



AFFILIATE GUIDELINES

PROFILE

Biz2Credit is focused on funding what's next for small business. We leverage data, cash flow insights, and the latest technology to give business owners an automated small business funding platform.

With over 350 employees globally, our team – made up of top-notch engineers, marketers, and data scientists – is building the next generation in business lending solutions.

Since 2007, we've arranged more than \$3 billion in small business funding for tens of thousands of companies across the U.S.

CONTACT

WEBSITE:
www.biz2credit.com

EMAIL:
broker.deals@biz2credit.com

APPLICATION PORTAL: *
www.biz2credit.com/login

AUTO DECLINE INDUSTRIES

- Used car dealership
- Cannabis & vape stores
- Adults' entertainment
- Real estate investors
- Car Services
- Construction

*Once you have registered for an affiliate portal account and been approved by our team, you can login and submit deals directly online.

MERCHANT REQUIREMENTS

- Signed application with email & phone number
- 3 months bank statements – \$50k+ monthly
- Financials needed upfront on all deal requesting 250K+ on longer terms.
- If available, other lenders name with their balances
- If available, Competing offers from other lenders
- Max. 6 NSF's last 3 months.

PREFERRED INDUSTRIES (COVID-19)

- Grocery Stores / Convenience stores
- Wholesale distribution to Grocery / Convenience stores
- Gas stations / Wholesale fuel distribution
- IT Consulting business
- Urgent Medical Care Clinics/ Doctor and Dentist office / Pharmacies / Veterinary Clinics / Health Benefits Administration - Claims / Wholesale distribution to pharmacies / Wholesale distribution of core medical and veterinary supplies
- Wireless stores
- Home healthcare
- Insurance: life, health, P&C
- Animal Feed / Wholesale distribution of animal feed
- Online business and retailers (Ex., Amazon, Shopify and Etsy deposits.)
- Government Agency Critical Program IT Support Services
- Liquor Stores / Liquor distribution - wholesale
- UPS and FedEx Store franchisees

RESTRICTED INDUSTRIES

- Trucking – Submit with \$100K+ monthly

FUNDING PARAMETERS (A & B PAPER)

- A Paper – Starting rate 1.12+ up to 18 months
- B Paper – Starting rate 1.20+ up to 10 months
- C - D Paper – Starting rate 1.30 + up to 6 months

STIPS BY FUNDING SIZE

- \$10K or below: Contracts, Bank Verification, Ownership Proof & CC statements
- \$10K to \$25K: All stips above + Landlord Reference
- \$25K to \$50K: All stips above + Site visit
- \$50K to \$100K: All stips above + Notarized contracts, 8821, Last Tax Returns and Accounts Receivables list
- \$100K: All stips above + Recent Financials
- \$250K: All stips above + Liability Insurance