

Funding Requirements

ISO GUIDELINES

BUSINESS FINANCING FOR THE MODERN WORLD

WELCOME TO

VELOCITY CAPITAL GROUP

DATA DRIVEN REVENUE BASED FINANCING

Since 2018, we empowered businesses & ISOs by providing fast, reliable, and efficient funding solutions. We have continuously enhanced our technology to streamline our funding platform, significantly reducing the time required to approve and disburse funds. Today, our clients can receive funding within just a few hours, to seize opportunities and build more momentum for their business.

Partnering with VCG as an ISO

Same-Day Funding and Same-Day Commissions are just the beginning. Each ISO partner is assigned a dedicated account manager to assist in processing and funding deals, ensuring a seamless experience. Additionally, we keep our partners informed and up-to-date with monthly emails highlighting the latest deal bonuses and relevant updates. By choosing VCG, you gain a partner committed to your growth and success, equipped with the tools and support you need to thrive in a competitive market.

FUNDING WITH VCG



\$2 Million
Same-Day Funding



Premiere
Deal Support



Same-Day
Commissions
of Up To 15%



Monthly
ISO Bonuses
on Your Deals!

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FUNDING REQUIREMENTS

If a business meets our requirements, VCG can fund it in a flash with a one page application and 3 months of recent bank statements. Our experienced team is here to assist you every step of the way.

► VCG Funds	
► Up to \$2 Million	► 1st - 4th Positions
► Bankruptcies/Judgment/Tax liens - OK with documentation	► U.S Businesses
► Up to 12 Months	► Home Based Business

Funding for All 50 States

- ✓ ALL State Disclosures Included
- ✓ White Label Solutions Available
- ✓ Spanish Speaking Reps Available



► Required Docs for Submission

- Completed VCG Application
- 3 Month of Recent Bank Statements

► Required Docs for Funding

- Driver's License
- Voided Check

SUBMISSIONS & FUNDING

STEP 1

Application and 3 months of recent bank statements are sent to our submissions email.

► Required Docs for Submission

- Completed VCG Application
- 3 Months of Recent Bank Statements

STEP 2

Our Auto-Processing Engine categorizes your deal and sends all relevant data to our CRM for pricing. Deals \$100,000+ may require additional financials.

STEP 3

A VCG Pricing Analyst then approves deal with an initial offer or declines deal for not meeting our funding guidelines. The reason for decline will be included in the reply email.

STEP 4

Approved deal is reviewed further with a head underwriter. Then the offer is sent to the ISO with VCG's Custom Offer Calculator.

► Required Docs for Funding

- Driver's License
- Voided Check

BUSINESS REQUIREMENTS

► Business Requirements

- | | |
|------------------------------------|---|
| ► Minimum 12 Months in Business | ► Minimum \$20,000 in Recurring Monthly Revenue |
| ► Minimum of 500 FICO Credit Score | ► Max Withhold of 30% |
| ► Minimum 3 Deposits Per Month | ► Max Negative Days Per Month 2 - 3 |
| ► Minimum 51% Ownership Required | |

► Previously Funded Industries

- | | | | |
|-----------------|-------------------------|-----------------------|--------------------|
| ► Accounting | ► Autoships | ► Bar | ► Construction |
| ► E-Commerce | ► Education | ► Electricians | ► Electronics |
| ► Energy | ► Fitness Centers | ► Healthcare Services | ► Homecare |
| ► HVAC | ► Learning Centers | ► Liquor Stores | ► Machinery |
| ► Manufacturing | ► Medical | ► Online Businesses | ► Pharmacies |
| ► Plumbing | ► Professional Services | ► Rehab Centers | ► Restaurant/Cafes |
| ► Retail Stores | ► Security | ► Waste Management | |

