

MonetaFi

Funding Guidelines

Let's close deals together.

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MonetaFi

www.MonetaFi.com

MonetaFi Funding Guidelines

Eligibility Criteria

Criteria	Details
Funding Amount	\$10,000 – \$2 million
Min Monthly Deposits	\$50,000 / 5x deposits per month.
Financial Products	Merchant Cash Advances (MCAs)
Payment Frequency	Daily, Weekly
Buy Rates	1.30 – 1.38
Required Stipulations	Voided check, driver's license, most recent tax return, AR or CC statements
Commission Max	Max upsell pays 12 pts +, bonuses offered based on volume
Max NSF's Allowed	5 per month
Required Docs	3-month bank statements & application
Bankruptcies	Dismissed: 1 yr min; Discharged: 6 mos (fund day after)
Min FICO	1st Pos: 575; 2nd–6th Pos: 500
Time in Business	1 yr
Positions Funded	1st – 6th
Restricted Industries	Auto Sales, Nonprofits, Legal, Financial, Trucking, Transportation, Cannabis, Jewelry
Industry Exceptions	• Construction (min deposits \$250K) • Specialty Construction: HVAC, Plumbing, Flooring, Windows, Electrical (min deposits \$75K)
Restricted Locations	Canada, Puerto Rico, Alaska, Hawaii, Texas
Reverses	No active reverses allowed
Lockbox / CC Split	No

Pricing Tiers by Industry

Criteria	Preferred Industries	Standard Industries	Unpreferred Industries
Number of Advances	1st & 2nd	1st - 6th	1st - 6th
Credit Score	520 - 680+	500 - 680+	500 - 680+
Term	20W - 44W	18W - 38W	18W - 32W
Buy Rate as Low As	1.3	1.32	1.38

Preferred		Standard	Unpreferred
Auto Repair	Mechanics	Agriculture	Cell Phone Stores
B2C	Pest Control	Cleaning	Livestock
Child Care	Pharmacies	Consulting	Nightclubs
Dentists	Plumbing	GC if over 500K/mo	Oil and gas
Electricians	Professional Accounting	Home Health Care	Real estate
Funeral Homes	Restaurants	Logging	Roofing
Gyms	Retail	Mining / Oil	
Healthcare	Service	Property Mgmt	
Hotels / Motels	Service Businesses	Staffing	
HVAC	Specialized Trade	Vape Shops	
IT Services	Towing		
Manufacturing	Veterinarians		

Auto Decline: Adult Entertainment, Cannabis, CBD, Gambling, Vape

Additional Notes:

- **B Paper:** Up to 12 months (1st position), 1.30 buy rates
- **2nd Positions:** Up to 11 months
- **3rd Positions:** Up to 160 days
- **C-D Paper:** Low credit; 110 days or below; 1st–5th position; offers aim for 70–100 days



Submission & Deal Management Process

1. Submitting New Deals

Send all new deals to newdeals@monetafi.com

CC: steve.k@monetafi.com

2. Requesting Deal Updates

To request an update, **reply to the original deal thread** and email newdeals@monetafi.com

CC: steve.k@monetafi.com

3. Contract Requests

- Contract turnaround time: **Approximately 10 minutes**
- Submit your request in the **same email thread**
- Email admin@monetafi.com
- **CC:** steve.k@monetafi.com

4. Communication Guidelines

- Use designated phone numbers for:
 - Bank logins
 - Merchant interviews
 - General inquiries
- **Note:** Phone lines are purpose-specific.
- **Primary contact:** Steve Kamhi

Top Industry Segments for Funding

1. Restaurants & Food Services
2. Retail: Brick & Mortar, Ecommerce
3. Automotive Repair Shops
4. Beauty & Wellness
5. Medical & Dental Offices
6. Construction & Contracting
7. Hospitality & Lodging

Contact

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