



Underwriting Criteria & Guidelines

Funding Amounts:

New: \$2,000 - \$150,000, Renewal: Up to \$250,000

Diamond – 9-12-month terms, 1.49 factor, 12% commission

Time In Business: 36+ months **Credit:** 650+

Revenue: \$40,000/month average **Remit:** 20-35%

Gold – 7-month term, 1.49 factor, 12% commission

Time In Business: 12+ months **Credit:** 600+

Revenue: \$5,000/month average **Remit:** 20-30%

Silver – 5-month term, 1.55 factor, 12% commission

Time In Business: 6+ months **Credit:** 551+

Revenue: \$5,000/month average **Remit:** 20-30%

Bronze – 4-month term, 1.59 factor, 8% commission

Time In Business: 6+ months **Credit:** 450+

Revenue: \$10,000/month average **Remit:** 18-30%

**Bitty requires 4% minimum upsell on Retention Pricing*

Business Checking: Required

Business Location/Website: Required. Home-based applicants must demonstrate an online business presence

No unresolved cash advance UCCs, business funding Judgments

Auto Declines

Time In Business: Less than 6 months

Credit Score: FICO < 450

Negative Days: 7+ recent month, 14+ in last 2 months, 21+ previous 3 months

Industry Specific: Risk-based pricing



PREFERRED INDUSTRIES

Advertising	Computer Systems Design	Food Truck	Mental Health	Septic Tank
Agriculture, Forestry, Fishing	Cosmetics/Hair Extensions/Supply	Furniture/Home Retail	Mortgage Broker	Spa/Tattoo/Wax
Ambulance	CPA Office/Accountant	Gas Station	Nail Salon	Sports/Hobby/Music Retail
Architectural/Engineering	Dentist	Graphic Design	Oil/Gas Support Activities	Sports/Recreation Instruction
Assisted Facility	Doctor/Physician/Specialist	Grocery/Food/Beverage Retail	Other Information	Telecommunications
Auto Repair	Drinking Alcohol	Home Health Care	Other Legal Services	Tobacco/Vape
Barber Shops	Driving School	Insurance	Pest	Trade Show/Convention
Beauty Salons	Drycleaner/Laundry	Interior Design	Pet Care	Travel Agency/Arrangement
Car Rental	Employment/Staffing	Janitorial	Photography	Tutoring
Car Wash	Fitness Center	Lab/Imaging	Real Estate Lessor	Veterinary
Child Day Care	Florist	Landscaping	Restaurant - Full-service	
		Lawyer	Restaurant - Limited-service	
		Manufacturing		

STANDARD

Accommodation	Construction - Flooring	Electronics/Appliance Retail	Notary	Real Estate Agent/Broker
Appliance Repair	Construction - General Remodeler	Fine Arts School	Online Seller	Real Estate/Other Activities
Auto Body Shop	Construction - New Home Builder	Funeral Home	Other Arts/Entertainment/Recreation	Rental Center/Consumer/General
Auto Dealer/New, Used [200k min. revenue]	Construction - Other Unclassified	General Merchandise Retail	Other Education	Security Guard/Investigation
Auto Parts/Tires	Construction - Painting	Health/Personal Care Retail	Other Finance	Security Systems
Boat/Marine	Construction - Plumbing/HVAC	Investment Advisor	Other Misc. Retail	Solar
Catering	Construction - Roofing	Jewelry	Other Personal Services	Taxi/Limo/Shuttle
Clothing/Shoes/Accessories Retail	Construction - Site Prep/Excavation	Marketing	Other Prof/Sci/Tech Services	Towing/Roadside
Construction - Carpentry	Consulting – Management	Medical Transport (non-emergency)	Other Services Buildings Dwellings	Trucking
Construction - Electrician	Drywall	Movie/Music	Public Administration	T-shirt/Printing
		Moving		Wholesale

PROHIBITED

Bail Bonds	Debt Collections	Health Supplements	Not-for-profit	Religious, Grantmaking, Civic Organizations
Cannabis	Gambling	Money Service Businesses	Psychic Services	Sexual content
Crypto	Guns			