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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

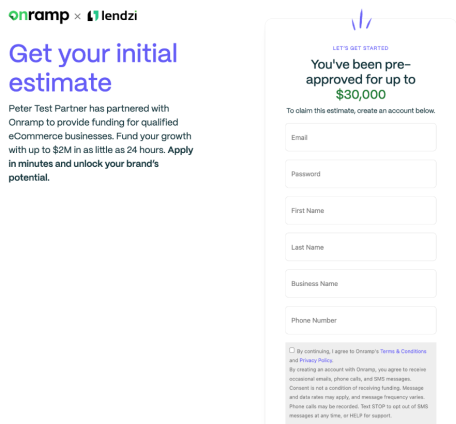
Key Value Props

- **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

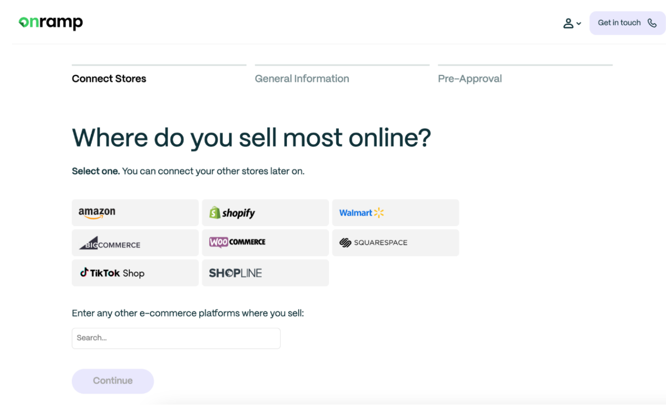
Have questions? Let's chat!

partners@onrampfunds.com

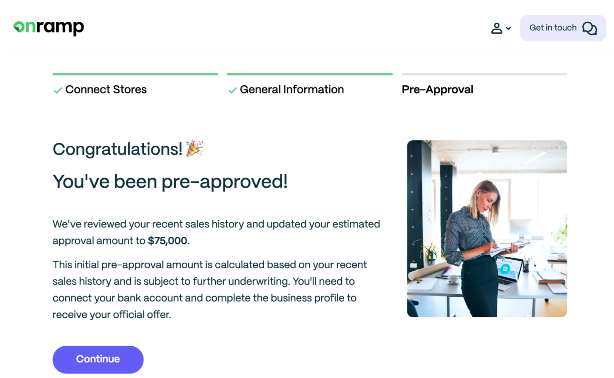
STEP 1: Get Initial Estimate



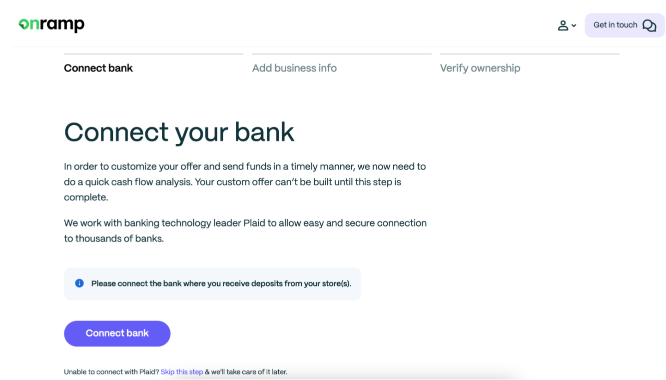
STEP 2: Connect Store(s)



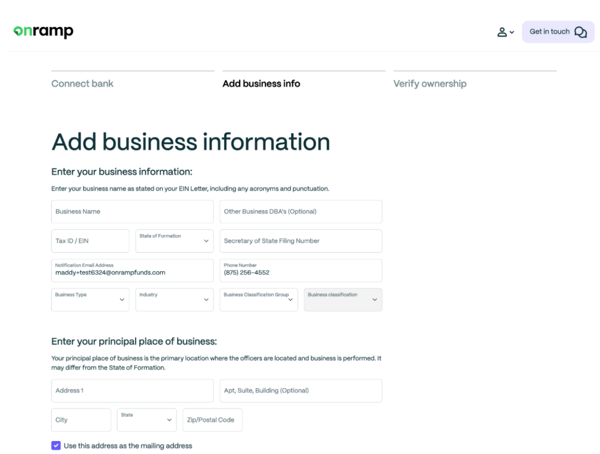
STEP 3: Get Pre-Approved



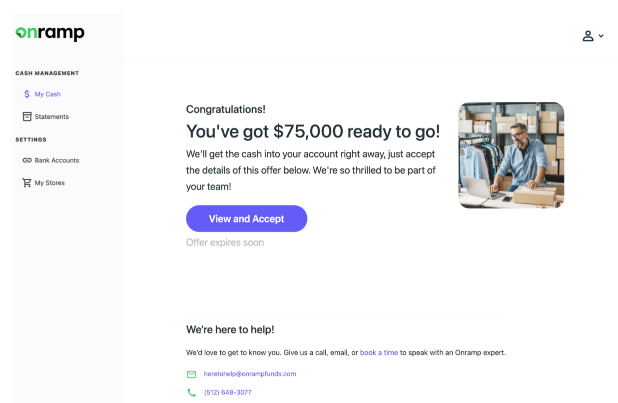
STEP 4: Connect Bank



STEP 5: Add Business Details



STEP 6: Accept Offer



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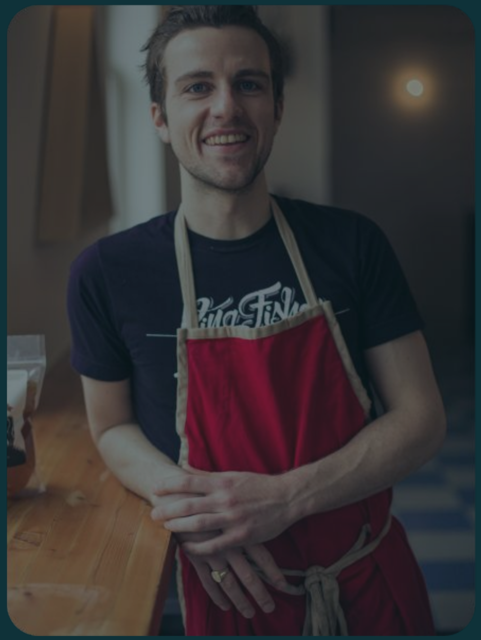

