



## SURV Partner Training



# WHO IS SURV



We are a consumer finance brokerage company focusing on providing Business to Consumer lending products primarily in the Home Improvement, Consumer Goods, Medical, Dental, and Automotive Repair industries.



# WHAT WE'LL COVER TODAY



- Marketplace Program – Consumer Funded
  - Example Merchant Page
- Traditional - Merchant Funded Direct Programs
- Differences in Underwriting Requirements
- Varidi - No Credit Check Medical/Dental Program
- Working Capital
- MySurvPartner Back Office
  - Materials
  - Procedures

# MARKETPLACE PROGRAM HIGHLIGHTS



Multiple Lenders (see overview in back office)

\$1,000-35K sweet spot

Consumer funded directly – **not the merchant**

No recourse for loan defaults to merchant

No underwriting or product limitations – personal loans

Buy down to 580 FICO score

Borrower can check rate with no impact to credit score

Interest rates start at 7.99% – 36% (consumer's rate)

Multiple offers displayed – Consumer chooses best option for their needs

0% offers **not available**

Great for high tickets – can be bundled with other financing

Setup fee may be charged by the agent – agent controls all pricing





# TARGET MARKETS – MARKETPLACE



## Home Improvement

- Patios/Decks
- AC & Plumbing
- Roofing
- Outdoor Kitchens
- Flooring



## Big Tickets

- Cosmetic Surgery
- Dental Implants
- Weight Loss
- Wedding/Bridal
- Event Planning Fees



## High Risk

- Startups
- Club Memberships
- Time Share
- Debit Consolidation
- Treatment Centers
- Business Opportunity
- Legal Fees





## Vocational Trade Schools

- Truck Driving
- Cosmetology
- Medical/CPT Billing etc.

# MARKETPLACE EXAMPLE







## WELCOME SURV CREDIT CLIENTS TO LENDVIOUS!

MODERN FINANCING. FAST.

Lendvious connects you to loan providers that work for you. Click on the Check Your Rates button below to find your pre-qualified offers from leading providers.

[CHECK YOUR RATES](#)

①

Get Your Estimate

Click here to begin the Loan Inquiry process. Filling out this form will not affect your credit score.

②


Fill In Your Information

Fill out the information in the Loan Inquiry Form. We've worked with leading providers to get the minimum

③

View Your Matches & Get Loan Terms

Once you've completed these steps, we can check for pre-qualified offers from leading providers. Simply make your



Marc Beauchamp  
Surv Credit

- Dashboard
- Analytics
- Loan Applications
  - Loan Applications
  - Find by Applicant Full Name
- Reports
- Settings

Search for Loan ID

Applications

0

New Applications

Requested

\$0

Amount Requested

Funded

\$0

Amount Funded

Funded

0

Applications Funded

Rejected

0

Applications Rejected

No Lenders

0

Applications with no lenders

Clicked

0

Applications clicked

Welcome to FM Gateway

Log out

# THE ONE STOP SHOP FOR FINANCING - MARKETPLACE SOLUTION



 **LendingClub**

 **LIGHTSTREAM**<sup>®</sup>  
A DIVISION OF SUNTRUST BANK

 **Upstart**

 **best egg**

 **freedomplus**

 **PROSPER**

 **OneMain**<sup>®</sup>  
Financial

 **DISCOVER**<sup>®</sup>  
PERSONAL LOANS

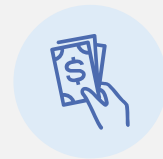
 **LENDINGPOINT**<sup>™</sup>  
Better loans. Better lives<sup>®</sup>

 **AVANT**<sup>®</sup>

 **ASCEND**  
CONSUMER FINANCE



Prime & Near Prime Loans:  
**\$2k-\$100k**



Sub-prime Loans:  
**\$1k-\$13.5k**



Payment Plans  
**< \$2k**

# MARKETPLACE OFFERS EXAMPLE



Upgrade - Affordable Online

lendvius.com/funnel/partner-offer-page?offerId=37781d03-62ae-4719-a787-d6940874fe80&applicationId=8efed238-965a-4e6a-a034-5d5412572c2

Welcome,  
marc!

You're pre-approved. Create a password to continue

\$9,000

Interest Rate: 6.99%

APR [\(more info\)](#): 7.98% w/optional Autopay\*

Term: 36 mo

Payment: \$277.85/mo

Membership signup required

Email Address

marc@survcredit.com

Password

☐ I have read and agree to: the [Terms of Use](#), [ESIGN Act Consent](#), [Credit Profile Authorization](#), [Privacy Policy](#), and for Upgrade to verify my income.

