



ISO Partner Program

Empowering ISOs with Fast, Flexible Funding for eCommerce Sellers

Why Partner with Onramp?

- ✓ **Maximize Your Earnings:** Mark up to 600 basis points and retain the difference.
- ✓ **Full Pricing Control:** Customize offer amounts, duration, and pricing to fit your clients' needs.
- ✓ **Hassle-Free Loan Servicing:** Onramp manages all ongoing servicing so you can focus on deal flow.
- ✓ **Competitive Pricing:** Weighted average buy rate of 1.17 – enabling attractive buy-rate offers for your clients.

What We Offer

- **Weighted average factor rate buy rates of 1.17** (prices vary)
- **Merchant-specific offers and rates** are calculated in real time using our risk scoring and pricing models
- **Customizable offers:** Our underwriting team will coordinate with you to tailor offers for merchants
- **Recurring offers include Partner spreads** as previously accepted by the merchant
- **Partners continue to receive the spread** for all recurring advances
- **Collaborative promotion strategy:** We'll work with you to determine the best approach to promote recurring offers, including:
 - Automated via the Onramp app
 - Promoted by Onramp's account management team
 - Promoted by your account management team
 - A combination of the above

Key Loan Terms

-  **Loan Size** Up to \$400K
-  **Terms** 30-180 Days
-  **Repayment** Performance Based or Fixed Payments
-  **Fully Compliant** with State/Federal regulations

Borrower Eligibility

- 6+ months in business
- Monthly revenue: \$10K+
- Credit Score: Not generally required
- Supported eCommerce platforms: Shopify, Amazon, Walmart, WooCommerce, BigCommerce, TikTok Shop, Squarespace, & SHOPLINE
- Industries represented: Apparel, Beauty, CPG, Home Goods, Electronics, Health & Wellness, & more

Required Documentation

FOR UNDERWRITING

- Registered in Onramp online app
- Connected online store(s)
- Connected Bank or 3+ months of statements

FOR FUNDING

- Proof of ownership
- Proof of US residency
- Proof of business in good standing



Built for Ecommerce

Onramp provides eCommerce sellers with fast funding based on their sales volume — and repayment only happens when they make sales. It's financing that moves at the speed of eCommerce.

Use it for Growth

- eCommerce SMBs deploy up to 40% of quarterly revenue weeks prior to first sales receipts
- Onramp customers' grow sales 40% over 18-months
- Invest in more inventory to lower your costs
- Scale Successful Marketing Strategies & test new ones
- Fund fast delivery to increase positive reviews & sales
- Customer Success: On average, sellers double their sales in 180 days after taking funding from Onramp.

Helpful Talk Tracks:

"A lot of the brands I talk to want to scale but are stuck waiting on payouts or capital to order more inventory. How do you manage this cash flow with your business?"

Cash on Demand

- Pre-qual in minutes
- Decide what options best suits your situation
- Select your option and get your funds in under 24 hrs.
- Once you're 50% paid off we'll have your next loan ready for review
- Proprietary software solutions driving
 - *AI Underwriting*
 - *ML Risk Scoring*
 - *AI Servicing*

Helpful Talk Tracks:

They plug into your store, look at your sales performance, and unlock upfront funding — usually within 24–48 hours. You get the money to order more, spend on ads, or expand to new channels — and you repay only when you make sales. It's built for ecommerce.

Flexible Payment Options

- Fixed or Adjustable payment options
- Early repayment rebate
- Funding tied to sales data acquired directly from 1st party data sites
- Collateralized against business assets or sales receivables

Helpful Talk Tracks:

They plug into your store, look at your sales performance, and unlock upfront funding — usually within 24–48 hours. You get the money to order more, spend on ads, or expand to Walmart — and you

Key Value Props

- **Funding built for ecommerce** – based on marketplace sales, not credit score.
- **Repay as you earn** – daily repayments that scale with revenue.
- **Backed by Fora** – we're working directly with Onramp to make this easy for you.
- **Use it for growth** – inventory, ads, expansion...no restrictions.
- **Fast access to capital** – decisions in hours, not weeks

STEP 1: Get Initial Estimate

onramp x lendzi

Get your initial estimate

Peter Test Partner has partnered with Onramp to provide funding for qualified eCommerce businesses. Fund your growth with up to \$2M in as little as 24 hours. Apply in minutes and unlock your brand's potential.