April 2025

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

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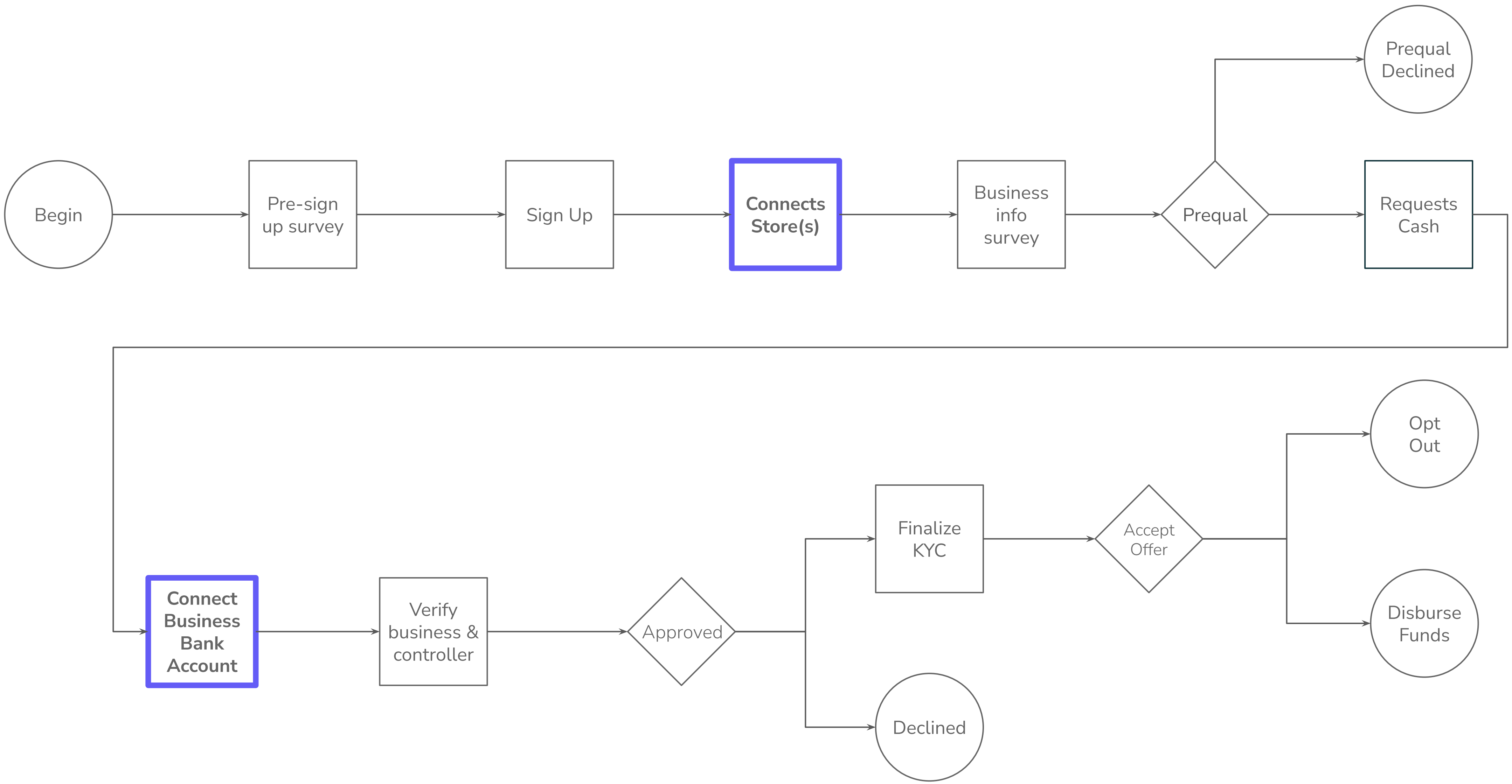
Current Enrollment & Offer Flow



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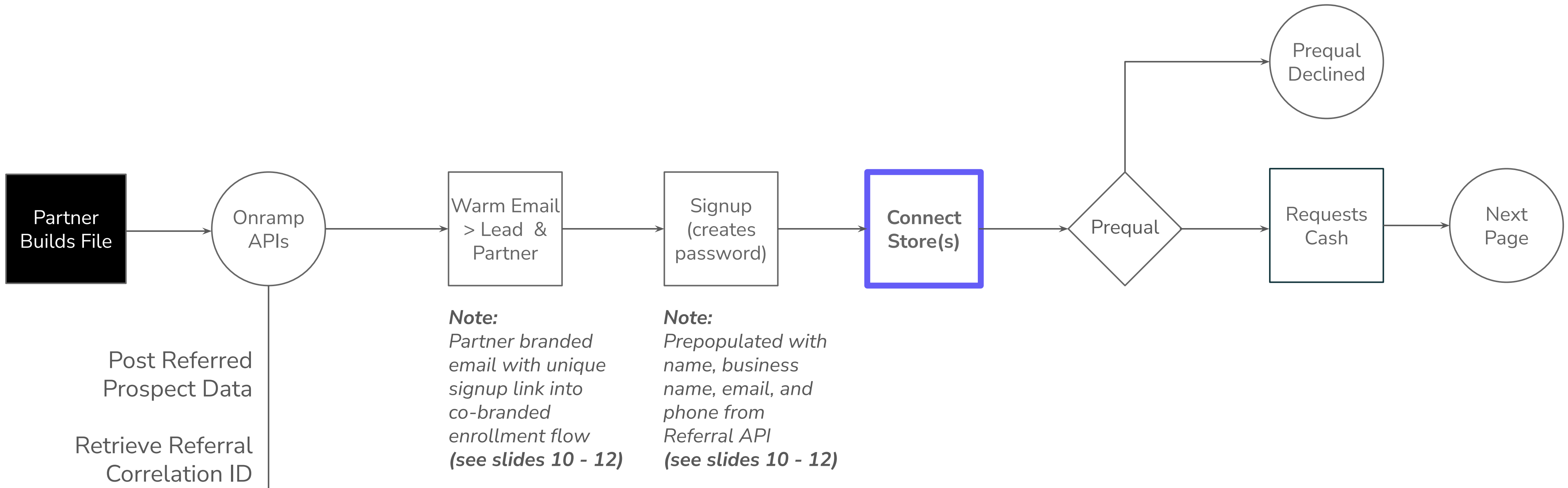
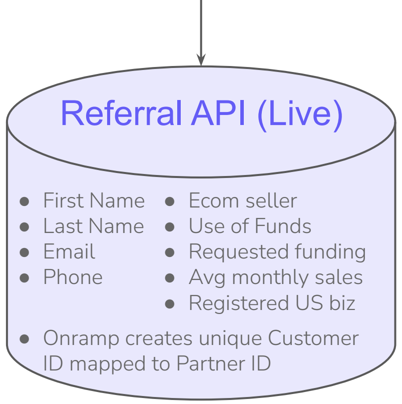
Referral API Enrollment & Flow (Page 1)