Continue

\*Selecting Autopay is optional and all receive the lowest available rates with forgetting a payment. Clicking on this

Lendvius | Loan Offers

lendvius.com/gateway-public/lendvius/loan\_offers/021ca043-67d6-4146-9a5b-dfec8e3aebb8?o=performancetrainingsystems

Filter: Amount APR Monthly Payment Term

Sort: Amount APR Monthly Payment Term

Showing 30 of 30 offers

Congratulations, marc! You are pre-qualified for up to \$17,000 !

Pre-Qualified Offers\*

upgrade

Amount

APR

Monthly Payment

Term

SELECT

\$9,000

7.98%

\$277.85

36 months

See More Details

upgrade

Amount

APR

Monthly Payment

Term

SELECT

\$8,000

7.98%

\$246.98

36 months

See More Details

upgrade

Amount

APR

Monthly Payment

Term

SELECT

\$7,000

7.98%

\$216.11

36 months

See More Details

upgrade

Amount

APR

Monthly Payment

Term

SELECT

\$6,000

7.98%

\$185.24

36 months

See More Details

APR

Monthly Payment

Term

SELECT

7.98%

\$154.36

36 months

See More Details

Show All

Lendvius | Loan Offers

lendvius.com/gateway-public/lendvius/loan\_offers/021ca043-67d6-4146-9a5b-dfec8e3aebb8?o=performancetrainingsystems

Filter: Amount APR Monthly Payment Term

Sort: Amount APR Monthly Payment Term

Showing 30 of 30 offers

PROSPER

Amount

APR

Monthly Payment

Term

SELECT

\$5,000

11.04%

\$157.24

36 months

See More Details

PROSPER

Amount

APR

Monthly Payment

Term

SELECT

\$15,000

11.04%

\$471.71

36 months

See More Details

PROSPER

Amount

APR

Monthly Payment

Term

SELECT

\$9,000

11.04%

\$283.02

36 months

See More Details

PROSPER

Amount

APR

Monthly Payment

Term

SELECT

\$7,000

11.04%

\$220.13

36 months

See More Details

PROSPER

Amount

APR

Monthly Payment

Term

SELECT

\$3,000

11.04%

\$94.34

36 months

See More Details

LendingClub

Amount

APR

Monthly Payment

Term

SELECT

\$5,000

12.26%

\$156.69

36 months

See More Details

PROSPER

Amount

APR

Monthly Payment

Term

SELECT

\$5,000

12.59%

\$107.07

60 months

See More Details

Show All



# MARKETPLACE – HOW IT WORKS (MERCHANT)

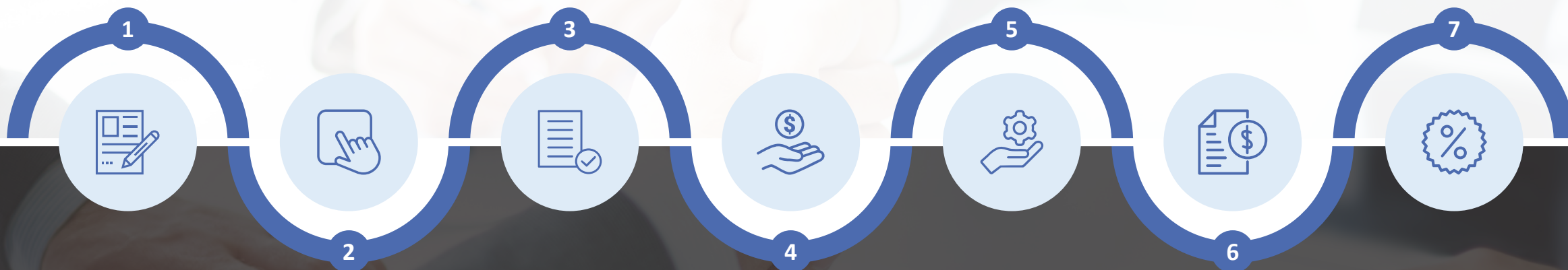


Refer your customer to your apply page for loan approval (this can happen in the store, on their mobile device, or in the privacy of their own home)

Once approved they will deal directly with the lender to complete all paperwork and supply any required documentation

You deliver the product or goods and service to your client!

