



PARTNER GUIDELINES

The Legendary Difference



SUBMISSIONS GUIDELINES

Where To Submit

Send all files to:

apps@legendfunding.com and **CC* your assigned ISO Rep*

Basic Submission Package

Signed Application

3 Months Bank Statements

(NY and CA merchants require 4 statements)

Required To Draft Contracts

Voided Check

(Bank letter or Direct Deposit Form)

Valid Government-issued ID

Required Stipulations

\$350,000 and below:

Bank verification / MTD Review

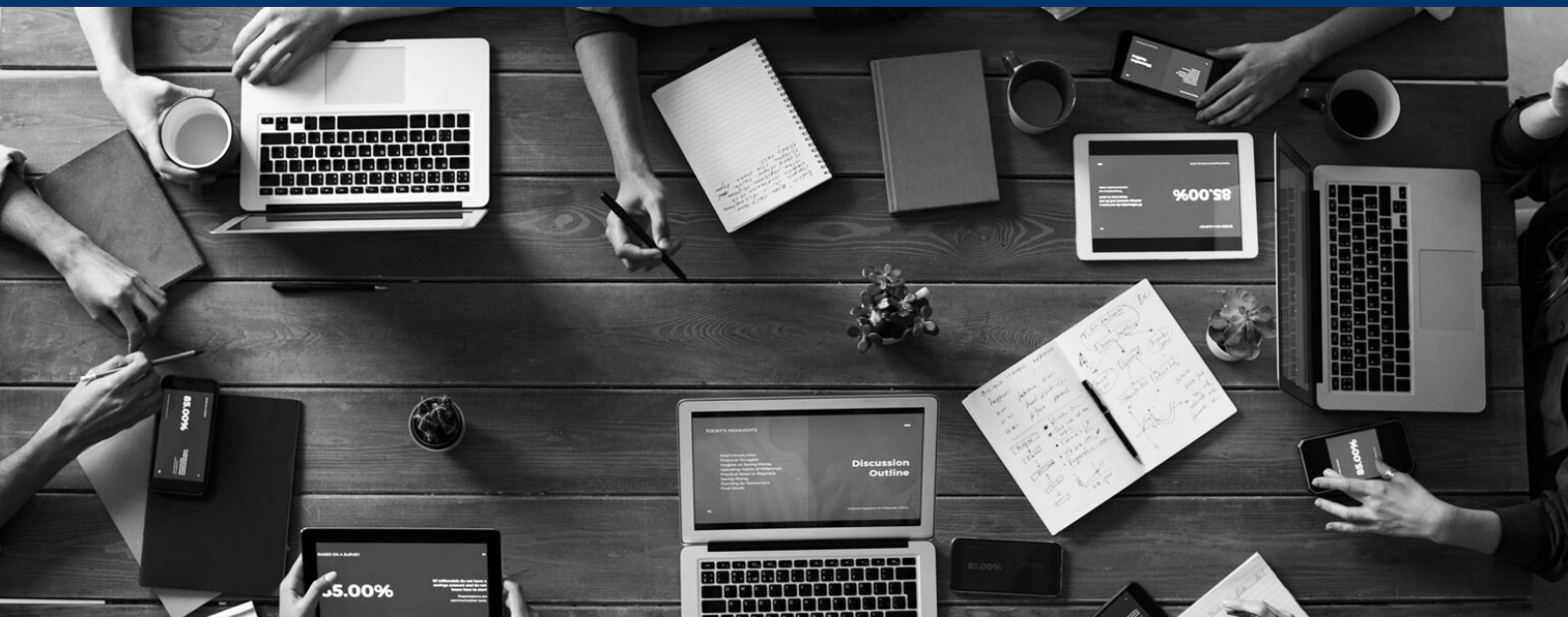
(Additional stips may be requested as needed)

Add-Ons & Renewals

Additional Bank Statements

Bank Verification

Updated Licenses *(if needed)*



MINIMUM REQUIREMENTS BY INDUSTRY

FICO and TIB requirements are industry-specific

Preferred Industries					
Min. TIB	Min. FICO	Min. Ownership	Avg. Monthly Deposits	Max. Negative Days	Max. # Competitor Positions
1 year	500-540	51%+	\$20,000	4	3

High Risk Industries					
Min. TIB	Min. FICO	Min. Ownership	Avg. Monthly Deposits	Max. Negative Days	Max. # Competitor Positions
3-5 years	600	51%+	\$20,000	4	2

Preferred Industries

Beauty Salon & Spas
Business Services
Logistics
Medical
Dental
Funeral Services
Manufacturing
Engineering
Retail & E-Commerce
Restaurants & Catering
Pharmacies
HVAC & Plumbing
IT
Wholesale
Veterinary Services
....and more

High Risk Industries

Construction*
(* \$20K avg. mo. deps)
Sub Contracting
Consulting
Real Estate
Trucking
Cannabis

Restricted Industries

Adult Entertainment
Auctions
Auto Dealerships
Bail Bonds
Call Centers
Cash Exchange
Collections Agencies/Credit Repair
Financial Services
Gambling Organizations
Law Firms & Legal Support
Lead Generation
Pawn Shops
Poolitical Campaigns/Lobbying
Publicly-Traded Companies
Real Estate Investment
Mortgage Brokers
Religious Services

LEGENDARY DIFFERENCE

Payments & Programs

Minimum Funding (new business)	\$20,000
Maximum Funding	\$350,000
Positions	1st – 3rd (up to 2nd for high-risk industries)
ACH Options	Daily & Weekly
Early Pay Discounts	Up to 50% term length on all deals
Consolidation Program	We'll pay off up to 2 positions to land in 1 st or 2 nd position. (For High Risk Industries, we will pay off 1 position)
Nationwide Funding	We fund all 50 states
Origination Fee	Our standard origination fee is 5%

Add-Ons

Merchants who did not take their full approval amount may request an add-on for the remaining funds after 30 days of consistent payment history.