LET'S GET STARTED

You've been pre-approved for up to **\$30,000**

To claim this estimate, create an account below.

Email

Password

First Name

Last Name

Business Name

Phone Number

☐ By continuing, I agree to Onramp's [Terms & Conditions](#) and [Privacy Policy](#).

By creating an account with Onramp, you agree to receive occasional emails, phone calls, and text messages. Consent is not a condition of receiving funding. Message and data rates may apply, and message frequency varies. Phone calls may be recorded. Text STOP to opt out of SMS messages at any time, or HELP for support.

STEP 2: Connect Store(s)

onramp

Get in touch

Connect Stores

General Information

Pre-Approval

Where do you sell most online?

Select one. You can connect your other stores later on.

Enter any other e-commerce platforms where you sell:

Search...

Continue

STEP 3: Get Pre-Approved

onramp

Get in touch

✓ Connect Stores

✓ General Information

Pre-Approval

Congratulations! 🎉

You've been pre-approved!

We've reviewed your recent sales history and updated your estimated approval amount to **\$75,000**.

This initial pre-approval amount is calculated based on your recent sales history and is subject to further underwriting. You'll need to connect your bank account and complete the business profile to receive your official offer.



Continue

STEP 4: Connect Bank

onramp

Get in touch

Connect bank

Add business info

Verify ownership

Connect your bank

In order to customize your offer and send funds in a timely manner, we now need to do a quick cash flow analysis. Your custom offer can't be built until this step is complete.

We work with banking technology leader Plaid to allow easy and secure connection to thousands of banks.

Please connect the bank where you receive deposits from your store(s).

Connect bank

Unable to connect with Plaid? [Skip this step](#) & we'll take care of it later.

STEP 5: Add Business Details

onramp

Get in touch

Connect bank

Add business info

Verify ownership

Add business information

Enter your business information:

Enter your business name as stated on your EIN Letter, including any acronyms and punctuation.

Business Name	Other Business DBAs (Optional)
Tax ID / EIN	State of Formation
Secretary of State Filing Number	
Notification email address	Phone Number
Business Type	Industry
Business Classification Group	Business classification

Enter your principal place of business:

Your principal place of business is the primary location where the officers are located and business is performed. It may differ from the State of Formation.

Address 1	Apt, Suite, Building (Optional)
City	State
Zip/Postal Code	

☒ Use this address as the mailing address

STEP 6: Accept Offer

onramp

Get in touch

CASH MANAGEMENT

My Cash

Statements

SETTINGS

Bank Accounts

My Stores

Congratulations!

You've got **\$75,000** ready to go!

We'll get the cash into your account right away, just accept the details of this offer below. We're so thrilled to be part of your team!

View and Accept

Offer expires soon



We're here to help!

We'd love to get to know you. Give us a call, email, or [book a time](#) to speak with an Onramp expert.