We bill your discount fee after the funds have been issued



Customer applies with no impact to credit score for pre-approval

Lender funds consumer (typically 3-5 days) and they return to your store or send you the payment for your goods and services

The lender bills your client each month, you have no liability to non-payment



## TRADITIONAL FINANCING PROGRAMS

# MULTIPLE TRADITIONAL PROGRAMS



- Credit based, installment loan programs
- Merchant Funded Direct
- Same as Cash offers- 30-60 day, 6-12 months depending on lender
- Must meet underwriting criteria – i.e. time in business - based on lender
- May require annual revenues of **\$500,000+**
- Business bank statements or tax returns may be required
- Traditional discount rate charged; **1%-15%** depending on SAC offer, bank program, and credit of consumer
- Normal setup time **5-7** business days
- **100%** paperless – no equipment, downloads, or paper apps to scan



# TARGET MARKETS – TRADITIONAL



## Consumer Goods

- Electronics
- Appliances
- Jewelry
- Sporting Goods (no firearms)
- Exercise Equipment
- Patio Furniture/Grills
- Physical products \$200+



## Home Improvement

- High Volume Contractors
- Merchants wanting SAC
- Direct funding important to contractor



## Medical

- General Physician
- Integrative Medicine
- Med Spa
- Chiropractic
- Surgery Center
- Hospital



NO CREDIT CHECK  
MEDICAL/DENTAL  
PROGRAM



# NO CREDIT CHECK - MEDICAL & DENTAL



## MEDICAL

- Physician Offices
- MedSpa
- Chiropractic
- Veterinarian – no urgent care



## DENTAL

- General Dentistry
- Cosmetic Dentistry
- Orthodontist
- Oral Surgery



## HOW IT WORKS

- Guaranteed Payment Plan – Merchant paid direct monthly
- Up to \$2,500
- Flexible payback terms
- Monthly Payments
- No recourse to merchant
- No credit check – every patient approved



## COSTS

- Free for Merchant for 90 days
- Two options:
  - ❑ \$59/month and 3% Discount
  - ❑ \$0/month and 5% Discount
- Borrower pays 7-18% Setup Fee



## **PREMIUM \$59/month + 3%**

- Guaranteed Payment Plan
- Non-Guaranteed Payment Plan
- Resolve – for current collections/AR
- ReConnect – bring back patients who did not schedule services – lost business

## **BASIC \$0/Month + 5%**

- Guaranteed Payment Plan
- Non-Guaranteed Payment Plan
- **Does NOT include Resolve or ReConnect services**

# WHAT IS FACTORING?

Factoring is a financial transaction and a type of debtor finance in which a business **sells its accounts receivable to a third party at a discount**. A business will sometimes factor its receivable assets **to meet its present and immediate cash needs**.

Wikipedia

## **B2B ONLY**

**Example:** a manufacturer has a contract to produce \$100,000 in product for another company. In order to obtain the cash they need, the manufacturer can factor the invoice and receive up to 90% of funds to complete the order.

**Then,** the receiving company pays the invoice 30-60 days after; directly to the factoring company.

# BENEFITS OF FACTORING



- **INCREASED CASH FLOW**

Cash tied up in accounts receivable is now in your merchant's hands to fuel business growth.

- **FASTER GROWTH**

Eliminating the need to wait for customers to pay, speeds up your merchant's business cycle.

- **IMPROVED FINANCIAL POSITION**

Factoring frees up cash for your merchant to reinvest in their company and reduce debt.

- **COMBAT SEASONALITY**

Factoring allows your merchant to smooth out cash flow peaks and valleys.

- **FLEXIBILITY**

Your merchant decides how much and how often they want to factor.

## **NOT A FORM OF EQUITY**

Factoring does not require a transfer or dilution of ownership.

## **NOT A LOAN OR FORM OF DEBT**

Factoring will not affect your merchant's balance sheet negatively.

# EXAMPLE INDUSTRIES



- **Manufacturers**
- **Temporary Staffing Companies**
- **Consulting Businesses**
- **Importers**
- **Janitorial Services**
- **Distribution Defense Contractors**
- **Transportation Services**
- **Food Services**
- **Communications**
- **Computer Hardware/Software**
- **Security Guard Services**
- **Machine Shops**
- **Government Suppliers**
- **Delivery Services**
- **Medical Product Suppliers**
- **Product Installation**

## **Restricted**

- Medical services
  - Insurance
- Construction

**Available in all 50 states  
No International**



# PARTNER EXPECTATIONS & RESOURCES



- **Merchant Pre-Qualification**
  - **Questionnaire – Lead Sheet**
- **Lead Submissions**
  - **Must use Lead Submission Form in back office**
- **Merchant Follow-up**
- **MySurvPartner Back Office**
  - **Marketing Materials**
- **Facebook Workplace & Chat**



THANK YOU!