



MERCHANT CASH ADVANCE MATRIX

PRODUCT	TRADITIONAL ADVANCE	PRIME ADVANCE	REVERSE CONSOLIDATION	PLATINUM REVERSE CONSOLIDATION
Existing Advance	Allows merchant to have 2 existing advance	No existing advances allowed	Up to 8	Existing Advance: Up to 3 (A paper Lenders)
Max Term Offered	6 to 12 Months	6 to 15 Months	5 to 15 months	Up to 450 Days
Deal Size Offered	\$5,000 to \$500,000	to \$500,000	\$20,000 - \$5,000,000	Up to \$5,000,000
Credit / FICO	550+ FICO	600+ FICO	525+ FICO	700+ FICO
Factor Rates	1.24 - 1.40	1.18 - 1.36	1.35 - 1.45	1.25 - 1.50
Commission	Buy Rate Structure: Each basis point pays 1% generally and please confirm on each deal			
Renewals	Same as funded	Same as funded	Same as funded	Same as funded
Time in Business	1 Year	3 Years	1 Year	3 years
Consolidations	Allowed and must net 40% to merchant	Allowed and must net 40% to merchant	N/A	N/A
Minimum Monthly Revenue	\$25,000	\$50,000	\$25,000	\$100,000
Minimum Monthly Deposits	15 per month	20 per month	10 per month	30
Overdraft / NSF's	3 per month & up to 5 in 3 consecutive months	2 per month & up to 5 in 3 consecutive months	3 per month	1 per month
Bankruptcy	Must be discharged	Must be discharged	Must be discharged	Must be discharged
Leins / Judgement	Allowed case by case	Allowed case by case	Allowed case by case	None
Renewal Eligibility	Eligible at 55%	Eligible at 55%	Eligible at 55%	Eligible at 65%

*** All Programs are for ACH and or Credit Card Split deals**

UNDERWRITING DOCUMENTS REQUIRED

Signed Application	3 Months bank statements and MTD, processing statements if applicable
Authorization to run credit	*Multiple entities require a separate application for each tax id

RESTRICTED BUSINESS TYPES & REQUIREMENTS

Consulting Industry	Construction Industry	Trucking / Transportation
Requires 1 year in business	Requires 2 years in business	Requires 3 year in business, no more than 3 positions
Minimum FICO of 550	Minimum FICO of 550	Minimum FICO of 550
Minimum Volume of deposits \$50,000	Minimum Volume of deposits \$50,000	Minimum Volume of deposits \$50,000

PROHIBITED BUSINESS TYPES

Debt Collection / Credit Repair	Non profit organizations	Investment Firms
Pawn Shops	Bail Bonds	Firearms/Guns
Publicly Traded Companies	Check Cashing	Lottery and Gaming
Religious Institutions	Medical / Recreational Marijuana (dispensaries, producers, distributors)	Lawyers – Case by case



Nexi provides private credit and offers convenient funding solutions for businesses across a variety of industries.

Each individual funding solution is personalized with a deep commitment in placing clients' needs first. The main goal at Nexi is to help clients stimulate business growth in the short, intermediate and long term.



550+ FICO



**Short-term
financing**



**No collateral
needed**



**Funding
up to \$5M**



**Funding within
24 hours**



**Flexible payment
options**



**Soft Credit
Pulls**



**Available in all
50 states**



**Direct
communication
with underwriting**



**100%
direct lender**



**Offer
consolidations**



**Referral
commissions**

SUBMISSIONS

- Completed and signed application
- Signer with majority ownership (51%)
- 3 most recent bank statements
- Outstanding debt schedule

RENEWALS

- Full commissions paid
- Merchants start qualifying after 50% paid in

CRITERIA

- U.S. Citizen / U.S. based business
- No defaults or judgements
- Minimum 12 months in business
- Maximum negative days per month = 5
- Maximum NSF per month = 3-4
- Minimum average daily balance = \$1K



GoNexi.com

Our Programs



Merchant Cash Advance

FICO Score	550+
Funding Amount	\$10,000 - \$5M
Term Length	3 - 15 months
Payment Options	Daily & Weekly
Time to Fund	Within 24 hours

Reverse Consolidation

FICO Score	525+
Funding Amount	\$20,000 - \$5M
Term Length	15 months MAX
Consolidated Positions	Up to 8 positions
Daily Savings	20% - 50% savings on daily payments

Invoice Factoring

FICO Score	500+
Funding Amount	\$5,000 - \$250,000
Monthly Rates	1.5% - 4%
Time in Business	1 year
Time to Fund	Within 24 hours

Line of Credit

FICO Score	550+
Line of Credit Max	\$500,000
Term Length	6 months - 3 years
Time to Fund	2 - 5 Days

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