heretohelp@onrampfunds.com

(812) 648-3077



April 2025

Onramp / Westwood Funding Enrollment & Offer Flow



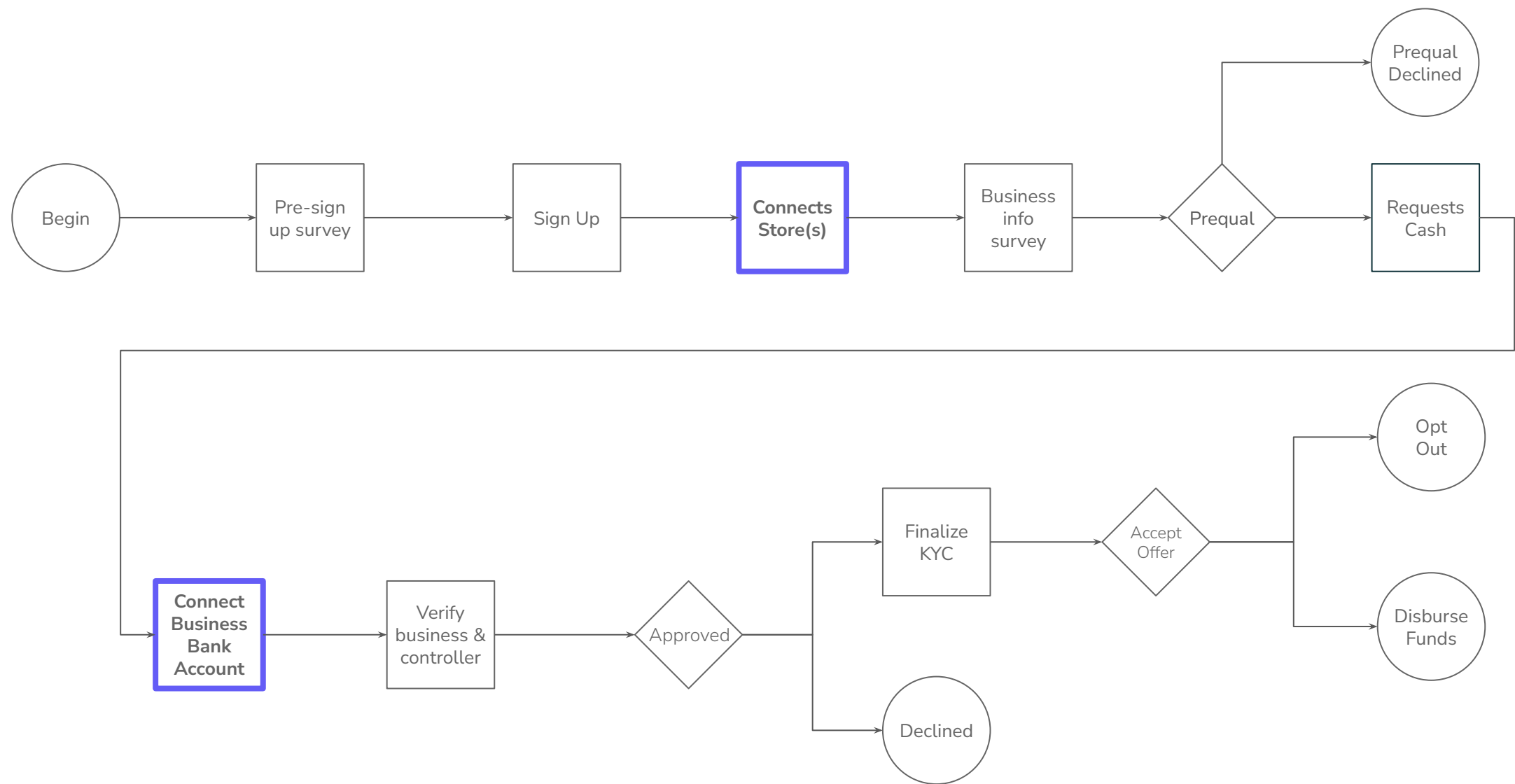
Document Overview

- Current Enrollment & Offer Flow
- API Enrollment & Offer Flow
- Onramp Secure Partner Portal
- Co-Branded Enrollment Screenshots
- Program Details and Resources to help

