Program Guide

Version 1.6.51

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Note: If Setup/Enrollment Fee is made over installments, a $150 termination fee will apply if canceled, withdrawn or terminated within 90 days of enrollment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 Direct-to-Consumer	**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 Direct-to-Merchant	**Credit Select Plus: Direct to Merchant Credit Based Platform- CSP-DTM** **Gross commission: 2.0%**
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**

Credit Based Multi-Lender Platforms (continued)

Program 3 Direct-to-Merchant (Home Improvement)	**Credit Select Plus: Direct to Merchant Credit Based Platform -Home Improvement** **Gross commission: 2%**
Program Description	Single Application, Multi-lender platform that funds the merchant directly. Applicants approved with credit scores as low as 550. Amounts up to $100,0000. **Merchant is funded directly** typically within 1 to 3 business days. Approvals are firm at point of sale and typically not subject to stipulations. Costs and terms will vary by lenders. Interest rates start at 6.49%, based on credit quality of consumer. Terms up to 15 years. Lenders may require a hard credit pull upon disclosure to applicant. Additional lenders/product features • Credit Card Product for Prime to Subprime (credit score as low as 550) • 0% Promotional Products (at additional costs) • Additional Verticals- Medical/Retail (coming TBD)
Business Requirements	Any size business acceptable. New businesses acceptable. Home based businesses acceptable. Background check on owner and business (no hard credit check). Entry into the program is subject to the approval of Flexxbuy and program underwriters.
Required Documents	Flexxbuy Merchant Application, voided check, business license- (additional documents may be required by program underwriters upon submission.
Cost to Borrower	Lender may or may not include an origination fee as a condition of funding.
Cost to Merchant (Discounts and Fees)	Starting at 3% of funded loan to amount to merchant (varies per lender and approval). Program may apply an access fee, which will be disclosed upon loan offer, on a case-by-case basis. Note: Funding fees/Discounts will vary as lenders and product features are added. Business has the final right of deciding whether to present an offer to a consumer and can reject presenting an offer for any reason.
Borrower Terms/Promotions	Cost and terms will vary by lender. Promotions will be offered when available.
Business Setup Time	Typically 5 to 7 days for decision/setup

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Additional Programs

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

Program 4: 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 5 (previously 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 **($12,000 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

Additional Programs

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

Program 6: No Credit Needed Installment/Lease Program : Aggressive Installment Loan Program (41 States)/Lease Program (9 States) For Consumers With Sub-Prime Credit And No Credit Score

Gross Commission: 1.5%

Description: No credit needed program for amounts from $300 to $5,000. Maximum payment terms of 24 months. No down payment required. Early buyout period of 101 days. Effective Interest rate to the consumers (on installment product) of 59%, 99%, or 145% (less than traditional lease-to-own products which are typically 208%). Can be used for part or whole transaction and in coordination with other lending products. Can be utilized for almost every vertical (states that only offer lease product are limited to tangible products). Products can not be required to be registered to operate (ex. Power sports in some areas). E-commerce seamless integration with Woo Commerce, Shopify, Magento, Big Commerce, and other carts. Can also integrate with major POS systems. Consumer's payments are reported to TransUnion. High approval rates. Approvals not typically based on FICO Score.

Customer Process: Application is submitted by borrower or business through a unique application on any device or through ecommerce . Decisions are issued within a few minutes. Agreements are executed on-line (no paperwork). Business is paid directly within 2 to 3 business days.

Business Criteria: Background check on business and owner (no credit check). Business must be in good standing . One year in business required, but if ownership has previous experience in business category, newer businesses are accepted. No revenue requirement. All verticals accepted (but subject to acceptance). States where only lease is available, verticals are limited to tangible products.

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: 3 to 5 days after signed lender application/agreement and receipt of all required docs.

Available in all 50 states.

Lease only states (no service businesses): CO, CT, GA, IA, MD, MA, NY, VT, WV

Additional Programs

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

Program 6A: No Credit Needed Installment Direct-to-Borrower Point-Of-Sale Program : Aggressive Installment Loan Program For Consumers With Sub-Prime Credit And No Credit Score

Gross Commission: 2%

Description: No credit required program for amounts from $300 to $3,500. Maximum payment terms of 24 months. No down payment required. Early buyout period of 101 days (consumer pays between $59 and $99 buyout and all interest is forgiven). Effective Interest rate to the consumers of 145% (less than traditional no credit lease products which are typically 208%). Full credit check on consumer applications. Can be used for part or whole transaction and in coordination with other lending products. Available for all businesses and legal verticals. E-commerce seamless integration with Woo Commerce, Shopify, Magento, Big Commerce, and other carts. Can also integrate with major POS systems. Consumer's payments are reported to TransUnion. High approval rates. Approvals not typically based on FICO Score

How It Works: The consumer loan application is completed and submitted from any device and a decision is rendered within seconds. The consumer agrees to the offer and completes the edocs. Shortly after, the money is funded directly to the consumer's debit card. The business and the customer now complete the sale with a payment via debit card, ach or check.

Business Criteria: Most businesses are accepted. Business must have a website.

Cost to Business: Flexxbuy charges a 2% post funding fee 5 to 10 days after sale. Funds are collected from the business directly.

Documents Required (from business): voided business check and proof of business .

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

Not available to consumers that reside in the following states: CO, CT, GA, IA, MD, MA, NY, VT, WV, NH, PA

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Program 7: 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.

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Program 8: Flexx EZPay Plan Plus: Instant In-House 100% GUARANTEED Payment Plan/Financing Program For Services (not products or parts)

Gross Commission: 1% of every payment made

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 3 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

Business Vertical	Programs Available (subject to approval)
Furniture	1, 2, 4, 5, 6 , 6a, 7
Appliances	1, 2, 4, 5, 6, 6a 7
Mattresses	1, 2, 4, 5, 6 ,6a, 7
Electronics	1, 2, 4, 6, 6a, 7
Auto Repair	1, 2, 6, 6a, 8
Tires/Wheels	1, 2, 4, 5, 6,6a, 7
Car Stereo/Audio/Acc.	1, 2, 4, 6, 6a, 7
Optical (glasses, etc.)	1, 2, 4, 5, 6,6a, 7
Jewelry	1, 4, 5, 6,6a, 7
Pawn Shops	1, 6, 6a
Other Consumer Goods	1, 4, 6,6a, 7
Medical	1, 2, 6,6a, 8
Medical Devices	1, 2, 4, 6, 6a, 7
Chiropractor	1, 6, 6a, 8
Home Improvement	1, 3, 4 (Water filtration Systems, Cabinets, Blinds), 6, 6a, 8
HVAC/Water Heaters	1, 3 4 (heating and air conditioning products- no service), 6, 6a, 8
Funeral	1, 2, 6, 8
Power Sports	1, 2, 4 (?), 6(only if vehicle is not required to be registered for the roadway), 6a, 7
Bridal	1, 2, 6, 6a,8
Pets No puppy mills,	1, 4, 6, 6a,7
Legal Services	1, 6, 6a, 8
Auto Sales	1, 6a
Service businesses, consulting, Professional Services, Website Development, Vocational Training, Trade Schools, Travel, All other businesses, except restricted	1, 6, 6a, 8
Commercial Products (B-to-B)	1, 6a
Cell Phones	1, 6, 6a, 7

**** Check individual programs for state limitations and other restrictions**

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