



# **Quick Guide to Using the Credit Select Plus Consumer Financing Program**



# Step One: Introduce Your Prospective Customer to a Buy Now, Pay Later Option

- Option: set your price to include your merchant fees.
  - ◆ Example: If your cash price is \$3,000, set the financed price at 5% above the cash price (\$3,157) to cover your cost and time.
- Option: sell payments instead of an up front lump sum.
  - ◆ Example: The consumer can pay \$3,000 or pay as low as \$101 per month.
- Calculate possible payment scenarios with our loan calculator at <http://flexxbuy.com/financing-loan-calculator>.
- Interest rates start at 4.99%, but 9.99% to 32% are typical.
- Loan term offers are usually 36 to 60 months.

# Step Two: Direct Consumer to Your Loan Application Page, Text Them A Link To It Or Complete It On Their Behalf

→ Your custom loan page URL was in your welcome email.

◆ Example: <http://flexxbuy.com/aces-furniture>



→ Completing an application does not result in a credit inquiry and is risk free with no obligation.

# Step Three: Loan Application is Completed

→ The application is submitted to multiple lenders instantaneously.

### Applicant Information

First Name*	Last Name*	SSN/TIN*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Birthdate*	Cell Phone*	Email*
<input type="text" value="January"/> <input type="text" value="1"/> <input type="text" value="1941"/>	<input type="text"/>	<input type="text"/>
Address*	Suite/Apt#	
<input type="text"/>	<input type="text"/>	
City*	State*	Zip*
<input type="text"/>	<input type="text" value="-----"/>	<input type="text"/>
Amount Requested	Credit Rating*	Loan Purpose*
<input type="text"/>	<input type="text" value="-----"/>	<input type="text" value="-----"/>

### Income Information

Monthly Income*	Frequency*
<input type="text"/>	<input type="text" value="Weekly"/>

By checking this box, I hereby consent to the ["E-Sign Agreement"](#), the ["Credit Authorization Agreement"](#), the ["Terms of Service"](#), and ["Privacy Policy"](#), and am providing written consent under the FCRA for Flexxbuy LLC, and its partners and their affiliated companies via email and/or at the telephone numbers(s) I have provided above to explore personal loan offers, including contact through automatic dialing systems, artificial or pre-recorded voice messaging, or text message. Consent is not required as a condition to utilize Flexxbuy LLC, and you may choose to be contacted by an individual customer care representative(s) by calling (866) 343-5268



# Step Four: Offers Received

→ Within seconds of submitting the application, offers will be displayed (if qualified), often from multiple lenders, and emailed and text to the applicant.

## Offers

You have been matched with potential lenders. Please click the link below for more detailed information

[Review Offers](#)

Note: If for some reason the button above does not work, please copy and paste this URL into your web browser: <https://demo.flexxbuy.com/flexxbuy-testing/offers/1616f888-f101-47d2-8b9c-d4d8f38a5a95>

- Click on the link for details on this loan
- For other assistance, email [support@flexxbuy.com](mailto:support@flexxbuy.com) or call (866) 343-5268

Powered by Flexxbuy.

## Congratulations

We've matched you with the following offers Advertiser Disclosures

<b>AVANT</b> <small>Disclaimer &amp; more info</small>	<b>36 months</b> <small>Term of Loan</small>	<b>17.95%</b> <small>Fixed APR</small>	<b>as low as \$180.64</b> <small>Est. Monthly Payment</small>	<b>\$35000</b> <a href="#">Continue</a>
<b>SoFi</b> <small>Disclaimer &amp; more info</small>	<b>60 months</b> <small>Term of Loan</small>	<b>5.99% - 25.05%</b> <small>Fixed APR</small>	<b>as low as \$96.65</b> <small>Est. Monthly Payment</small>	<b>\$100000</b> <a href="#">Continue</a>
<b>upgrade</b> <small>Disclaimer &amp; more info</small>	<b>60 months</b> <small>Term of Loan</small>	<b>17.83%</b> <small>Fixed APR</small>	<b>as low as \$126.51</b> <small>Est. Monthly Payment</small>	<b>\$50000</b> <a href="#">Continue</a>
<b>upgrade</b> <small>Disclaimer &amp; more info</small>	<b>36 months</b> <small>Term of Loan</small>	<b>16.99%</b> <small>Fixed APR</small>	<b>as low as \$178.24</b> <small>Est. Monthly Payment</small>	<b>\$50000</b> <a href="#">Continue</a>

# Step Five: Complete Your Sale

- Customer accepts one of the loan offers presented.
  - ◆ Utilize our online Invoice Creator Program to finalize the terms of the sale (optional).

