

Required documents for submissions



Completed & signed application

[Go to application](#)



Three* months of business banks statements

*4 months required for CA & NY submissions



Three months of processing statements*

*Optional



Please reference our restricted industries before submitting

[View List](#)

	MCA	WCL	Prime +
Funding amount	\$5,000 - \$400,000	\$25,100 - \$400,000	\$50,000 - \$400,000
Terms offered	3 - 15 months	3 - 15 months	16 - 18 months
Max. commission	12%	12%	4%
Fees	2.5%	2.5%	2.5%
Personal guarantee	✗	✓	✓
Min. time in business	6+ months	6+ months	36+ months
Min. credit score	550	550	650
Max. NSF/neg. days (monthly)	7	7	0
Min. avg. monthly deposits	\$25k (past 3 months)	\$25k (past 3 months)	\$25k (past 3 months)
ACH min. avg. daily balance	\$1,000	\$1,000	\$3,000
Split min. avg. daily balance	\$0	\$1,000	\$3,000

Unable to serve WCLs in: CO, DE, GA, MI, MT, NV, NJ, ND, OK, OR, SD, TX, VT

Additional Considerations

Weekly remittances	 Requires 2+ years TIB	 2 point discount for daily remittance	
Ownership requirement	 51% minimum ownership		
Tax Lien/Judgment policy	 Combined balances above \$250,000 will be auto declined		
Duplicate submission policy	 Exclusivity on first submission for 21 days		
Minimum deposit count	 No minimum deposit count		
Business credit	 Monthly reporting to D&B and Experian business credit for all products		
Bankruptcy policy	 No open BKs; Max 2 BKs in the last 10 years		 Must be discharged or dismissed 6+ mo
Payoff requirements	 Client must net 50% of proceeds	 Max 2 competitor payoffs	 Max payoff \$125,000
Multiple location policy	 Separate application and bank statements required for each FEIN		
Renewal eligibility	 50% paid in (MCA/WCL)	 Must net min. 35% of the renewal funds	
California license	 CFL required to receive loan approvals in CA; MCA offers may be available		
Stacking/Broker fees	 Strictly prohibited		
Prepay/Early remittance	 20% discount on remaining factor/interest if paid in full prior to full turn/term (MCA/WCL)		



[Visit our Partner Portal](#)

[Go to Partner Portal](#)



[Check out our discount calculator](#)

[Go to Calculator](#)

PROHIBITED LIST - UPDATED AUGUST 2023

DESCRIPTION	SIC	SIC Description	NAICS	NAICS Description
Adult Entertainment	7822	Performing Arts Companies	711130	Performing Arts Companies/Artists
	2721	Periodicals: Publishing, or Publishing and Printing (except Internet periodical publishing)	511120	Periodical Publishers
	4841	Cable and Other Pay Television Services (cable networks)	515210	Cable and Other Subscription Programming
	7812	Motion Picture and Video Tape Production	512110	Motion Picture and Video Production
	7822	Motion Picture Theaters, Except Drive-In	512131	Motion Picture Theaters (except Drive-Ins)
	7822	Video Tape Rental	532230	Video Tape and Disc Rental
Airlines	4512	Air Transportation, Scheduled (passenger)	481111	Scheduled Passenger Air Transportation
Annual Memberships	8641	Civic, Social, and Fraternal Associations	813319	Other Social Advocacy Organizations
		(taxpayer's associations, tenant's advocacy associations, temperance orgs)	813410	Civic and Social Organizations
			813990	Other Similar Organizations (except Business, Professional, Labor, and Political Organizations)
			921150	American Indian and Alaska Native Tribal Governments
Bail Bonds	6351	Bail Bonds	524126	Bail Bonds
Brokerage	6211	Commodity Contracts Brokers and Dealers	523120	Securities Brokerage
	6221	Security Brokers, Dealers, and Flotation Companies	523130	Commodity contracts dealing
	6231	Security and Commodity Exchanges	523130	Commodity contracts dealing
	6162	Mortgage Brokers/Lenders	522310	Mortgage Brokers/Lenders
	6289	Services Allied With the Exchange of Securities or Commodities, Not Elsewhere Classified	523140	Securities and commodities exchanges
	6722	Management Investment Offices, Open-End		
	6726	Unit Investment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices		
	6282	Investment Advice	523140	Securities and commodities exchanges
		Consider the business prohibited if they receive a commission for selling stocks, bonds or mutual funds. Deposit volumes will reflect commissions from Fidelity, Vanguard, etc.		
Cannabis Growers and Sellers	5993	Drugs, Drug Proprietaries, and Druggists Sundries	446110	Pharmacies and Drug Stores
		CBD is considered hemp if it contains .3% or less of THC if business ONLY sells CBD products and no products contain THC it's OK to proceed		
Casinos	7993	Casinos - Amusement and Recreation Services	713210	Casinos (except Casino Hotels)
Class 3 Weapons Dealers	5091	Sporting and Recreational Goods and Supplies	454390	Sporting Goods Stores
Consumer Credit	7323	Credit Reporting Services	561450	Credit Bureaus
		Includes businesses involved in Tradeline Purchasing		
Credit Consultants / Credit Repair	8742	Consulting Services	541611	General Consulting Services
Dating Services	7822	Miscellaneous Personal Services, NEC	812990	All Other Personal Services
Dickey's BBQ locations		***ANY Dickey's BBQ location is a decline***		
Escort Services	7822	Amusement and Recreation Services, NEC	812990	All Other Personal Services