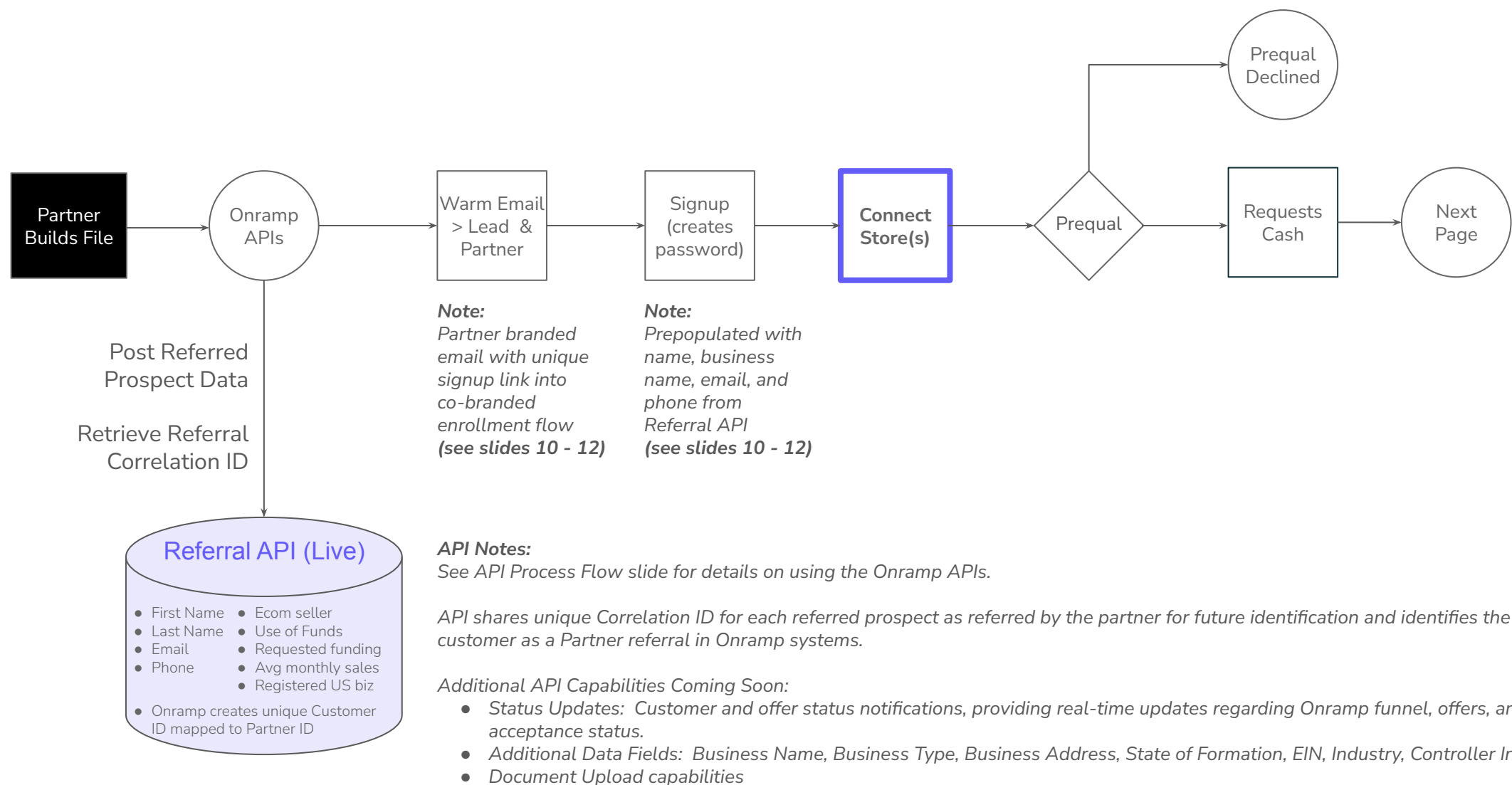
Enrollment Workflows



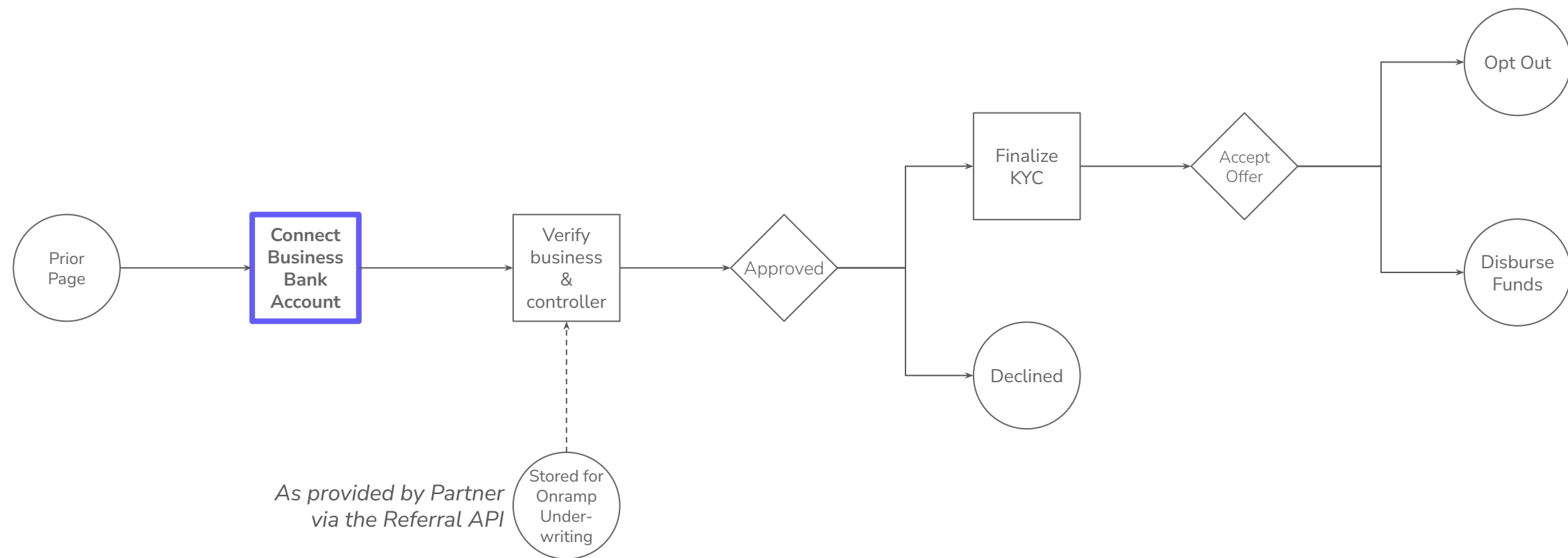
Current Enrollment & Offer Flow



Referral API Enrollment & Flow (Page 1)



Referral API Enrollment & Flow (Page 2)



Onramp Secure Partner Portal

[illegible]

- See all Referrals in centralized location
- Create new Referral
 - Generates co-branded welcome email with signup link
- Click into any Referral for:
 - Status
 - Offers
 - Secure document upload
 - Other information
- Categorized by
 - Active prospects
 - Referrals with active offers awaiting acceptance
 - Referral with Active Financing
 - Closed offers (paid in full, lost, write off, etc.)
- Administration
 - Create ISO rep accounts
 - Assign Referrals to discrete reps

Co-Branded Enrollment Flow



Referral Creation Initiates Co-Branded Experience

Warm Welcome Email

Triggered via API or Partner Portal



Let's get you funded today

Hi [First Name],

[Partner Name], a fantastic partner of ours, sent you our way because they know we move fast and deliver flexible funding solutions that help businesses like yours scale quickly. We're excited to step in and support you.

