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Introduction to Consumer Financing





Flexxbuy works with your business to help grow revenue by customizing a PLAN to fit their needs and the needs of their customers.

Flexxbuy is not a lender.

Flexxbuy is an aggregator that works with over twenty lenders that can be mixed and matched to provide the desired outcome .



Consumers

Fact One: Sixty percent of people either have bad credit, no credit or are maxed out on credit

Fact Two: Sixty four percent of people can't come up with \$1,000 right now in the event of an emergency

How Many Of These People Want To Be Your Customers/Clients, But Can't!!!



Businesses

- You can't close sales on people that want to buy- No Revenue
- Your customers buy less than they want- Lost Revenue
- You make a sale and take on the risk by self-financing- Losses
- You aren't driving enough prospects to the business- No Opportunity For Revenue

Many of your prospective customers are staying home because they know they don't have the money and don't think they can get financing.

You need to get them in by letting them know, any way you can, that they have financing options



FLEXXBUY has two lender platforms.

Platform 1: Direct to Merchant Lenders- lenders that fund the your business directly and deduct a discount (fee) from the funded loan. Depending on your business, business type and other criteria, you may qualify for prime, subprime or no credit check programs

Pros: typically instant decisions with an easy process

Cons: Not available to all business and discounts (fees to your business) can get significant for lower credit individuals

Platform 2: Direct to Borrower Lenders- a platform that consists of lenders that fund the your customer directly and will people with credit scores as low as 600.

Pros: Flexible lending program that can be offered to any business with low, consistent discount(fees to your business). High loan amounts up to \$35,000. Low rates to qualified borrowers.

Cons: Decisions are quick but are subject to support documentation which can delay the funding (typically 7 to 10 days). Funds are delivered directly to the borrower.



Industries:

Platform 1: Direct to Merchant Lenders- Consumer goods (furniture, bedding, appliances, electronics, jewelry, exercise equipment, sports equipment, bicycles, pets, musical instruments, home entertainment systems, rims & tires, power tools, other tangible products), Home Improvement, Auto Repair, Medical Devices, Medical Services (excluding chiropractic services and extended treatment services)

Platform 2: Direct to Borrower Lenders- All Service Businesses, Home Improvement, Professional Services, Vocational/Training Schools, Attorney, Direct Sales Organizations, All other consumer businesses (excluding guns, bail bonds, pornography, anything illegal)



Programs:

Platform 1: Direct to Merchant Lenders-

No Credit Check Lease Purchase Platform (Consumer Goods): Multiple lenders that will provide a no credit check option for retailers up to \$5,000 (\$1,500 typical). Terms can be from 12 to 36 months with a 90 day 0% or discounted payoff option. Approvals typically 70+%.

Credit Based Prime, Off-Prime and Sub-Prime Platform: Pricing, rates and terms vary according to industry and credit score of borrower. Typically, \$10,000 is the maximum loan amount, though it could be higher for home improvement and medical.

Platform 2: Direct to Borrower Lenders- A platform made up of 10 lenders (and counting) that will typically approve borrowers up to \$35,000 (\$1,000 minimum) and down to 600 FICO Score. Interest rates will vary from 3.99% to 30%+ based on credit and lender. Applications are submitted to multiple lenders and any/all offers are weighed and the best one is presented to the borrower.



We need to learn as much as we can about your business. Our programs are not “one size fits all”, so we must educate ourselves before we can design a plan.

Step One: Complete the three minute questionnaire at <http://flexxbuy.com/Financing-Proposal>

Within 24 to 48 Business Hours, we will prepare a customized proposal with financing options for your customers

FINANCING PROPOSAL

PLEASE TELL US MORE ABOUT YOUR COMPANY SO FLEXXBUY CAN PROPOSE, AT NO RISK, A FINANCING PLATFORM THAT WILL BEST SERVE YOUR NEEDS.

Financing Platform Request Form

Complete this form to have FLEXXBUY prepare a platform proposal for your business

Name Of FLEXXBUY Sales Agent (if applicable)

Merchant Information Section

Information About Your Prospective Merchant

Your Business Name *

Business Type- Product/Service Provided *

Business Contact *

First Last

Office Phone Number *

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How To Enroll?

NEW MERCHANT APPLICATION

MERCHANT APPLICATION

How Did You Hear About Us?*

Enter name of sales person, individual/firm that referred you or other

Full Legal Name of Business/Company*

DBA Name/Trade Name

Business Address*

Street Address

Address Line 2

City

State

ZIP Code

Complete our simple on-line merchant application to get your business approved for a financing platform.



