



### Marketplace Pricing Guidelines

	Minimum	Maximum
<b>Setup Fee</b>	<b>\$0.00</b>	<b>\$995.00</b>
<b>Monthly Subscription</b>	<b>\$39.00</b>	<b>\$299.00</b>
<b>Discount Rate</b>	<b>1.00%</b>	<b>5.00%</b>

\*100% of setup fee is refunded if merchant not approved (no underwriting requirements, but could be declined if previously declined, shutdown, or fraud).

\*Recommended setup fee is \$199.00

\*Recommended monthly subscription fee \$99.00

\*Setup fee and 1st month subscription fee billed upon approval (initial fee on contract)

\*No cancellation fee to merchant if account closed (30 day notice required)

\*Recommended discount rates are 1%, 3% or 5%

\*if set at 3% for example, it is 3% per funded loan - rate does not vary based on credit

**\*Higher discount rates can be charged; 1-5% is general industry rates - use best judgment when setting rate (no higher than 15%)**

**\*Rate can be adjusted at any time; example: discount set to 8% can be reduced to 5% after 90 days upon agent request/approval - rates only changed by agent/ISO and must be signed or initialed by merchant**

### Option #2 Subscription Pricing Model - No Discount Rate

You have the option to waive the per funded loan discount rate if you would like. We suggest a higher monthly fee in place of not charging per loan.

Example:

**Setup fee: \$199.00**

**Monthly fee: \$149.00**

**Discount Rate: 0%**

Keep in mind, you will only earn a set residual on the monthly fee charged. You will earn nothing per funded loan in this scenario, but could be a good option for merchants concerned with paying a % on funds they are not in control of. Designed to be an unlimited loans for one flat monthly fee option.