Onramp makes securing capital easy and immediate:

-  Funds in your account in as little as 24 hours
-  Custom funding options tailored to your business—you choose what works best
-  Work with a dedicated, Austin-based team that knows eCommerce

To jumpstart the process, take a minute to complete our quick qualification steps:

[Get funded](#)

This will help us match you with the best funding options ASAP. You're in great hands at Onramp!

Landing Page



WELCOME JOE SMITH

Get your initial estimate

[Partner Name] has partnered with Onramp to provide funding for qualified eCommerce businesses. Fund your growth with up to \$2M in as little as 24 hours. **Apply in minutes and unlock your brand's potential.**

LET'S GET STARTED

Do you sell products online?

[Yes](#)[No](#)

It's as easy as...

- 1 Get your initial estimate
- 2 Securely connect your store
- 3 Receive funds within 24 hours

Congrats! You've got offers ready.

Looking for something that Andrew is looking for and ready to fund!

OFFER A	OFFER B	OFFER C
\$150,000 \$150,000 \$150,000	\$75,000 \$75,000 \$75,000	\$30,000 \$30,000 \$30,000



Speed First
Get funded in less than 24 hours.



Offers On Your Terms
One size doesn't fit all, so we always provide multiple offers.



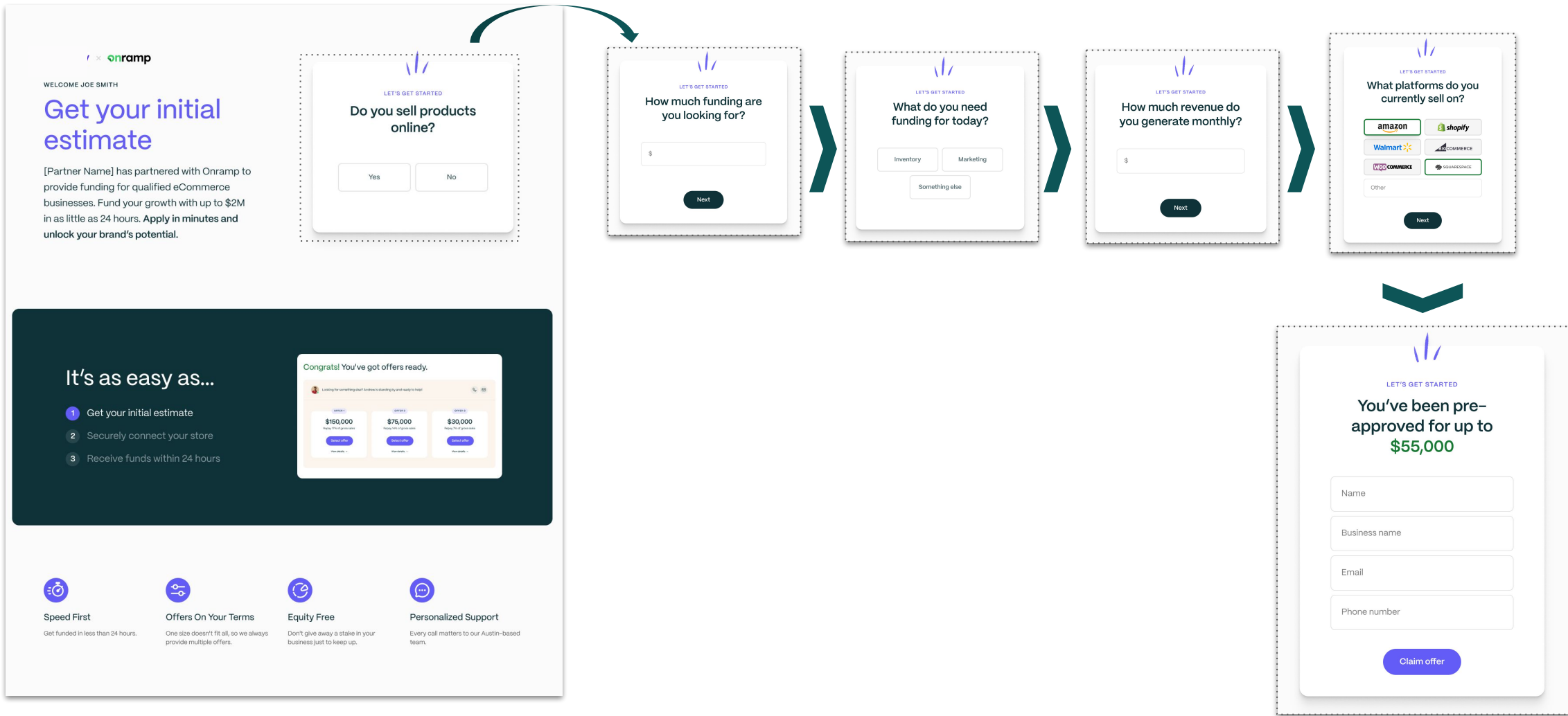
Equity Free
Don't give away a stake in your business just to keep up.