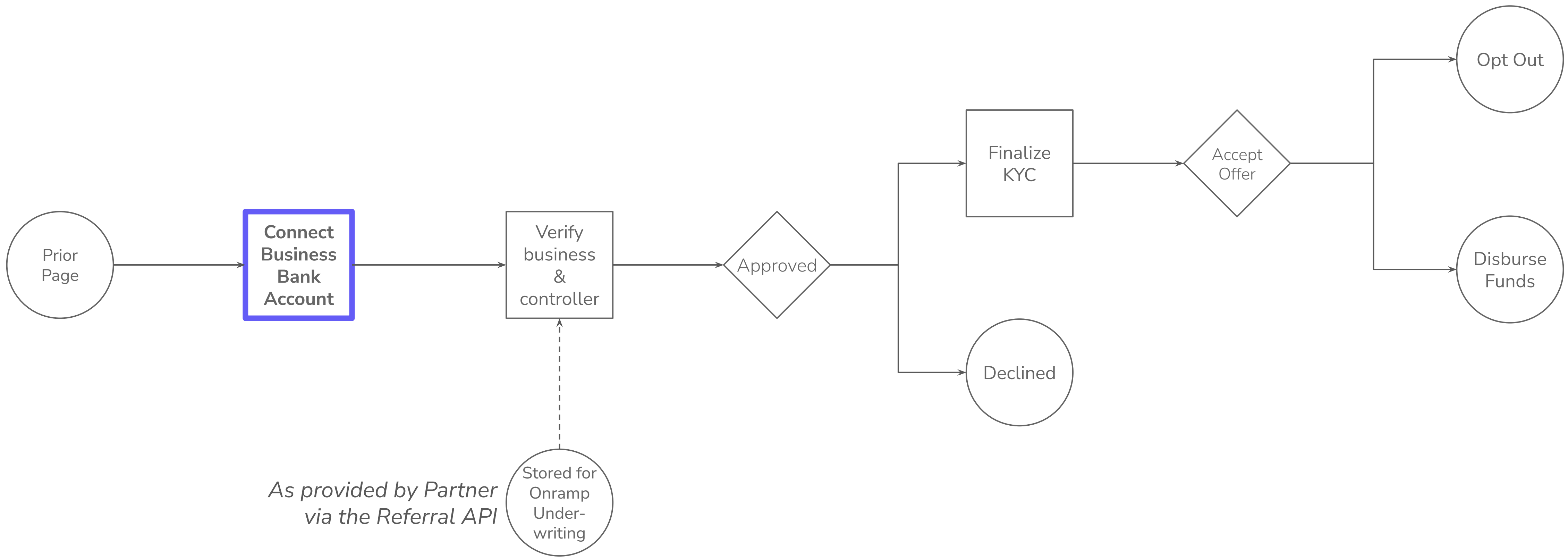


API Notes:
See API Process Flow slide for details on using the Onramp APIs.

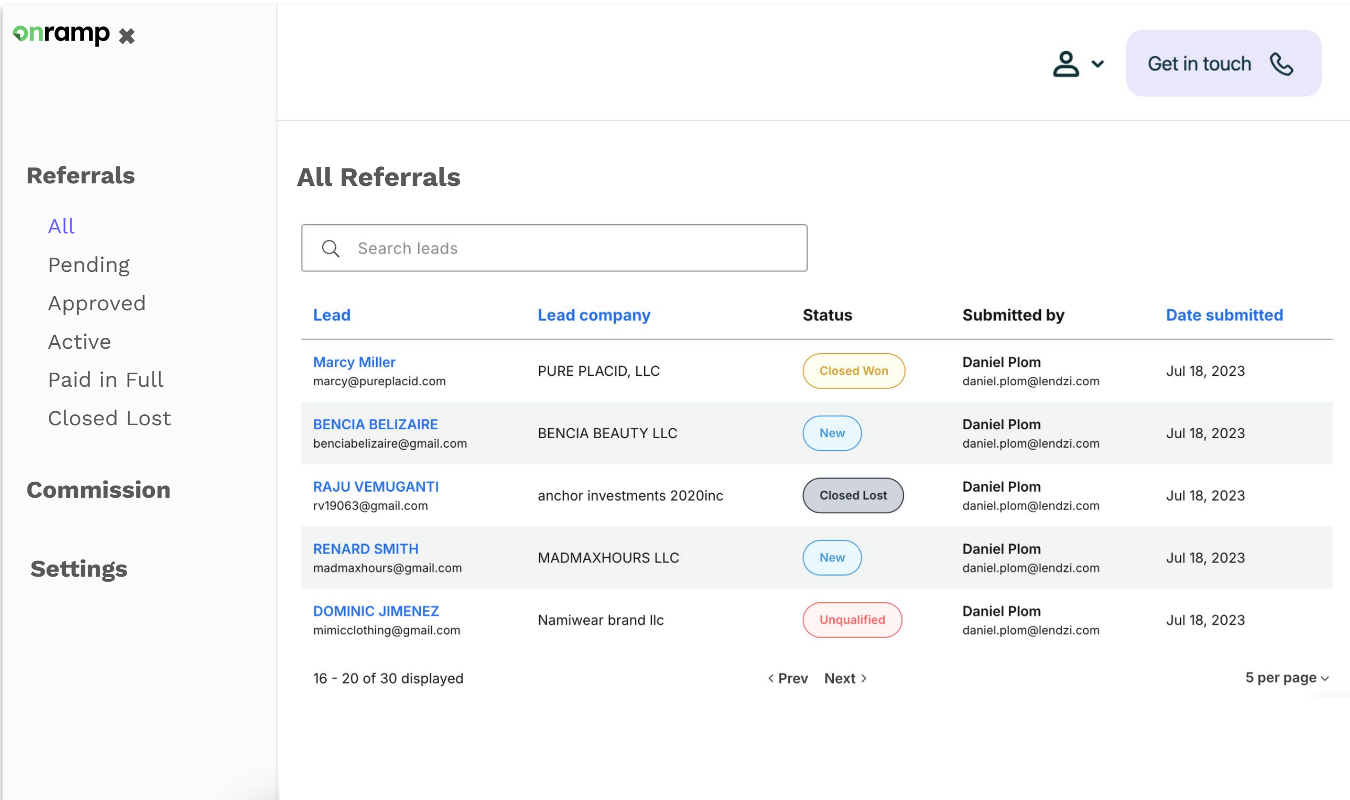
API shares unique Correlation ID for each referred prospect as referred by the partner for future identification and identifies the customer as a Partner referral in Onramp systems.