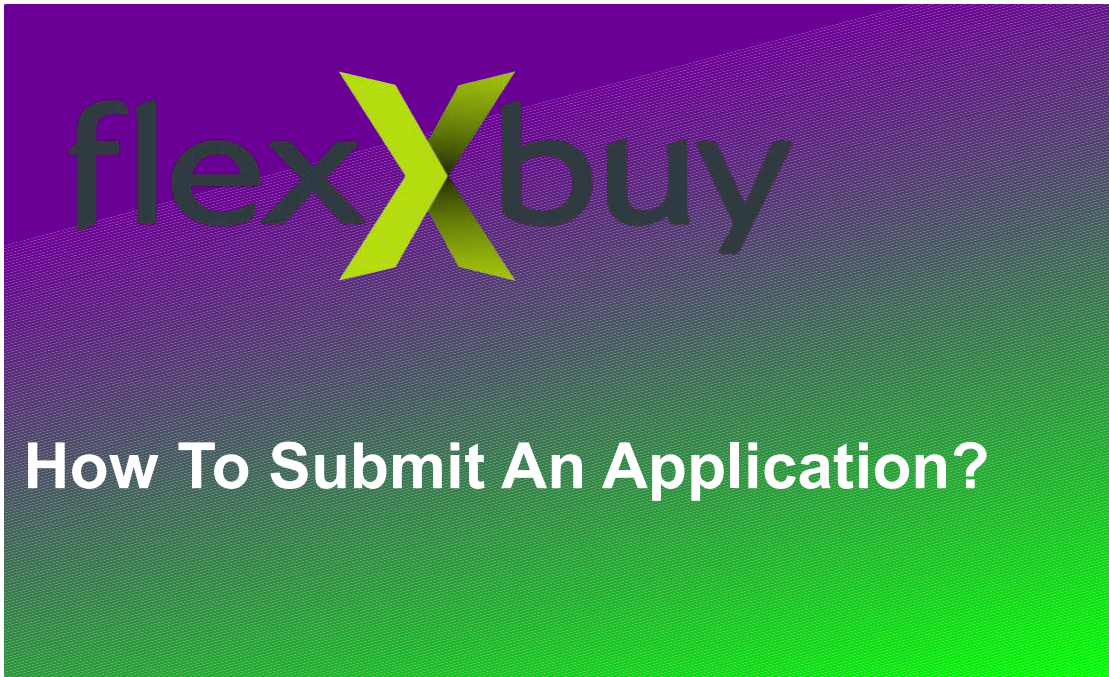
For Direct to Merchant Lenders

Additional lender applications/contracts and support documents may be required, depending on the lender. Once you are approved, you will be provided with a unique application link that you can use for your interested customers. Either Flexxbuy or the lender will train you on how to use this new tools.

Direct to Borrower Lenders

Flexxbuy provides you with your own unique application link and a CRM back office to track applications. The borrower submits the application and Flexxbuy processes the application. Decisions are typically presented in 15 minutes during business hours (depending on backlog). Once approved, Flexxbuy customer support will work with the borrower in processing the loan and getting it funded.

Flexxbuy representatives are always available to support you and your staff.



Direct To Borrower Application Example

LOAN APPLICATION- THE TRANZ GROUP

COMPLETE THIS SIMPLE APPLICATION TO SEE IF YOU QUALIFY FOR A FINANCING. FOR HELP WITH THE APPLICATION OR THIS LOAN PROCESS IN GENERAL, CONTACT OUR CUSTOMER SUPPORT DEPARTMENT AT 888-358-4725. WE USE 128-BIT SSL PROTECTION AND STRICT, HIGH LEVELS OF SECURITY & ENCRYPTION STANDARDS TO KEEP YOUR INFORMATION SAFE.

Start Your Loan Application Process

Loan Amount Request *

Purpose of Loan *

Prospective customer completes the simple on-line application .

APPLICANT INFORMATION

Name *

First

Last

Birth Date *

Email *

Social Security Number *

Primary Phone Number *

Phone Type *

Best Time To Call *



The Decision

Congratulations, you have been approved.

You qualify for these loan amounts through Program 11:

Lower Total Loan Costs

36 Month Loans

Amount Rate APR Payment

\$1,000	11.53%	14.38%	\$33.00
\$1,200	11.53%	14.38%	\$39.59
\$1,400	11.53%	14.38%	\$46.19
\$1,600	11.53%	14.38%	\$52.79
\$1,800	11.53%	14.38%	\$59.39
\$2,000	11.53%	14.38%	\$65.99
\$2,200	11.53%	14.38%	\$72.58

Within minutes the application will work it's way through as many of the lenders as needed to get the best offer possible.

Depending on the program, you will either be able to complete your sale (Direct to Merchant platform) and receive your funds in a few days or the pre-approval will need to be processed and you can complete your sale upon funding (Direct to Borrower platform)

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Financing Your Customers

The Funding



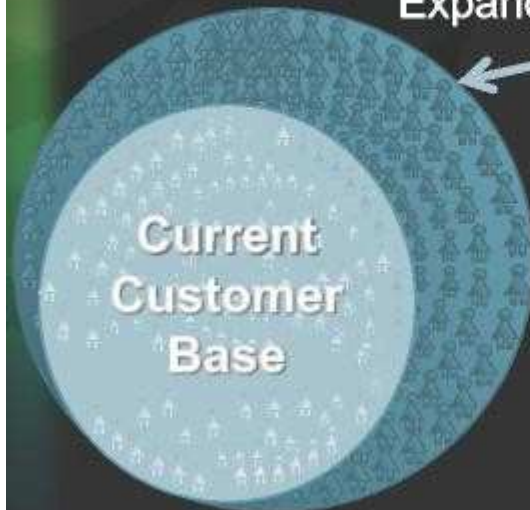
The loan is approved/funded and the customer is able to complete the sale

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What Are The Possibilities?

More customers can say "Yes!"

Expanded Customer Base:



It's Possible That We Can Help Your Business Grow By Up To 40% By Reaching This Base Of People Not Presently Served

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**Making Consumer Financing
Available To All Businesses**