Personalized Support
Every call matters to our Austin-based team.

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Co-Branded Landing Page



Co-Branded Sign Up Page

onramp x

Get your initial estimate

Peter Test Partner has partnered with Onramp to provide funding for qualified eCommerce businesses. Fund your growth with up to \$2M in as little as 24 hours. **Apply in minutes and unlock your brand's potential.**

LET'S GET STARTED

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First Name

Last Name

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Phone Number

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By creating an account with Onramp, you agree to receive occasional emails, phone calls, and SMS messages.
Consent is not a condition of receiving funding. Message and data rates may apply, and message frequency varies.
Phone calls may be recorded. Text STOP to opt out of SMS messages at any time, or HELP for support.

Get started

- Fields pre-populated from Referral API or creation of prospect in the Partner Portal
 - Email
 - First Name
 - Last Name
 - Business Name
 - Phone number
- User creates Secure Password
- Moves to store connection for pre-approval

Connect Store Page

onramp

Get in touch

Connect Stores

General Information

Pre-Approval

Where do you sell most online?

Select one. You can connect your other stores later on.

amazon

shopify

Walmart

BigCommerce

WooCommerce

Squarespace

TikTok Shop

ShoPLINE

Enter any other e-commerce platforms where you sell:

Search...

Continue

Prospects can connect their primary store on this step.

Note: referrals land here after co-branded experience.

Pre-Approval Page



Get in touch

✓ Connect Stores

✓ General Information

Pre-Approval

Congratulations! 🎉

You've been pre-approved!

We've reviewed your recent sales history and updated your estimated approval amount to **\$75,000**.

This initial pre-approval amount is calculated based on your recent sales history and is subject to further underwriting. You'll need to connect your bank account and complete the business profile to receive your official offer.

Continue



Prospects with over \$3,000 in monthly revenue receive a pre-approval to continue in the Onramp enrollment.

Connect Bank Page

Get in touch

Connect bank

Add business info

Verify ownership

Connect your bank

In order to customize your offer and send funds in a timely manner, we now need to do a quick cash flow analysis. Your custom offer can't be built until this step is complete.

We work with banking technology leader Plaid to allow easy and secure connection to thousands of banks.

Please connect the bank where you receive deposits from your store(s).

Connect bank

Unable to connect with Plaid? [Skip this step](#) & we'll take care of it later.

Prospects will connect the bank account that receives marketplace deposits.

Business & Controller Information Page

onramp

Get in touch

Connect bank

Add business info

Verify ownership

Add business information

Enter your business information:

Enter your business name as stated on your EIN Letter, including any acronyms and punctuation.

Business Name

Other Business DBA's (Optional)

Tax ID / EIN

State of Formation

Secretary of State Filing Number

Notification Email Address

Phone Number

maddy+test6324@onrampfunds.com

(875) 256-4552

Business Type

Industry

Business Classification Group

Business classification

Enter your principal place of business:

Your principal place of business is the primary location where the officers are located and business is performed. It may differ from the State of Formation.