Additional API Capabilities Coming Soon:
- *Status Updates: Customer and offer status notifications, providing real-time updates regarding Onramp funnel, offers, and acceptance status.*
- *Additional Data Fields: Business Name, Business Type, Business Address, State of Formation, EIN, Industry, Controller Info.*
- *Document Upload capabilities*

Referral API Enrollment & Flow (Page 2)



Onramp Secure Partner Portal



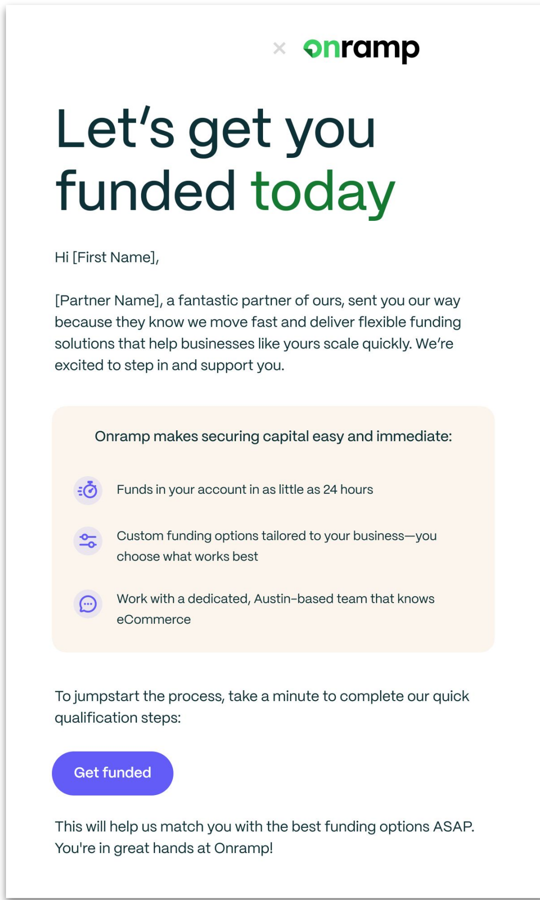
- See all Referrals in centralized location
- Create new Referral
  - Generates co-branded welcome email with signup link
- Click into any Referral for:
  - Status
  - Offers
  - Secure document upload
  - Other information
- Categorized by
  - Active prospects
  - Referrals with active offers awaiting 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

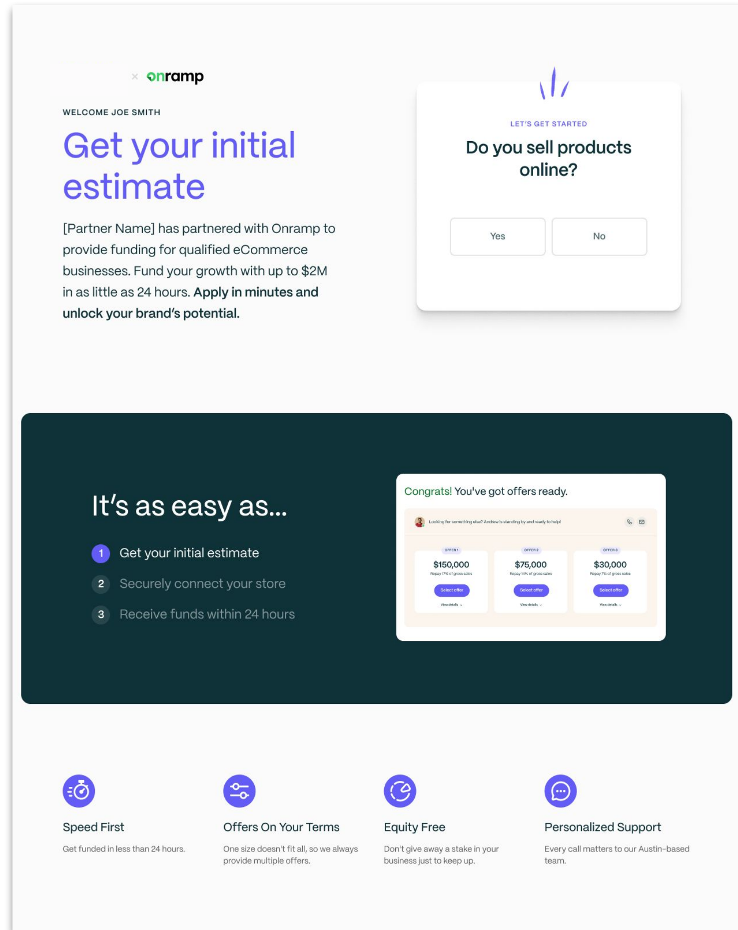
Referral Creation Initiates Co-Branded Experience

