



**Best Practices For Utilizing The
Flexxbuy Platform, Completing A
Sale and Getting Paid**



Step 1: Completing the application



Loan applications can be completed by utilizing the unique loan application link you were provided or from within the Flexxbuy portal. The application can be completed one of three ways. You can complete the application with or on behalf of the applicant by clicking on “New application”.

You can also email or text a link to the applicant by submitting their email address or cell phone number.

The simple application can be completed on any device.

By checking this box, I hereby consent to the [“E-Sign Agreement”](#), the [“Credit Authorization Agreement”](#), the [“Terms of Service”](#), and [“Privacy Policy”](#), and am providing written consent under the FCRA for Flexxbuy LLC and its partners and their affiliated companies via email and/or at the telephone number(s) I have provided above to explore personal loan offers, including contact through automatic dialing systems, artificial or pre-recorded voice messaging, or text message. Consent is not required as a condition to utilize Flexxbuy LLC, and you may choose to be contacted by an individual customer care representative(s) by calling (866) 343-5268

Agree and Continue



Step 2: Receive Offers



Upon submission of the application, within seconds, any and all offers are displayed on the screen.

At the same time, an email notification is sent to you and the applicant with a link to review the results of the application.

Note: Only the applicant can click on an offer and proceed with one of the lenders.

Pre Qualified	AVANT Disclaimer & more info	24 months Term of Loan	24.95% Fixed APR	as low as \$508.1 Est. Monthly Payment	\$10000 Max Offer Amount
Pre Qualified	AVANT Disclaimer & more info	24 months Term of Loan	24.95% Fixed APR	as low as \$558.91 Est. Monthly Payment	\$11000 Max Offer Amount
Pre Qualified	AVANT Disclaimer & more info	36 months Term of Loan	24.95% Fixed APR	as low as \$302.78 Est. Monthly Payment	\$8000 Max Offer Amount
Pre Qualified	OneMain Financial Disclaimer & more info	36 months Term of Loan	29.91% Fixed APR	as low as \$390.09 Est. Monthly Payment	\$9200 Max Offer Amount
Pre Approved	Pre Qualified	Line of Credit ⓘ			
	upgrade Disclaimer & more info	36 months Term of Loan	18.97% Fixed APR	as low as \$732.82 Est. Monthly Payment	\$20000 Max Offer Amount

Send to customer

A link to the offers can be resent to the applicant at any time

New Application

A new application has been submitted to the Flexxbuy Gateway. Please click the link below for more detailed information

[Review Application Details](#)

Note: If for some reason the button above does not work, please copy and paste this URL into your web browser: <https://app.flexxbuy.com/r/application/2cadba10-2c67-4c5b-91c5-abb118678929/details/>

- Click on the link for details on this loan
- For login and other assistance, email support@flexxbuy.com or call (866) 343-5268

Powered by Flexxbuy.

Offers

You have been matched with potential lenders. Please click the link below for more detailed information

[Review Offers](#)

Note: If for some reason the button above does not work, please copy and paste this URL into your web browser: <https://demo.flexxbuy.com/flexxbuy-testing/offers/64bc8eef-6d84-40f3-b773-934528d9540a>

- Click on the link for details on this loan
- For other assistance, email support@flexxbuy.com or call (866) 343-5268

Powered by Flexxbuy.

Step 3: Make Your Sale

The screenshot shows a list of financing offers from AVANT and OneMain Financial. A modal window is open over the OneMain Financial offer, with a green header containing 'Notes' and 'Invoice' tabs. An arrow points from the 'Add Invoice' button in the modal to the 'Add Invoice' button in the OneMain Financial offer card.

Pre Qualified	Term of Loan	Fixed APR	Est. Monthly Payment	Max Offer Amount
AVANT	24 months	24.95%	as low as \$508.1	\$10000
AVANT	24 months	24.95%	as low as \$558.91	\$11000
AVANT	36 months	24.95%	as low as \$302.78	\$8000
OneMain Financial	36 months	29.91%	as low as \$390.09	\$9200

Modal Window:

- Notes
- Invoice
- Add Invoice

Financing is just a vehicle to make a sale. Now that your prospect has offers, it's time to lock them up and make the sale binding.

