ISO PARTNER PROGRAM

ISO Guidelines

Everything you need to know about partnering with Canada's leading alternative business funding company.

5,000+
BUSINESSES FUNDED

$1,000,000
MAX FUNDING

EST. 2008
PROUDLY CANADIAN

T (844) 572 3687 · info@2m7.ca · www.2m7.ca

3605 Weston Rd., Toronto, ON, M9L 1V7, Canada

Welcome to 2M7 Financial Solutions

A proudly Canadian company, 2M7 is a leader in alternative business funding with a specialization in Merchant Cash Advances.

Established in 2008, 2M7 was founded to meet the growing financial needs of small and medium-sized businesses. We have helped over **5,000 businesses across Canada** secure the funding they need to run their operations and accelerate growth.

2M7 has developed proprietary processes that enable us to fund businesses that might not otherwise qualify for a traditional loan from a financial institution.

Built on transparency, we are a **broker-centric company** dedicated to putting our brokers first. We measure our success by the success of each of our brokers.

FUNDING WITH 2M7 FINANCIAL MEANS

- ✓ High Approval Rates
- ⚡ Fast Approvals
- ↻ Flexible Repayment
- ∞ Unrestricted Use
- 📋 Easy Application
- $ No Fees
- 📄 Minimal Steps & Paperwork
- ↑ Easy Renewals & Top-Ups

OUR FUNDING GUIDELINES

- ✓ We fund up to $1,000,000 ($300,000 for first-time merchants)
- ✓ Minimum 3 deposits per month
- ✓ Canadian Businesses — all provinces and territories
- ✓ Positions 1st to 5th
- ✓ Home-based businesses eligible

BUSINESS REQUIREMENTS

MINIMUM TIME IN BUSINESS

3 Months

(90 Days)

MINIMUM MONTHLY REVENUE

$15,000

per month

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Required Submission Documents

1 To Generate an Offer

→ Most recent 3-month banking statements
→ Completed Application

Once reviewed, an offer will be presented or a reason for decline provided.

2 To Generate a Contract

→ Government-issued ID
→ Void cheque

3 Final Underwriting Stips (Post-Contract)

→ Bank Verification — 2m7.ca/bank-verification
→ For deals over $50,000: latest corporate NOA / Tax return

AUTO-DECLINES & REASONS

× Not a Canadian Business
× Time in business less than 3 months
× Deposit volume less than $15,000/month
× Open Bankruptcy / Consumer Proposal
× Negative activity or history with another MCA Funder
× Fraudulent Documents
× Prohibited Industries

RESTRICTED INDUSTRIES

The following industries have funding caps for new merchants:

Trucking	Capped at **$100,000**
Auto Sales	Capped at **$75,000**
Quebec	Capped at **$100,000**

PROHIBITED INDUSTRIES

Insurance Companies · Financial Services · Owner Operated Trucking · Real Estate Agents

PREFERRED INDUSTRIES

Auto Shops · Cannabis · Construction · Grocery / Convenience Stores · Healthcare Services · HVAC · Manufacturing · Medical · Restaurants / Cafés · Retail Stores · Warehouse Businesses

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Commissions Structure

20% COMMISSION PAYOUT

of Spread Profit on every funded deal

Our offers are made at a sell rate. If you would like to up-sell the offer, please request an up-sell first.

	EXAMPLE 1	EXAMPLE 2
Deal	$100,000 @ 1.30	$100,000 @ 1.49
Payback	$130,000	$149,000
Spread	$30,000 × 20%	$49,000 × 20%
Commission Paid	$6,000	$9,800

COMMISSION VIA INVOICE

- → Once a deal funds, send an invoice with deal details (sample invoice attached)
- → Commissions are paid every **Tuesday and Friday**

TOP-UP OVERVIEW

- → All offers include top-ups in the initial contract
- → Structured at **35%, 60%** and **90%** repayment
- → Accounts must be in good standing
- → Merchants may refinance instead of taking a top-up
- → Commission is paid when top-up is funded

EXAMPLE TOP-UP STRUCTURE

Initial Funding: $100,000 @ 1.41 = Total Approval **$250,000**

35%	60%	90%
Repayment	Repayment	Repayment
$32,000	**$42,000**	**$76,000**
1st Top-Up	2nd Top-Up	3rd Top-Up

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Payment Options

We offer three flexible repayment structures to suit every merchant's business model and cash flow needs.

Split

- ✓ Minimum $15,000/month in credit/debit card sales
- ✓ Processor agnostic — merchants do not need to switch processors or use a lockbox
- ✓ Requires 6 months of processing statements

Daily

- ✓ Fixed daily payment — same amount every business day
- ✓ Payments begin the business day after the merchant receives funds

Weekly

- ✓ Fixed weekly payment — consistent and predictable
- ✓ Payments begin one week after the merchant receives funds

ISO Partnership Sign-Up

Getting started as a 2M7 ISO partner is straightforward. To activate your account and begin submitting deals, you will need to provide the following three items:

1. Signed ISO Agreement
2. Void Cheque
3. Government-Issued ID

Ready to get started?
Reach out to our ISO team to receive your agreement and begin the onboarding process.

📞 (844) 572-3687 ✉ info@2m7.ca 🌐 www.2m7.ca

WHY PARTNER WITH 2M7?

Broker-First Culture
We built our business around our ISO partners. Your success is our success — we provide dedicated support and fast communication on every deal.

Competitive Commissions
Earn 20% of spread profit on every funded deal, with built-in top-ups that generate recurring income from the same merchant.

Fast & Reliable Funding
Our proprietary underwriting process enables rapid approvals and funding, so your merchants get the capital they need without unnecessary delays.