Warm Welcome Email

Triggered via API or Partner Portal



Landing Page



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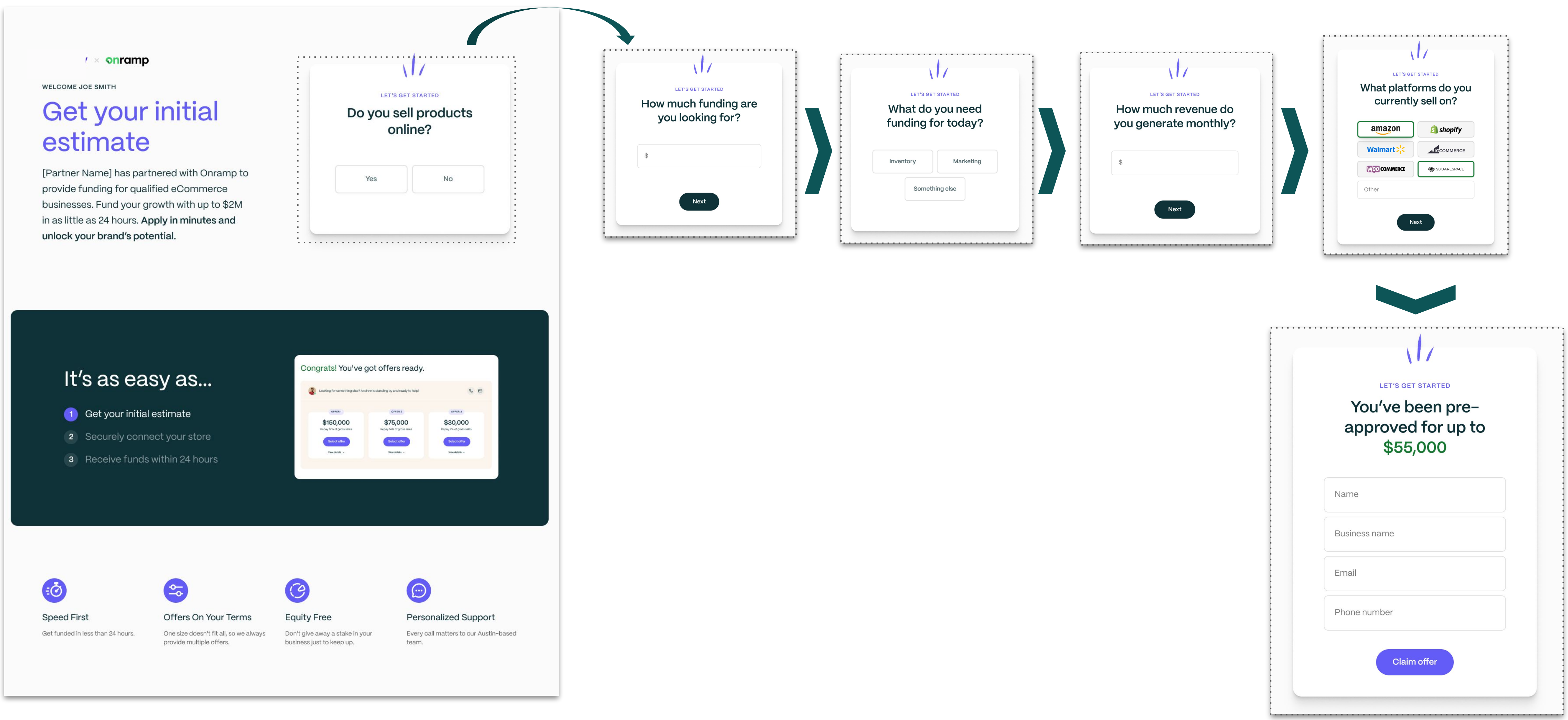
