



Fundx Financial ISO Guide

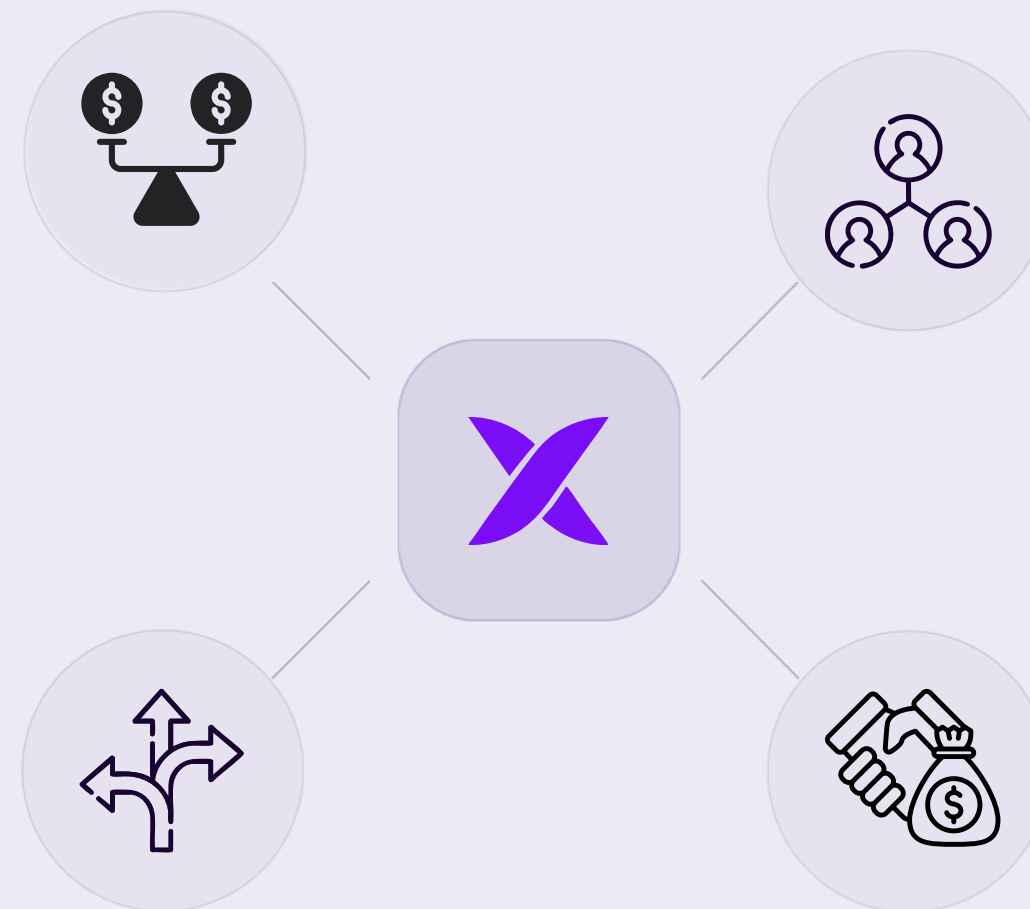
What We Offer ISOs

Integrity You Can Fund On.

FundX was built on trust, transparency, and respect for our ISO partners. Commissions are always protected, partnerships are always honored, and deals are always handled with integrity. Fund your business with a platform that values your work as much as you do.

Partnerships That Put People First

Technology gives us unmatched underwriting and funding speed, but our real edge is partnership. Communicating clearly and adapting to deliver the structures needed to win competitive deals.



3 Tiers, 2 Platforms

FundX gives brokers the range they need to win. Our three-tier structure covers the full spectrum of risk. Platinum and Standard for B–C paper, and Pristine for higher-risk deals — creating one of the widest funding boxes in the industry

Built for ISO's Who Expect Integrity.

Transparent. Fair. Dependable. FundX — where trust funds deals.



Agenda

1. Platinum Program Overview
2. Platinum Program Guidelines
3. Standard Program Overview
4. Standard Program Guidelines
5. Industry Guidelines and Restrictions
6. Early Payoff Discount Overview
7. Pristine/Tier C High-Risk Platform
8. Key Takeaways





Platinum Program Overview

Platinum Program Rates & Terms

Position

1st-3rd
B/C+ Paper



Funding Range

\$10K - \$500K

Buy Rates

Starting at 1.24



Estimated Term Range

6 - 12 Months

Payment Options

Daily/Weekly



Buyouts

Up to 2 Positions

Submissions: subs@fundxfinancial.com

Platinum Program Guidelines

Credit and Business History

- Minimum credit score of 600 required
- At least 2 years in business

Recent Funding Restrictions

- No funding received in the last 30 days

Financial Requirements

- Monthly revenue must be at least \$75,000.
- Negative days – maximum 3 in a month
- Minimum 8 deposits per month

Exclusions

- Any prior judgments from an MCA company (even if they've been satisfied)



Standard Program Overview



Standard Program Rates and Terms

Position

2nd-4th
B/C Paper

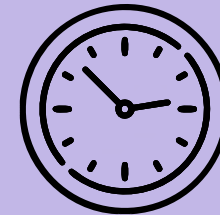
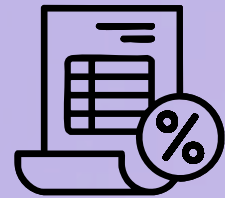