If there's an offer they want to accept, that can be done at this time. If not, review other ways they can pay you. Remember, submitting an application results in no mark on the consumer's credit. There is no risk or obligation.

To make the sale using financing:

1. Create an invoice. You can use your own invoice or utilize the invoice creator we have in our portal. It's important to put the terms of the sale in black and white. It makes it real.

2. Collect a deposit. From our experience, the amount is not that important. This step will keep the customer engaged with your business.

Note: Our portal has an optional payment collection integration available for you. Your own credit card processing can be integrated through Authorize.net. Here's a link to the instructions, click here. There's a \$25 per month fee to utilize Authorize.net plus a 10 cent per transaction fee, if you utilize your own credit card processor. Contact our office should you need technical assistance with getting this set up.

3. Coordinate the final payment. You can establish a time and a means to collect the final payment. Of course, it will be subject to the completion of the financing (typically 1 to 3 business days). Committing a date to complete the transaction will motivate your customer and make the sale binding.

Step 4: Track and Manage The Application Progress



flexbuy Locations Applications Events

Applications Apply

ID	Name	Amount Requested
d4d8f38a5a95	Bob Jones	\$5,000

6466cf4ce9fd

934528d9540a

Date	Type	Lender	Offer Name	Product Type	Payout	Dollar Amount
2021-01-20 04:37 PM	applied	OneMain - PL				\$0
2021-01-20 04:37 PM	funded	OneMain - PL				\$3,997
2021-01-19 07:14 AM	applied	Upgrade - LOC				\$0
2021-01-18 02:29 AM	offerClicked	OneMain - PL				\$0
2021-01-18 01:21 AM	offerClicked	OneMain - PL				\$0
2021-01-18 01:21 AM	apiRejected	Upgrade - LOC				\$0
2021-01-18 01:21 AM	apiRejected	Universal Credit - PL				\$0
2021-01-18 01:21 AM	apiRejected	Upgrade - PL				\$0
2021-01-18 01:21 AM	apiApproved	OneMain - PL				\$0
2021-01-18 01:21 AM	apiRejected	Prosper - PL				\$0
2021-01-18 01:21 AM	apiRejected	LendingPoint - PL				\$0
2021-01-18 01:21 AM	apiRejected	Avant - PL				\$0
2021-01-18 01:21 AM	apiRejected	SoFi - PL				\$0
2021-01-18 01:21 AM	apiRejected	NetCredit - PL				\$0
2021-01-18 01:21 AM	leadCreated					\$0
2021-01-18 01:21 AM	appSubmitted					\$0

Application Information

Applicant Information

Name: Bob Jones
 Submission Date: 01/07/2021
 Amount Requested: \$5,000
 Monthly Income: \$5,000
 Email: sales@flexbuy.com
 Phone: +17727776665
 Address:
 6767 E Philly Street
 Port St Lucie, FL 34986

Lender Decisions

- Credit Select Plus**
- Multi-lender Direct-to-l
 - Rates as low as 4.99% (
 - Funds as soon as the ne
 - One application, multip
 - Loan amounts up to \$1
 - Long-terms, low month
 - No impact to consumer
 - No collateral required
 - Excellent, Good, Fair and Poor credit applicants invited

Submission Status: Complete
Submission Date: 01/07/2021 11:55 AM
Decision: PreApproved
Max Offer Amount: 100000.0

- the business in the event of default
- All payments by customer have to be made by debit or credit card (ACH is in the plan for 2020)
 - Customer pays a 3% per payment transaction fee (added to monthly payment amount)
 - No down payment required to the business by customer (though it is suggested)
 - All payments made by customer are reported to the credit bureaus
 - All activity can be accessed by the business 24/7 through the on-line portal

Submission Status: Pending
Decision: None
Amount: None

[View Events](#)

[View Offers](#)

[Select Plan](#)

From the moment an application is submitted and has received offers, Flexxbuy support is in constant communication with your prospective customer and your office.

Communication is of utmost important to keep your sale on track. As we're communicating with your prospective customer, it is important that you also stay in touch with them.

Follow our notes in the portal, which are also pushed to you through email and respond to our requests. Continue to track the status of the application and look for the funding notification.

button/Link below, click on Add Note and enter and submit the message.