DECLINES & PROHIBITED INDUSTRIES

► Prohibited Industries				
► 1st Position Construction	► Bail Bonds	► Gas Stations	► Investment Firms	► Law Firms ► Travel Agencies
► Religious Organizations	► Logistics	► Moving	► Trucking	► Nail/Salons ► Lending Platforms
► Vehicle/Auto Dealer	► Real Estate	► Staffing	► Vape Shops	► Pawn Shops

Auto Declines

► Decline Reasons	
► Less than 3 Monthly Deposits	► Deposit Volume under \$20K per Month
► Open Bankruptcies (with other MCAs)	► Excessive Returns/NSF's
► Negative Activity or History with other MCA Providers	► Fraudulent Documentation
► Below Minimum FICO Score	► Excessive Transfers

MERCHANT PAYMENT OPTIONS

DAILY

A standard fixed-payment every business day until pay-off amount is reconciled.



WEEKLY

1 fixed-payment per week on a chosen business day until pay-off amount is reconciled.
Deal performance may effect option availability with potential to downgrade to a daily.

VCG CUSTOM WEEKLY

Variable payments made each business day to equal weekly remittance. Payment schedule must be approved.

For Example if Weekly Remittance is \$2,000, Payment Schedule can be
Monday: \$200 , Tuesday: \$100 , Wednesday: \$400, Thursday: \$100, Friday: \$1,200

COMMISSION

Sales commissions are paid on the same-day as funds are disbursed to the merchant. A standard 30-day clawback period is applied to those commissions based on merchant re-payment performance.

COMMISSION CAPS

Commissions are **ALWAYS CAPPED** up to 15% of the funding amount including applied bonuses to the deal.

APPLIED BONUSES

Typically our marketing department will provide percentage bonuses on deal amounts such as +1%, +2%, etc. These are also limited to the 15% commission cap and standard clawback policy.

SYNDICATION

**ALL ISOs ARE ELIGIBLE
TO SYNDICATE ON THEIR DEALS
TO SIGN UP REACH OUT TO YOUR ISO REP**

RENEWALS

AVAILABLE AT 50%

Once a merchant has paid off 50% of their existing payoff amount, they're eligible for renewal. ISOs are eligible for commission on renewals.

MERCHANT DEFAULT

ACTS OF DEFAULT

VCG's acts of default are the following: Stopping payments without notice, using a debt agency to service your advance, and any other breach of the Revenue Purchase Agreement.

LEGAL RECOURSE

By triggering an act of default, VCG's Collections and Legal Departments will take all possible legal action to ensure the payoff amount is reconciled. Eligibility for financing will be severely impacted with Velocity Capital Group and other companies in the industry.



TECHNOLOGY

We employ the latest technology to expedite deal processing for our underwriters in record time. Allowing our ISOs and Merchants to receive approvals in a fraction of the time it takes other funders.

AUTOMATED PROCESS

We expedite our deal submissions for our underwriters, ensuring that each application is reviewed with unmatched speed and accuracy. Our processing engine streamlines every step of the funding process, from initial submission to final approval, drastically reducing the time it takes for ISOs and merchants to receive approvals and funding.

FASTER APPROVALS & QUICKER TIME TO FUNDING

API SUBMISSIONS

ALL ISOs ARE ELIGIBLE

JOIN THE WAITLIST AT [VELOCITYCG.COM/API-WAITLIST](https://velocitycgc.com/API-WAITLIST)

CONTACT US

Phone: (833) VCG – FUND

Website: www.velocitycgc.com

Email: info@velocitycgc.com

**Sign up as an ISO using QR
or www.velocitycgc.com/iso**



Thank you for taking the time to review our guidelines and learn more about how Velocity Capital Group can support your success. As a trusted partner, we're committed to providing the tools and resources you need to help your clients achieve their financial goals. By leveraging our innovative, data-driven approach to revenue-based financing, we empower businesses to grow with confidence. We look forward to working together and driving mutual success. If you have any questions or need further assistance, don't hesitate to reach out—our team is here to support you every step of the way.

Jay Arigdor
Founder & CEO

