



New Business Underwriting Criteria & Guidelines

Big Bitty: \$51,000 - \$500,000

Diamond – 252-day term, 1.33 buy, 1.45 max sell

Time In Business: 5+ years **Credit:** 600+
Revenue: \$20,000/month average **Remit:** 15-20%

Gold – 189-day term, 1.37 buy, 1.49 max sell

Time In Business: 1+ years **Credit:** 615+
Revenue: \$30,000/month average **Remit:** 15-20%

Silver – 168-day term, 1.43 buy, 1.55 max sell

Time In Business: 1+ years **Credit:** 625+
Revenue: \$40,000/month average **Remit:** 15-20%

Bronze – 147-day term, 1.47 buy, 1.59 max sell

Time In Business: 1+ years **Credit:** 640+
Revenue: \$50,000/month average **Remit:** 15-25%

*Bitty requires 5% minimum upsell

Core Bitty: \$2,000 - \$50,000

Preferred – 136 payments, 1.49 factor, 12% commission

Time In Business: 6+ months **Credit:** 650+
Revenue: \$10,000/month average **Remit:** 20-35%

Plus – 126 payments, 1.55 factor, 12% commission

Time In Business: 6+ months **Credit:** 600+
Revenue: \$5,000/month average **Remit:** 20-30%

Standard – 115 payments, 1.59 factor, 12% commission

Time In Business: 6+ months **Credit:** 600+
Revenue: \$5,000/month average **Remit:** 20-30%

Limited – 100 payments, 1.65 factor, 6% commission

Time In Business: 6+ months **Credit:** 551+
Revenue: \$5,000/month average **Remit:** 18-30%

Business checking: Required

Business Location/Website: Required. Home based applicants must demonstrate online business presence

No unresolved cash advance UCCs, business funding Judgments

Auto Declines

Time In Business: Less than 6 months

Credit Score: FICO < 500

Negative Days: 7+ recent month, 14+ in last 2 months, 21+ previous 3 months

Industry Specific: Risk-based pricing



Industry Groups

PREFERRED

Advertising	Employment/Staffing	Interior Design	Pet Care ¹
Assisted Facility	Fitness Center	Lab/Imaging ²	Restaurant - Limited-service
Car Rental	Florist	Lawyer	Septic Tank
Computer Systems Design	Food Truck	Manufacturing	Solar
Construction - Site Prep/Excavation	Furniture/Home Retail	Mental Health	Sports/Hobby/Music Retail
CPA Office/Accountant	Gas Station	Mortgage Broker	Sports/Recreation Instruction
Dentist	Graphic Design	Nail Salon	Tobacco/Vape
Doctor/Physician/Specialist	Grocery/Food/Beverage Retail	Oil/Gas Support Activities	Travel Agency/Arrangement
Driving School	Guns	Other Information ²	Tutoring
	Insurance	Other Legal Service	Veterinary

PLUS

Auto Repair	Construction - Electrician	Cosmetics/Hair Extensions/Supply	Pest
Barber Shops	Construction - Flooring ¹		Real Estate Lessor
Beauty Salons	Construction - New Home Builder ²	Landscaping	Restaurant - Full-service
Car Wash	Construction - Plumbing/HVAC	Marketing ²	Spa/Tattoo/Wax
Construction - Carpentry ¹	Construction - Roofing ¹	Other Education ²	Trade Show/Convention
		Other Misc. Retail	

STANDARD

Agriculture, Forestry, Fishing	Construction - Other Unclassified ²	Home Health Care	Taxi/Limo/Shuttle
Ambulance	Construction - Painting ²	Janitorial	Telecommunications
Architectural/Engineering	Consulting – Management	Other Personal Services	Waste Collection
Child Day Care	Drinking Alcohol	Photography	
Construction - General Remodeler	Drycleaner/Laundry	Security Guard/Investigation	

LIMITED

Accommodation ²	Cannabis [Core Bitty Only]	Jewelry ²	Real Estate Agent/Broker
Appliance Repair ²	Chiropractor ²	Movie/Music ²	Real Estate/Other Activities ²
Auto Body Shop ¹	Clothing/Shoes/Accessories Retail ²	Online Seller	Towing/Roadside ²
Auto Dealer/New, Used [Big Bitty Only]	Fine Arts School	Other Services Buildings Dwellings	Trucking
Auto Parts/Tires ¹	Health/Personal Care Retail	Public Administration	Wholesale

PROHIBITED

Bail Bonds	Gambling	Notary	Religious, Grantmaking, Civic Organizations
Boat/Marine	General Merchandise Retail	Other Arts/Entertainment/Recreation	Security Systems
Catering	Health Supplements	Other Finance	Sexual content
Crypto	Investment Advisor	Other Prof/Sci/Tech Services	Tax Prep/Other Accounting
Debt Collections	Medical Transport (non-emergency)	Psychic Services	T-shirt/Printing
Drywall	Money Service Businesses	Rental Center/Consumer/General	
Electronics/Appliance Retail	Moving		
Funeral Home			

TIB Requirement:

6 months: All industries not otherwise noted

¹: TIB minimum 1 year

²: TIB minimum 2 years