Financial Institutions	6011	Federal Reserve Banks	522110	Commercial Banking
	6021	National Commercial Banks (banking)	522110	Commercial Banking
	6022	State Commercial Banks (commercial banking)	522110	Commercial Banking
	6035	Savings Institutions, Federally Chartered	522120	Savings Institutions
	6036	Savings Institutions, Not Federally Chartered	522120	Savings Institutions
	6061	Credit Unions, Federally Chartered	522130	Credit Unions
	6062	Credit Unions, Not Federally Chartered	522130	Credit Unions
	6111	Federal and Federally Sponsored Credit Agencies		
	6153	Short-Term Business Credit Institutions, Except Agricultural		
House Flippers	1521	New Single-Family Housing Construction; House Flippers	236115	New Single-Family Housing Construction
Insurance	6399	Insurance Carriers, NEC *Actual insurance companies such as Statefarm, Progressive, Nationwide, etc are prohibited*	524128	Other Direct Insurance (except Life, Health, and Medical) Carriers
	6733	Trusts, Except Educational, Religious, and Charitable		
	6321	Accident and Health Insurance		
Logistics	8742	Process, Physical Distribution, and Logistics Consulting Services *Any logistics involving the movement of freight by semis*	541614	Process, Physical Distribution, and Logistics Consulting Services
Movie and Video Production	7812	Motion Picture and Video Production	512120	Motion Picture and Video Production
New Car Dealers	5511	Motor Vehicle Dealers (New)	441110	New Car Dealers
Non-Profits	8661	Religious Organizations *Tax Exempt entities are also prohibited*	813110	Religious Organizations
Oil Drilling	1381	Drilling Oil and Gas Wells	213111	Drilling Oil and Gas Wells
Pay Day Loan Companies	6141	Personal Credit Institutions (credit card issuing)	522210	Credit Card Issuing
	6141	Personal Credit Institutions (credit card issuing)	522220	Sales Financing
	6141	Personal Credit Institutions (credit card issuing)	522291	Consumer Lending
	6141	Personal Credit Institutions (credit card issuing)	522298	All Other Nondepository Credit Intermediation
Real Estate Agents	6541	Title Abstract and Settlement Offices	541191	Title Abstract and Settlement Offices
	6531	Offices of Real Estate Agents and Brokers	531210	Offices of Real Estate Agents and Brokers
		*Real estate agents / real estate sales offices / real estate brokers / real estate notaries / real estate appraisers and related *		
Trucking	4212	Local Trucking Without Storage	484110	General Freight Trucking, Local
	4213	Trucking, Except Local	484110	General Freight Trucking, Except Local
		We will still fund local delivery for Amazon, Walmart, UPS, etc. If deposits are coming from these sources then we are ok to proceed		
Used Car Dealers	5521	Motor Vehicle Dealers (Used Only)	441120	Used Car Dealers
Vape Shops	5993	Vape Shops only (tobacco retail alone is OK)	453991	Vape Shops

Warranty Companies	6399	Insurance Carriers, NEC	524128	Other Direct Insurance (except Life, Health, and Medical) Carriers
--------------------	------	-------------------------	--------	--