

2023

PARTNER PROGRAM

Welcome

We don't just want to earn your business; we want to grow your business.

By partnering with PIRS Capital you have access to working capital to help you achieve greater success and keep your customers for life,

CONTACT US

PIRS Partners | ☎ 877.495.4979 | ✉ partners@pirscapital.com | 🌐 www.PIRSCapital.com

Partner Program

On behalf of PIRS Capital, I would like to thank you for partnering with us. We are excited to work with you and look forward to building a long-term relationship geared towards success.

We fund A-Tier 1st & 2nd position deals in all 50 states with terms up to 12 months and up to \$750K per business entity.

As a PIRS Partner, you have access to:

- ✔ SMART UPFRONT UNDERWRITING
- ✔ SYNDICATION OPPORTUNITIES
- ✔ COMPETITIVE COMPENSATION
- ✔ 100% PAID ON RENEWALS (ON GROSS AMOUNT)
- ✔ LOW BUY RATES
- ✔ BONUS PROGRAMS
- ✔ PIRS PORTAL



The information enclosed will help you make the most of our services. Please note that PIRS Capital requires at least one deal be converted within the first 90 days of onboarding to retain portal access.

If you have any questions, please feel free to contact me at 877.495.4979 or at partners@pirscapital.com

Sincerely,
PIRS Partners

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Partner Program

Dynamic Pricing

- ✓ Buy Rates are constructed based on the overall risk of the business and can be adjusted accordingly.
- ✓ We are flexible with what we offer, as there is not any one size fits all solution.
- ✓ Our terms are between 3 and 12 months.
- ✓ Rates as low as 6 month 1.12 & 12 month 1.20 based off of risk profile.

Extension Program

PIRS extension program allows merchants to secure more funding up to their max approval amount with a guaranteed rate.

- ✓ Merchants that were eligible for more money but took less at the time of funding. (Ex: merchant was eligible for \$100,000 but only took \$50,000 at the time of funding. They are still eligible for a \$50,000 extension)
- ✓ Merchants that are 0-50% paid in
- ✓ Merchant that are not in collection, payment plan, stopped payment or paused payment.

Fees Charged

Funded Amount	Fee Schedule
>5K	\$399 + 2% Origination Fee
Notes	
Contact PIRS Partners with any questions about flexibility or reduction.	

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	Platinum	Diamond	Standard (Tier 1)
FICO	650+	600+	500+
Time in Business	3 year	2.5 years	1 year
Avg Daily Ledger	\$3,500	\$3,000	\$1,000
Deposits	10	10	10
Tax Liens/Judgments	Payment Plan	Payment Plan	Payment Plan
Industry	All	All	All
NSFs	0	1	<3, 10 in 3 months
Negative Days	0	1	<3, 10 in 3 months
Ownership	51%	51%	51%
Prior Funding	30 Days	30 Days	30 Days

Pricing heavily dependent on overall risk profile

Needed for Funding

Industries	<100k Funded	>100k Funded
Construction 7 deposit minimum	Void Check	8821
Home Based Businesses No Sole Props	Drivers License	Previous Years Tax Return
At least 5 years in business or minimum 650 FICO score	MTD Bank Statement	Proof of Ownership
	Landlord/ Mortgage Reference	

Exceptions can be granted on all of the above, depending on the circumstances

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Deal & Submission Information

Minimum Requirements

\$15K - \$750K Deal Size	5 (7 for construction) # of Deposits
500 Minimum FICO	4 maximum # of Negative Days
3-12 months Payback Period	Must net at least 50%, Current Funding
At least \$12k/mo Revenues	No paperwork required if less than 10% annual gross Liens / Judgements

Restricted Industries

Transportation/Logistics	Cannabis	Real Estate Rental and Leasing
Local Transport incl. Towing	Automotive Sales	Supermarkets/Convenience Stores
Accounting Services	Gas Stations	Financial Institutions
Limo/Taxi Services	Travel Agencies	Motor Vehicle Sales
Law Firms /Legal Services	Trucking	Casinos/Gambling

Special Restrictions

Home based businesses - no sole props	<u>Auto Decline Sub-Industries</u>
Will not pay off all 2nd position lenders	Other Specialty Trade Contractors
	Residential Building Construction

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