Funding Range

\$10K - \$500K

Buy Rates

Starting at 1.26

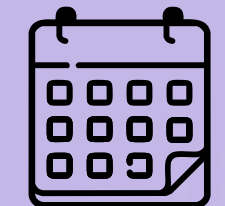


Estimated Term Range

5 - 10 Months

Payment Options

Daily/Weekly



Buyouts

Up to 2 Positions

Standard Program Guidelines

Credit and Business History

- Minimum credit score of 550 required
- At least 1 year in business

Recent Funding Restrictions

- No funding received in the last 30 days

Financial Requirements

- Monthly revenue must be at least \$25,000.
- Negative days – maximum 4 in a month
- Minimum 5 deposits per month

Exclusions

- Any prior judgments from an MCA company (even if they've been satisfied)



Industry Restrictions

Industry Auto-Decline Criteria:

- Financial services
- Law firms
- Real estate
- Auto/ truck dealers & sales
- Cannabis-related
- Non-profit and religious
- Multi-level marketing
- Cryptocurrencies (Bitcoin and other digital currency-related businesses)
- Private equity



Industry-Leading Early Payoff Advantage

Available Early Payoff Discount Structures

Brokers may offer 30-, 60-, and 90-day early payoff discounts as needed to win a deal. Discounts can be structured as low as a 1.05 factor rate and apply to both Platinum and Standard programs

FundX offers one of the most flexible and competitive early payoff discount structures in the industry. These options have consistently helped brokers win deals over competitors by providing customizable, aggressive discount terms when rate sensitivity becomes the deciding factor.

Available Early Payoff Discount Structures

Within 30 Days: If discounted factor rate is below 1.16 → Commission is clawed back and a 70/30 profit split applies (Funder/Broker).

Within 60 Days: If discounted factor rate is below 1.20 → Commission is clawed back and a 70/30 profit split applies (Funder/Broker).

Within 90 Days: If discounted factor rate is below 1.25 → Commission is clawed back and a 70/30 profit split applies (Funder/Broker).

Volume Bonus Tiers

Volume Bonus Tier	Funding Volume Threshold	Bonus Payout Percentage
1	\$200,000 - \$399,999	1.0%
2	\$400,000 - \$599,999	2.0%
3	\$600,000 - \$799,999	3.0%
4	\$800,000 - \$999,999	4.0%
5	\$1,000,000 +	5.0%



Volume Bonus Guidelines

How it Works

- The Volume Bonus is based on your new monthly funding volume
- Each month you qualify for a bonus payout corresponding to the tier you achieve
- Only newly funded deals within the month are eligible
- Deals that default within the first 30 days will be excluded from the bonus calculation.
- Bonuses are paid after 30 days, once all defaults (if any) are reconciled



Submission instructions:

Email the last 3 months of bank statements and application to Subs@fundxfinancial.com

- (last 4 months for NY and CA)
- Application must be signed by all majority owners (at least 51% ownership).
- MTD is helpful when submitting files after the 15th of the month



**We look forward to
working with you!**

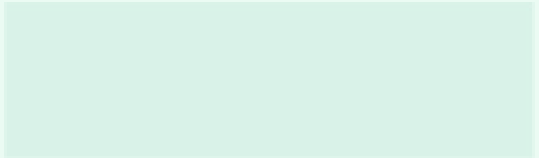


Partners@fundxfinancial.com

• [New ISO sign up >](#)



Tier C Program Underwriting



Product and Position:

Position:

- 2+

Terms:

- Up to 32 weeks

Funding Range:

- \$5k - \$500k

Buy Rates:

- Starting at 1.30

Payment options:

- Daily and Weekly

Buyouts:

- Up to 2 positions

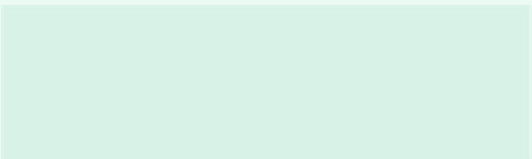
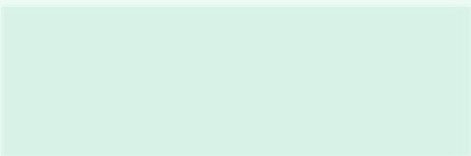
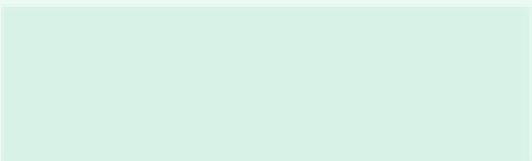
Minimum Qualifications:

Credit and Business History

- Minimum credit score of 500 required
- At least 8 months in business

Financial Requirements

- Monthly revenue must be at least \$15,000.
- Negative days – maximum 6 in a month
- Minimum 3 deposits per month



Tier C Program Highlights



Acceptance of Higher Risk Deals

Tier C program considers applications with prior defaults or restricted SIC codes.

Expanded Eligibility

Provides funding options for clients who may not qualify under standard criteria - with no industry restrictions.

Alternative for Declined Applicants

Serves businesses typically declined due to risk factors or industry restrictions.

Micro Deals Welcome

Supports smaller-dollar financing needs with flexible structures.

Submissions

All FundX submissions that don't qualify for a FundX approval will also be considered for a Pristine Capital offer.