Add-ons are available for up to 90 days from the original funding date.

Renewals

Merchants become eligible for a renewal once 45% of their original balance is repaid and a positive payment history is maintained.

All renewals must net a minimum of 50% to the merchant.

UNDERWRITING

Borrower Journey

We strive for an app-to-offer ratio of under 2 hours.



Deal Exceptions, Countering, and Competing

We are very flexible. If we are competing on a file and need an extra term, a higher dollar amount, or better rate, please reach out to your Account Manager.

Please contact your Account Manager to fast-track a file through underwriting.

Tips for Fast Approvals

Communication with your account manager is key!

 Bundle all required documents upfront



Verify ownership & time in business



Flag files early for a faster review



Review underwriter's notes

Processing Times & Deadlines

Holidays: We are open on most bank holidays. Wires will go out the next business day.

Same Day ACH Cutoff: Completed file must be in the final review queue by 4:45 PM ET.

Funding Call Cutoff (Next Day Wire): Completed file must be in the final review queue by 5:30 PM ET. Funding call cutoff is 6:00 PM ET.

2026 HOLIDAY HOURS

Legend Funding will be open on the following Federal Holidays:

Martin Luther King Jr. Day - Monday, January 19

Presidents Day - Monday, February 16

Indigenous Peoples Day - Monday, October 12

Veterans Day - Wednesday, November 11

Funding calls will be conducted, and wires will be dispersed the next business day.

Legend Funding will be closed in observance of the following Federal Holidays:

New Year's Day - Thursday, January 1

Memorial Day - Monday, May 26

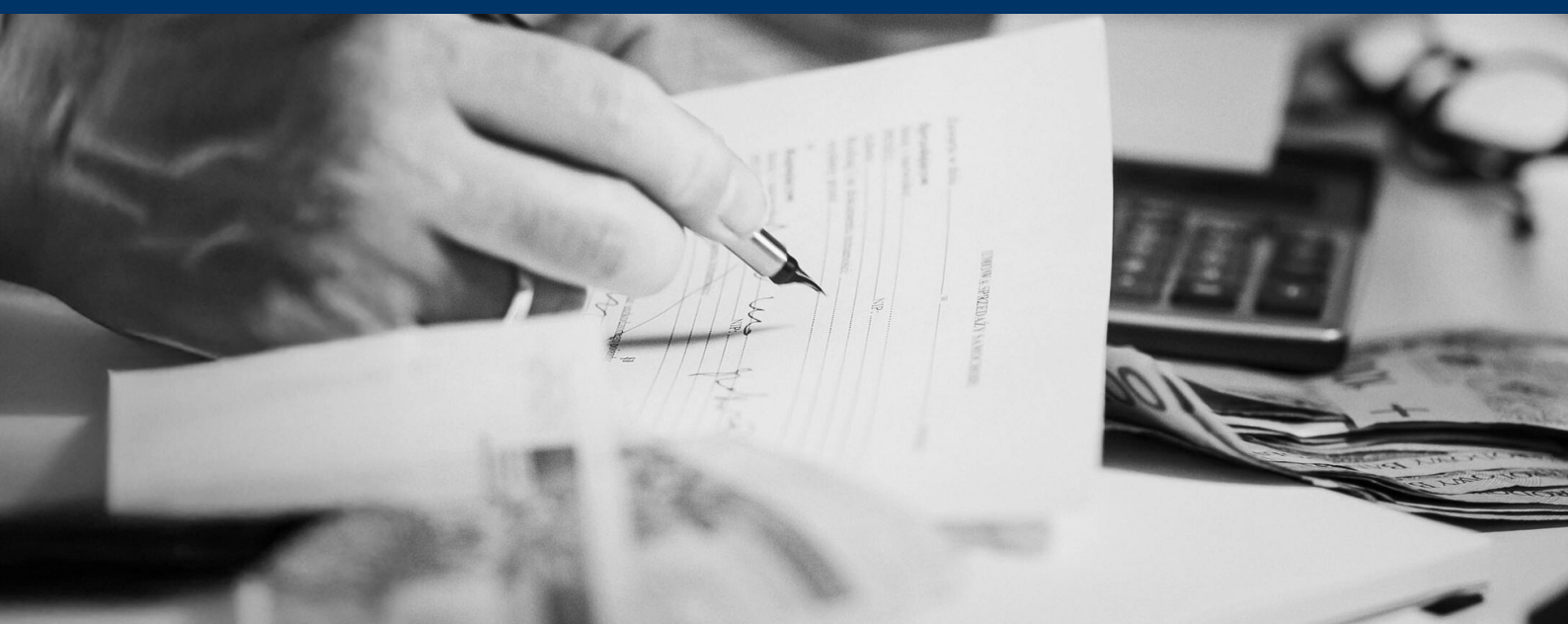
Independence Day - Friday, July 3

Labor Day - Monday, September 7

Thanksgiving Day - Thursday, November 26

Christmas Day - Friday, December 25

Funding calls will be conducted, and wires will be dispersed the next business day.



Cheat Sheet

Minimum TIB: 1 year (3-5 years for certain high risk industries)

Minimum number of deposits: 3

Maximum negative days per month: 4

Minimum Monthly Revenue: 20k average

Credit Score: 500-540

High Risk Industry Credit Score: 600

Percentage Ownership: 51%

Minimum Funding Amount: \$20,000

Maximum Funding Amount: \$350,000

Minimum Term: 4 months

Maximum Term: 13 months

Positions: 1st – 3rd (no 3rd's on high risk industries)