



# Fundx Financial ISO Guide

[Fundxfinancial.com](https://fundxfinancial.com) | [Partners@fundxfinancial.com](mailto:Partners@fundxfinancial.com)

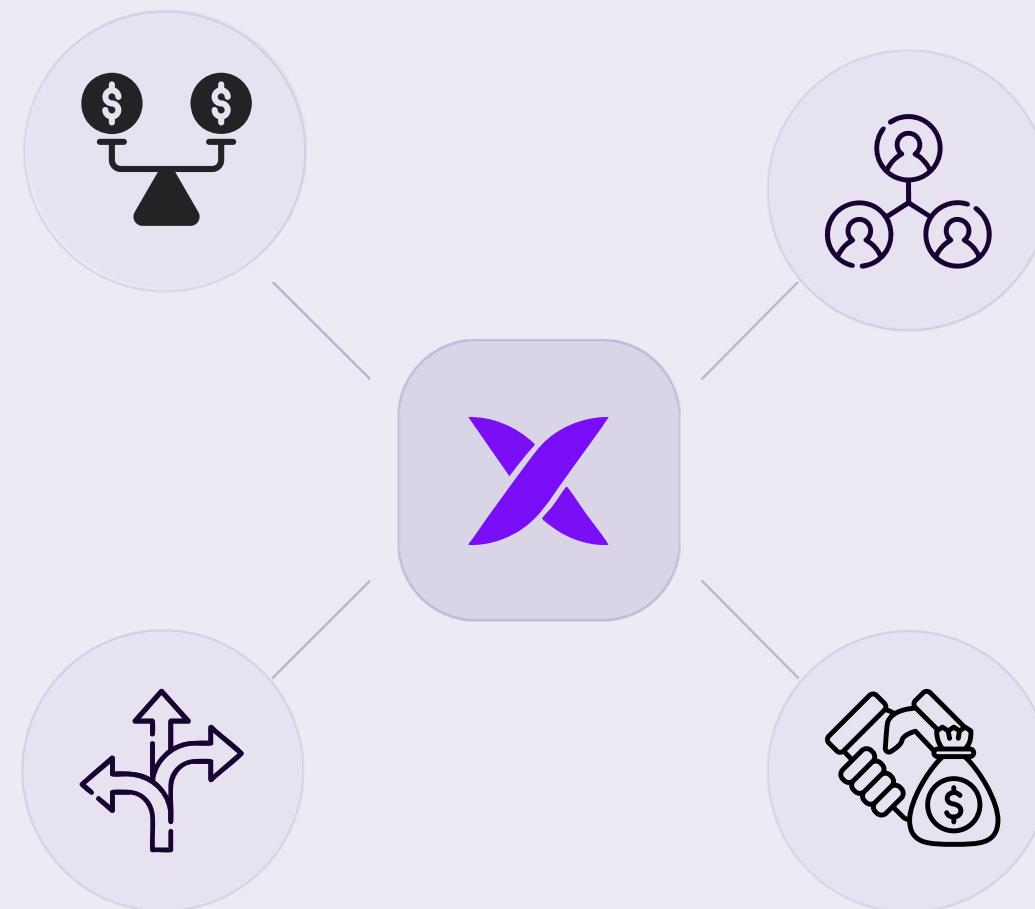
# What We Offer ISOs

## 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

# 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

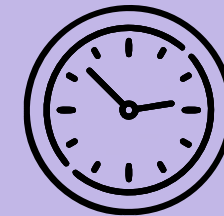


## Funding Range

\$10K - \$500K

## Buy Rates

Starting at 1.26

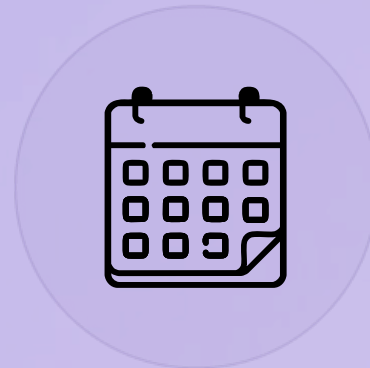


## Estimated Term Range

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



# Submission instructions:

**Email the last 3 months of bank statements and application to [Subs@fundxfinancial.com](mailto: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!**

**Fund**The logo for FundX, featuring the word "Fund" in a bold, black, sans-serif font, followed by a stylized "X" icon. The "X" is composed of two overlapping, curved shapes in a vibrant purple color.

[Partners@fundxfinancial.com](mailto: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

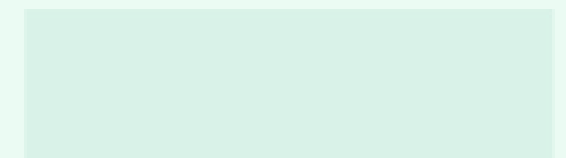
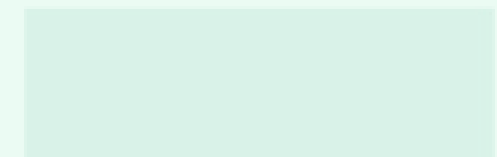
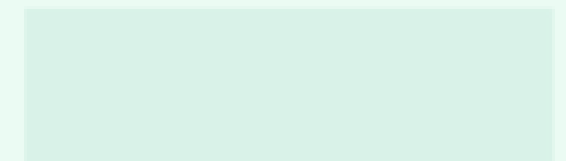
## Minimum Qualifications:

### 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.