Co-Branded Landing Page



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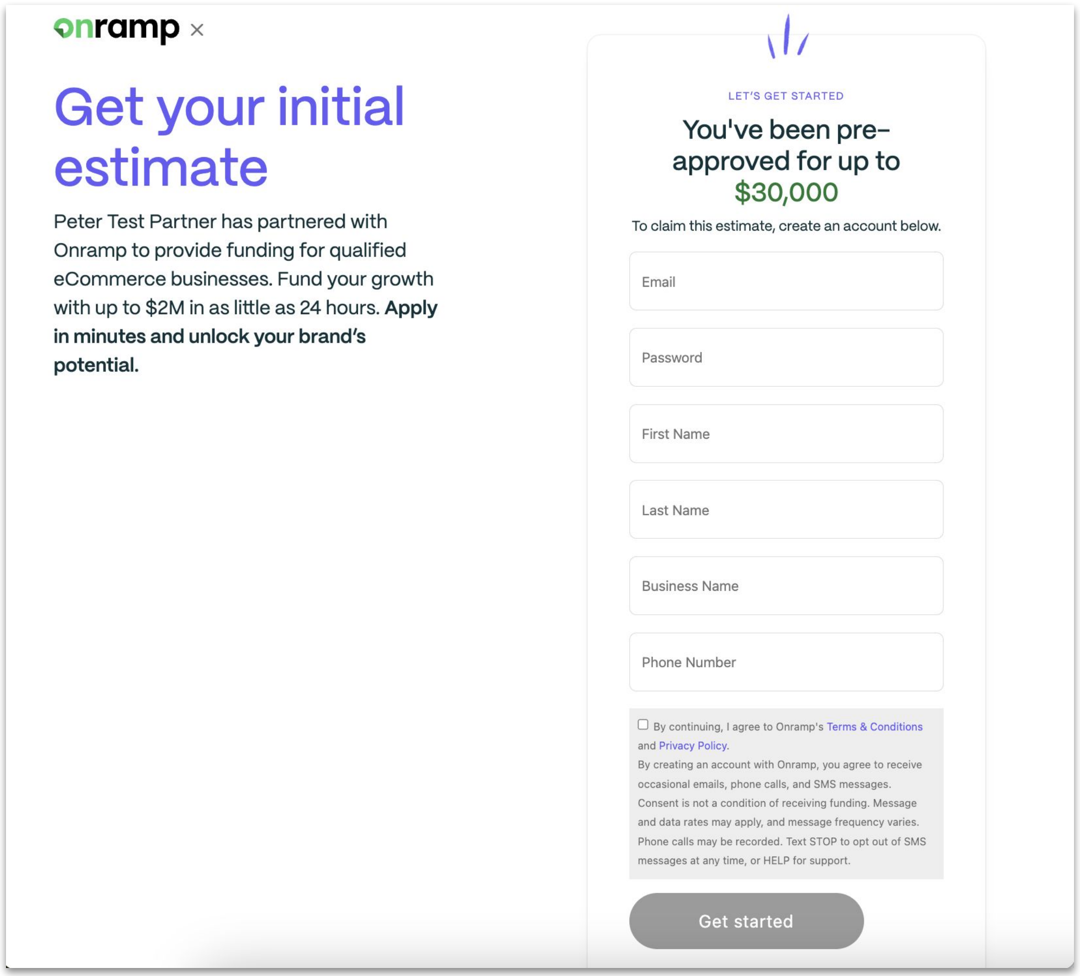
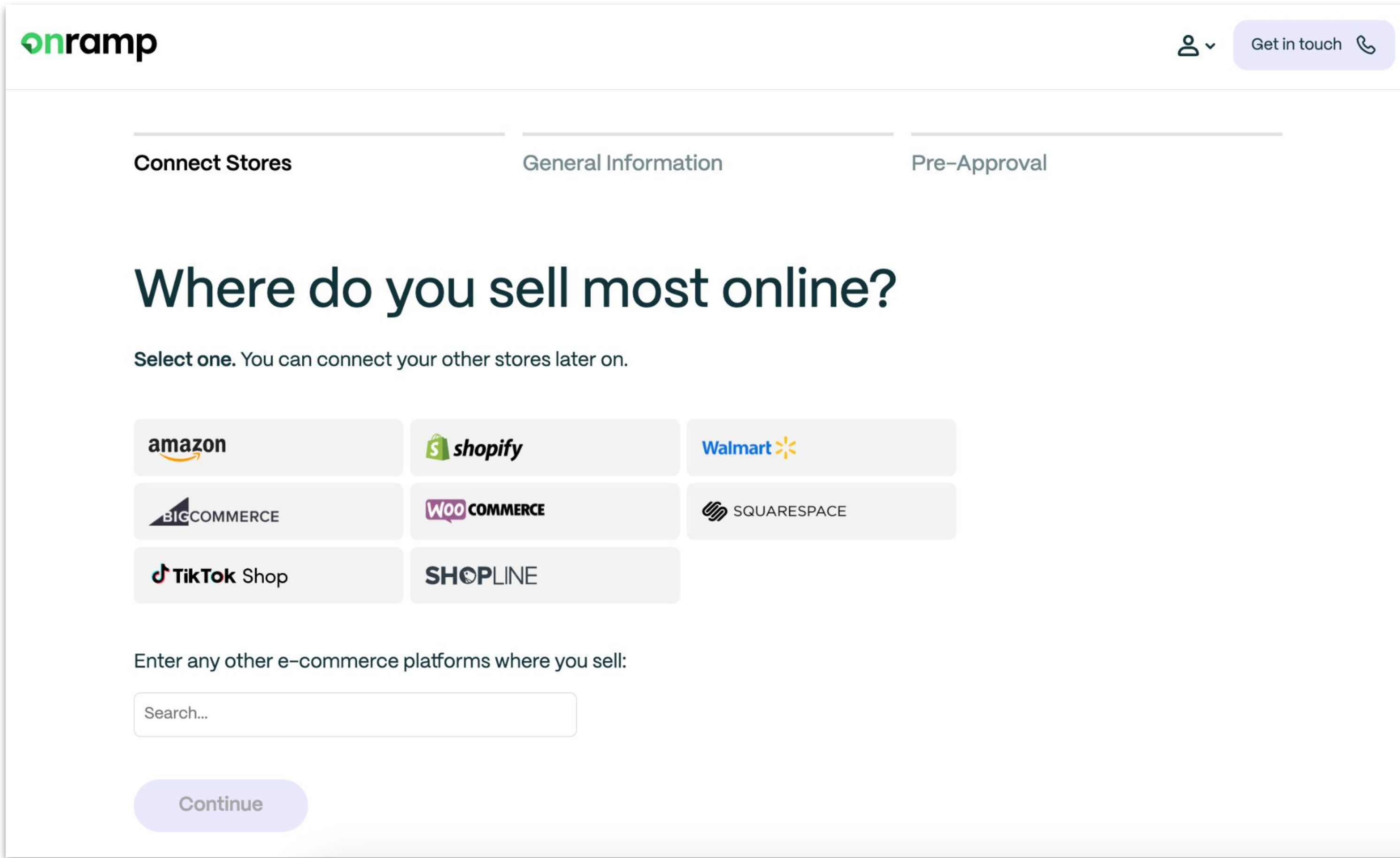
Co-Branded Sign Up Page



