

Introduction To Credit Card Factoring

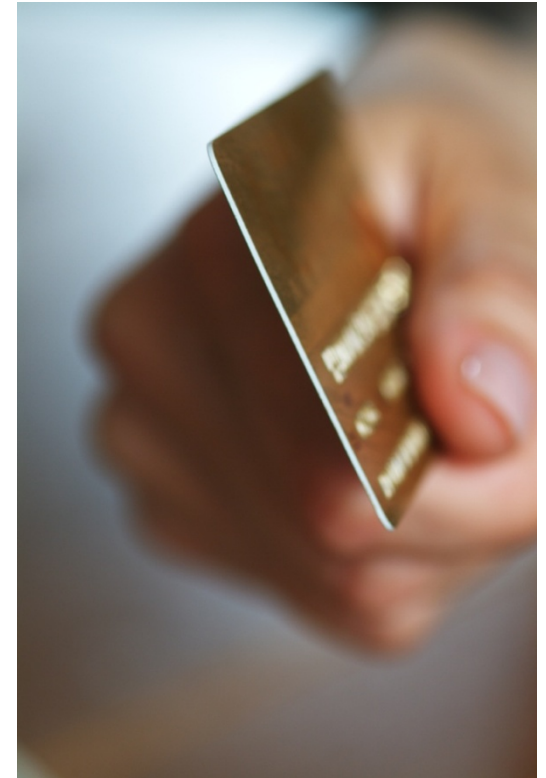


What We Do:

- We provide Working Capital to merchants as an alternative to traditional financing
- We purchase "Assets" in the form of future Credit Card Sales
- We earn profit by collecting the full retail price of our purchase

- **Potential Client List**

- Retail
- Restaurants
- Hotels & Motels
- Liquor Stores
- Optical Stores
- Gift Shops & Boutiques
- Automotive
- Jewelry Stores
- Florists
- **ALMOST ANY** business that accepts credit cards!!!



Program Highlights:

- Application to funding in 7-10 days
- No closing costs
- No income or asset qualifications
- No income docs, asset docs, or tax returns
- No collateral – no real estate required
- No credit score requirements
- 80-90% approval rates
- No personal guarantees
- Used for purchase or cash-out of existing business
- No minimum age of business

What We Sell:

- We purchase future credit card sales for a discount
- We “Factor” the assets of the merchant to give them the money they require today

How To Use This:

Stand-Alone

Our cash advance program is an ideal unsecured solution for a business with *any* funding needs:

- Growth
- Expansion
- Advertising and Marketing
- Purchase Equipment
- Emergencies
- Renovations
- Meet Payroll or Other Expenses
- Pay Bills
- Anything – No Questions Asked!

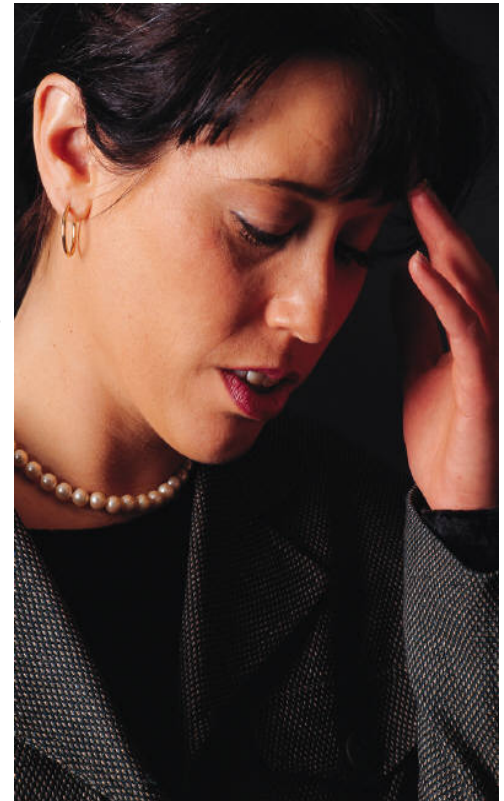
The Perfect “Combo”

Our cash advance program is the ideal secondary financing source for any commercial transaction:

- Use for Down Payment Funds on the purchase of an existing business
- Use as *additional* cash-out on a commercial refinance => Don't let an underwriter limit your access to funds

Why our Product Works for Merchants:

- Banks Say NO to Merchants
- Quick Access to Cash
- Simple Application Process
- No Financials or P & L Statements
- No Tax Returns
- Ease of Payment
- Payback follows business trends
- Not a long-term commitment
- Ease and frequent renewal

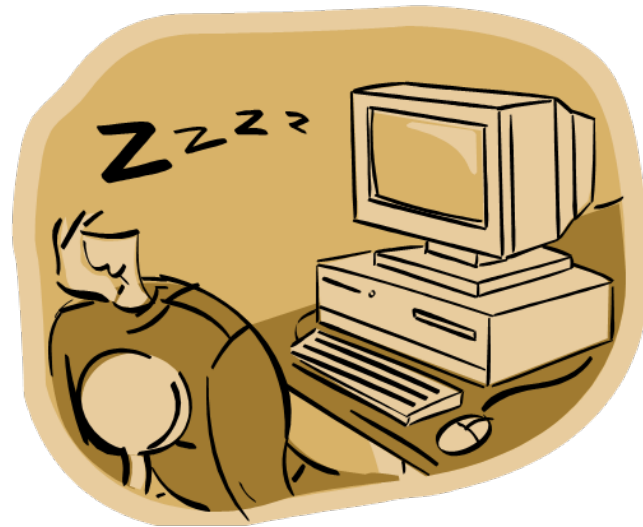


Funding Amount Variables

- Amount merchant qualifies for based on Credit Card Sales History
- Amount merchant is seeking
- The Factor Rate
- Estimated turn time
- Specified Percentage
- The underwriting of the merchant



Now for some boring stuff...



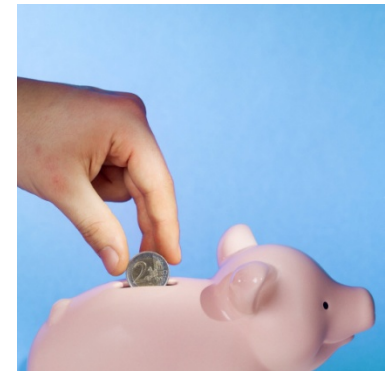
- **Paperwork / New Contracts**

- Credit Card Statements – 6 Months
- Administrative Form
- Copies of the Following
 - Merchants Voided Check
 - Business License
 - Merchants Drivers License



- **Funding Process**

- Submit your paperwork
- Confirmation thank you call
- Underwriting
- Congratulatory Call to establish final deal
- Explanation of entire process
- Conversion
- Funding (MC/Visa and AMEX)





- **Repayment**

- Credit Card Batch transmitted from merchant to processor
- Processor sends batch payment – their fees to the Escrow / Batch account
- Takes Daily Remit %
- Sends remainder to Merchant Operating Account via Credit ACH