style="list-style-type: none"> • Strong terms among no credit check programs (up to 24 mos, low discount, 90 days 0% promotion) • Strong in key categories (furniture, mattresses, appliances, etc) • Good for Jewelry. • Very unique program for HVAC/Water Heaters . 	<ul style="list-style-type: none"> • Strict vetting of merchants • Support not strong • Limited states
Program 46	<ul style="list-style-type: none"> • Very flexible in merchant selection. Fast and easy approval. • Favorable terms for category (low payments, no pre-payment penalty) • Low initial payment • Almost all consumer goods • Merchant can use any method for sale (in-person, phone, ecommerce, etc) • High tickets up to \$12,000 	<ul style="list-style-type: none"> • Consumer approval process awkward (on-line combined with manual process) and can be extensive • Limited hours • Requires documentation from consumer
Program 55	<ul style="list-style-type: none"> • Good for almost all products • Aggressive underwriting (approvals as low as 590 credit scores) • Instant decisions (soft credit pull) and fast funding directly to merchant • Wide loan amount range up to \$6,500 • Lower monthly payments than other LTO programs • No money due at time of inception • Easy on-line process • Easier merchant approval process 	<ul style="list-style-type: none"> • Discounts on the high side
Program 56	<ul style="list-style-type: none"> • Good for all auto repair • Very Aggressive underwriting (approvals as low as 550 credit scores) • Instant decisions and fast funding directly to merchant • Wide loan amount range of \$800 up to \$5,000 • Low interest rates. Much more competitive than lease programs • No money due at time of inception • 6 and 12 month interest free options available • Consumer is not required to have a checking account • Easy on-line process • Available in all 50 states 	<ul style="list-style-type: none"> • Higher discount rates to merchants than other programs



Program Pros and Cons

	Pros	Cons
Program 15	<ul style="list-style-type: none">• Excellent for Commercial B-to-B• Long terms, low payments• High flexibility on merchant approval• High amounts• Pre-funding available• High commissions	<ul style="list-style-type: none">• Not an instant decision process• Funding can take up to one business day• Commercial products only
Program 7	<ul style="list-style-type: none">• Good for high volume consumer product ecommerce businesses• Multi-lender from Prime to No-Credit required• Great technology• Particularly strong with ecommerce	<ul style="list-style-type: none">• Business required to have \$1 million plus in revenue• Merchant must get approved with each lender individually• Only for ecommerce