- 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

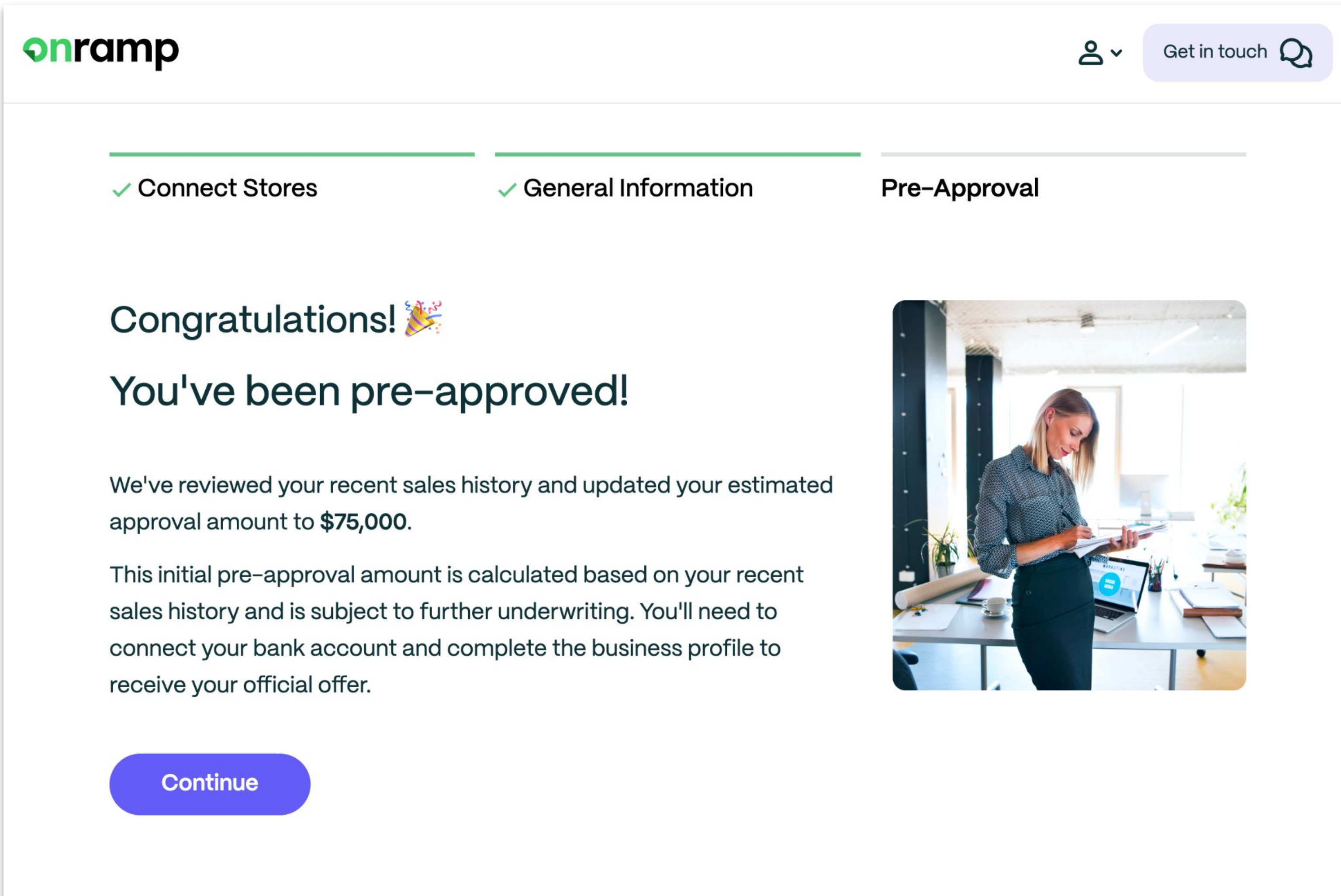
Connect Store Page



Prospects can connect their primary store on this step.

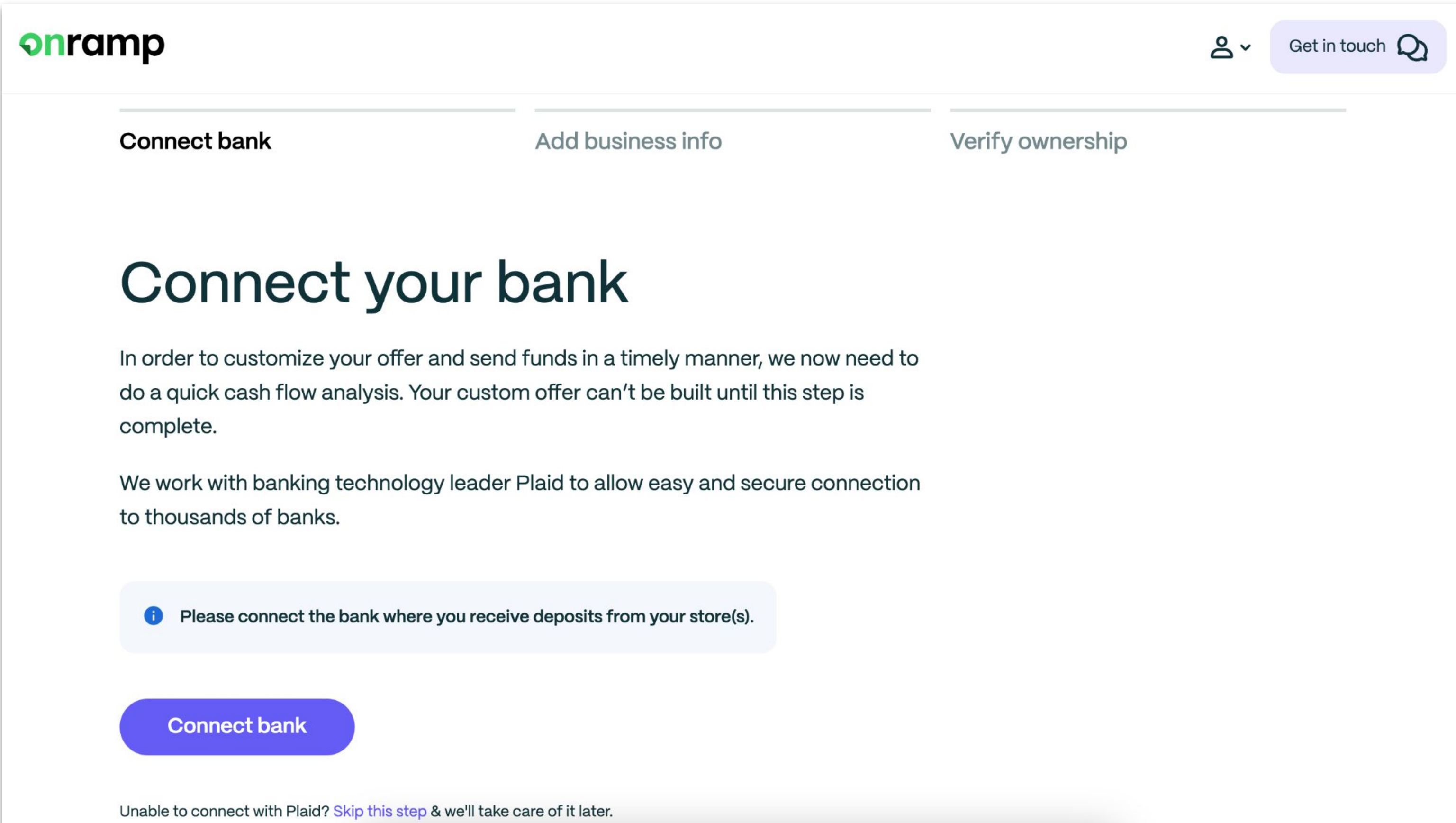
Note: referrals land here after co-branded experience.

