



Program Guide

Version 1.7.3

Program Pricing:

One-time Platform Development Fee: \$299 one time
Commission: \$200 (\$150 for Referrals)

Subscription Fee: \$0

Rebate Program: Flexxbuy will rebate the merchant \$100 back for every \$20,000 in successfully funded sales utilizing any of Flexxbuy's third party lender financing platforms.

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

Platform 1	Credit Select Plus: Direct to Borrower Credit Based Platform (Core)- CSP Gross commission: 3.9%
Program Description	Muti-lender platform consisting of over 30 lenders that provides approvals to individuals with credit scores as low as 500 and for amounts up to \$100,000. Applications are submitted through loan page/application link customized for business. Maximum terms of 84 months. Interest rates start at 4.99% (subject to credit criteria). Funds are funded directly to the borrower, typically within three business days. No impact on consumer's credit to submit application (soft credit pull only). No collateral required. One application is instantly submitted to multiple lenders. Platform consists of both loans and quick access lines of credit. The number of lenders in the platform available to a consumer will vary by state and other loan criteria. Flexxbuy supports loan application from submission through funding. Easy process for business. Very low fallout rate (typically less than 5%) of funded loans not used for sale.
Business Requirements	Any size business acceptable. New businesses acceptable. Home based businesses acceptable.
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 4.99% +, 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 84 month loan terms
Business Setup Time	Typically 1 to 3 business days for setup

Platform 1 Supplemental:**(Enrollment subject to third party approvals)****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 brick-and-mortar businesses are accepted. Other businesses subject to stricter criteria. 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 business 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

Platform 2: FlexxRetail:**(Enrollment subject to third party approvals)****Multi-Lender Prime/Sub-Prime/No Credit Check Loan and Lease Purchase Platform for consumer goods and HVAC/Water Heaters****Gross Commission: 3%****Description:** 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.**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. Funding to business typically within 3 business days.**Business Criteria:** Background check on business and owner. Business must be in good standing. New business acceptable, in some cases. No revenue requirement. All consumer goods except for cell phones (laptops, computers, ok), HVAC/Water Heaters and Filters ok**Cost to Business:** Discount of 1.5% to 3% (business receives 97% to 98.5% of sales invoice)**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.

Not available in NJ, Mn, WV, WI

Platform 3: FlexxRetail: Credit Select Plus: Direct-to-Merchant Credit Based Platform**(Enrollment subject to third party approvals)****Gross Commission: 2%****Description:** Single Application, Lender platform that funds the merchant/business and approves consumers with credit scores as low as 620 amounts from \$500 to \$35,000. Interest rates to borrower are 12% to 35%, based on credit. Maximum term is 60 months. Instant pre-approvals with no stipulations up to \$10,000. Amounts above \$10,000, final approval is subject to verification of certain information, upon request from lender. Business is funded full amount less discount. Optional 0% Same-As-Cash Promotion Available. (upon approval)**Customer Process:** Applications are submitted through a unique loan application provided to the business. Platform will be added to the NavStars platform in February/March 2021. The business or applicant complete the application. The merchant is funded directly, usually within 3 business days.**Business Criteria:** Business and owner background check required. Strong Home Based Businesses considered. Business can be conducted face-to-face or phone. One Year in Business. Business website usually required. Not available for: Jewelry, Car Stereo & Alarm, Tires & Wheels, Pets, Tax Resolution, Attorney, Rehab Facilities, Chiropractic medicine, Men's Vitality, Fitness Businesses, Pawn Shops, Auto Sales, On-line businesses**Cost to Business:** 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)

Documents Required (from business): voided business check, proof of business (business license, sales tax license, etc.), picture of inside/outside of business (if brick and mortar), owner's photo id

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

**** 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)
Puppy Mills
Anything Illegal