The screenshot displays the flexbuy online Invoice Creator Program interface. It is divided into two main sections: a form for entering customer and merchant information, and a summary section for the bill-to party and payment details.

**Customer Info:** Fields for Name, Address 1, Address 2, ZIP Code, City, State, Email, and Phone Number.

**Merchant/Biller Info:** Fields for Name, Address 1, Address 2, ZIP Code, City, State, Email, and Phone Number.

**Description of Product or Service Sold:** A large text area for entering the product details.

**Pay through financing?** Radio buttons for Yes and No.

**Payment Summary:** A table with the following data:

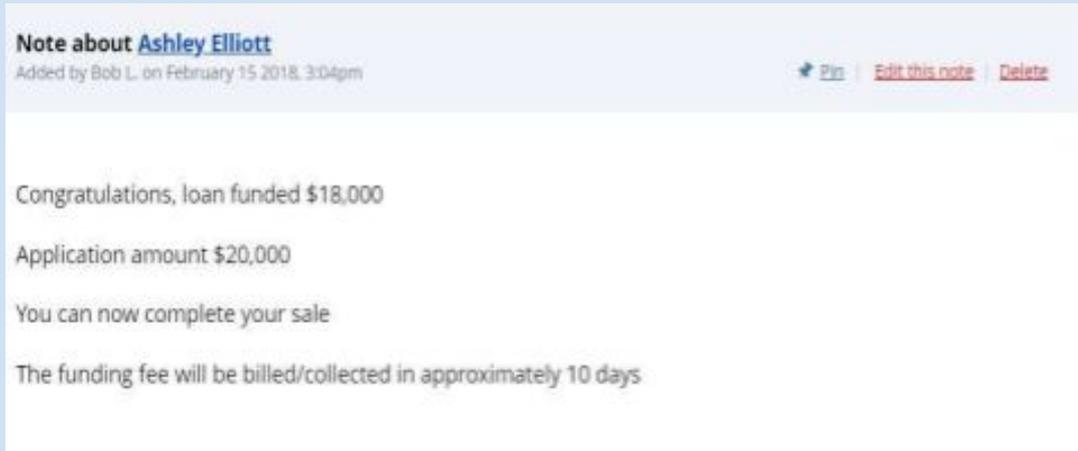
	Amount
Sale Amount	\$4,600
Financing Convenience Fee	\$300
Final Amount Due	\$4,900
Paid through Flexbuy financing	Yes
Initial Deposit due	\$500
Amount of Additional Deposit due	N/A

**FOR:** Air Conditioning and Heating

- ◆ Collect a deposit as part of the invoice to further solidify the sale (suggested).
- ◆ Arrange for your collection of the final payment from the customer, upon funding of the loan, to assure a smooth final transaction - debit card, check or ACH.

# Step Six: Loan is Funded and Wired to Customer

- Flexxbuy support will work with your customer and keep you informed as to the status of the loan throughout the process.
- Upon funding, you will be notified so you can process the final payment and complete your sale.



**Note about Ashley Elliott**  
Added by Bob L. on February 15 2018, 3:04pm

★ Pin | [Edit this note](#) | [Delete](#)

Congratulations, loan funded \$18,000

Application amount \$20,000

You can now complete your sale

The funding fee will be billed/collected in approximately 10 days

## **Step Seven: Flexxbuy Process its Fee**

- Approximately 10 days after the loan has been funded, we will process our fee using the method of payment you have selected (ACH, Debit/Credit Card).
- The fee is based on the funding amount or the sale amount you collect, whichever is lower.