Pre-Approval Page



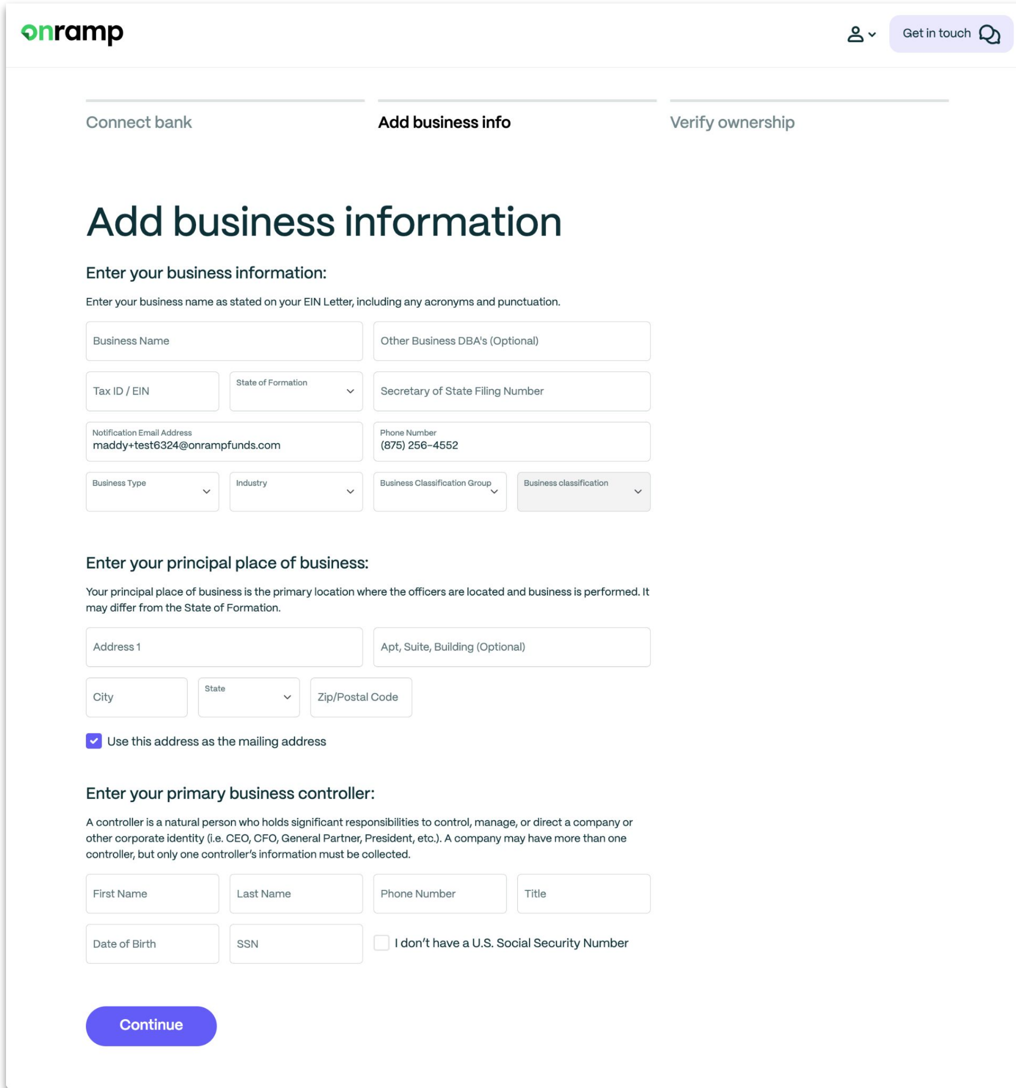
Prospects with over $3,000 in monthly revenue receive a pre-approval to continue in the Onramp enrollment.

Connect Bank Page



Prospects will connect the bank account that receives marketplace deposits.

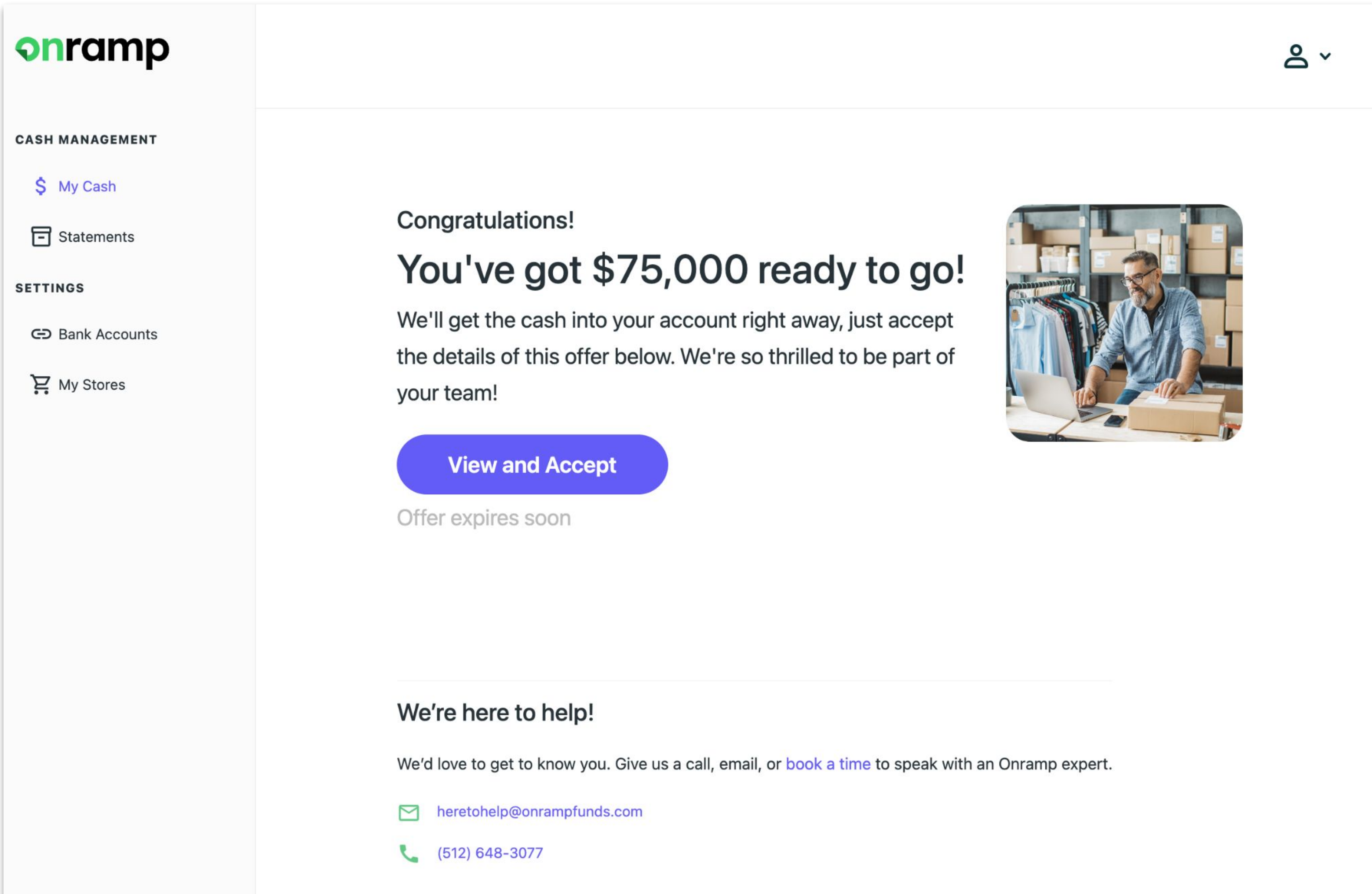
Business & Controller Information Page



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.

Offer Ready Page



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

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!