Victoria W 07/11/22 10:36 AM

DWAYNE text application is in progress

Admin 07/11/22 09:20 AM

SMS Delivered: Hi, this is Application Support following up on the financing you applied for through Automated Retail Commerce.

I see you clicked on a loan offer. Please reply 1 if this loan is still

[Add Note](#)

Step 5: Loan Is Funded- Complete Your Sale



Application Details

Applicant Information

Name: Bob Jones
Submission Date: 01/07/2021 11:55 AM
Amount Requested: \$5,000
Monthly Income: \$5,000
Email: sales@flexxbuy.com
Phone: +17727776665
Address:
6767 E Philly Street
Port St Lucie, FL 34986

Notes

flexxbuy 2021-01-19 05:01 PM Visible To Merchant

Amount \$5,000
Monthly Income

Admin 07/12/22 02:34 PM

Congratulations, loan funded for \$20,000.00.

Application amount: \$25,000.00.

You can now complete your sale.

The funding fee will be billed/collected in approximately 10 days.

To report a sale/collected amount or status, click on the

Add Note

Lender Decisions

Credit Select Plus

- Multi-lender Direct-to-Borrower
- Rates as low as 4.99% (subject to credit review)
- Funds as soon as the next business day
- One application, multiple offers
- Loan amounts up to \$100,000
- Long-terms, low monthly payment
- No impact to consumer's credit score
- No collateral required
- Excellent, Good, Fair and Poor credit

Submission Status: Complete
Submission Date: 01/07/2021 11:55 AM
Decision: PreApproved
Max Offer Amount: 100000.0

View Events

View Offers

Notes

is processed (credit review)

.99% at a month the

guaranteed to

debit or credit

(added to

monthly payment amount)

- No down payment required to the business by customer (though it is suggested)
- All payments made by customer are reported to the credit bureaus
- All activity can be accessed by the business 24/7 through the on-line portal

Submission Status: Pending
Decision: None
Amount: None

Select Plan

As soon as you are informed, either through our notification or from the customer, that the loan has been funded, it's time to complete the sale.

You can process your final payment utilizing our payment integration or through your own resources.

Note, if you are accepting a debit card payment, costs can be minimal if you use a credit card processor. Through a processor, debit cards are processed at a much lower rate than credit cards. Aggregators like Square and Stripe do not give you the benefit of the lower costs and will charge credit card processing rates for debit cards. You are much better off with your bank or credit card processor.

Step 6: Flexxbuy Collects the Funding Fee



Application Details

Applicant Information

Name: Bob Jones
Submission Date: 01/07/2021 11:55 AM
Amount Requested: \$5,000
Monthly Income: \$5,000
Email: sales@flexxbuy.com
Phone: +17727776665
Address:
6767 E Philly Street
Port St Lucie, FL 34986

Notes Invoice

Admin 07/12/22 02:34 PM

Congratulations, loan funded for \$20,000.00.
Application amount: \$25,000.00.

Notes Invoice

Shawn W 07/11/22 06:31 PM

Collected \$8995

Lyndsey B 07/12/22 08:44 AM

Thank you, Shawn!

*If you haven't already done so, please take a moment and rate us on Trustpilot:
<https://www.trustpilot.com/evaluate/flexxbuy.com>

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Submission Status: Pending
Decision: None
Amount: None

Lender Decisions

Credit Select Plus

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Submission Status: Complete
Submission Date: 01/07/2021 11:55 AM
Decision: PreApproved
Max Offer Amount: 100000.0

[View Events](#) [View Offers](#) [Select Plan](#)

This is important.

The Flexxbuy Credit Select Platform depends on teamwork. We really depend on the communications from our client.

Our fee is based on the funding amount or the amount you collect from your customer, whichever is lower. So, if the loan funds for \$20,000 but you only collect \$8,995, our fee is based on \$8,995.

If we do not hear from you, we will bill on the application amount or the funded amount, whichever is lower.

We will automatically bill approximately 10 days after we receive funding notification, unless we hear otherwise from you. If you need more time to collect, just let us know.

It's very simple to report an amount or other communication. Click on Add Note, add your note, and Submit. We will see every note and act accordingly.

We utilize an old-fashioned honor system. If you provide an amount, that will be billing amount. If you are unable to complete the sale, let us know through a note and you will not be billed.

Communication is key and we make it easy.



Thank you

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Sale and Getting Paid**