Address 1

Apt, Suite, Building (Optional)

City

State

Zip/Postal Code

☒ Use this address as the mailing address

Enter your primary business controller:

A controller is a natural person who holds significant responsibilities to control, manage, or direct a company or other corporate identity (i.e. CEO, CFO, General Partner, President, etc.). A company may have more than one controller, but only one controller's information must be collected.

First Name

Last Name

Phone Number

Title

Date of Birth

SSN

☐ I don't have a U.S. Social Security Number

Continue

Prospects provide business and controller information for KYC verification.

Note: This will be pre-populated for referrals to verify if sent via API or Partner Portal.

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Offer Ready Page



CASH MANAGEMENT

\$ My Cash

Statements

SETTINGS

Bank Accounts

My Stores

Congratulations!

You've got \$75,000 ready to go!

We'll get the cash into your account right away, just accept the details of this offer below. We're so thrilled to be part of your team!

View and Accept

Offer expires soon



We're here to help!

We'd love to get to know you. Give us a call, email, or [book a time](#) to speak with an Onramp expert.

 heretohelp@onrampfunds.com

 [\(512\) 648-3077](tel:(512)648-3077)

Prospects can view multiple offers before accepting one. Once they execute the terms, we'll begin the final KYC before disbursing funds.

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Program Rules

Advance Amount: Up to \$400,000

Estimated Term: 30 – 180 Days

Agent Max Markup: Up to 600 basis points (6%)

Minimum Monthly Revenue: \$3,000

FICO Score Requirement: Not Applicable (N/A)

Max Position: BDT

Time in Business: Minimum 3 Months

eCommerce Platforms Supported: Shopify, Amazon, Walmart Marketplace, TikTok Shop*, BigCommerce, WooCommerce, Squarespace, SHOPLINE

Excluded Industries: Non-Physical Products/Services, Cannabis*, Perishables (unless 12+ months of selling history)

*Cannabis-adjacent businesses are acceptable

Excluded States: Nevada

Eligible Merchant Types: LLC, Corporation, LLP (Owner SSN required)

Excluded Merchant Types: Sole Proprietorship

Required Submission Documents: Registered via Onramp online app

Connected online store(s)

Connected bank account or 3 months of statements

Documents Required for Purchase Contract: Proof of ownership

Proof of U.S. residency

Proof of business in good standing

Customizing Offers – Key Levers for Structuring Deals

Length of Payback (Term Duration up to 6 Months)

- Shorter terms for quicker ROI and faster capital recycling
- Longer terms to ease repayment burden and improve affordability
- Flexible term lengths tailored to client cash flow cycles

Repayment Structure

- Weekly or Bi-weekly payment options (Daily also available)
- Fixed vs. performance (% of sales) payment schedules
- Revenue-based repayments tied to performance metrics
- Access more capital and/or refinance at 50% repaid

Amount

- Adjustable funding amounts based on current needs and growth plans
- Upsell opportunities for additional capital over time

Cost (Pricing / Fees)

- Tiered pricing based on volume, risk, or commitment level
- Agent - Adjust pricing within agent markup

Speed

- Fast approval and deployment of funds - same day possible, most deals funded within 24 business hours

Engagement/Communication/Weekly Recaps

Streamline communication between Agent, Agent Rep, and Onramp

- Preferred - Set up slack channel between Agent and Onramp
- Preferred - Direct slack channel between agent reps and Brandon to facilitate deal flow, real-time status updates, offer approval and close
- Text/Call/Email Jeff or Brandon

Jeff:

Email - jeff@onrampfunds.com

Mobile/direct - 612-414-1297

Brandon:

Email - brandon@onrampfunds.com

Direct - 512-737-3718

Mobile - 512-769-3734

Weekly Recap

- As we kick things off, set up quick weekly recap
- Weekly recap - update on deal flow, status, and any next steps for open deals

Thank you!