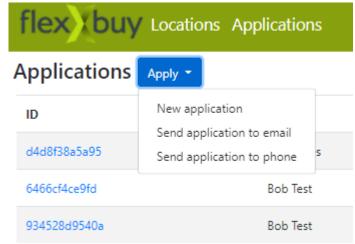


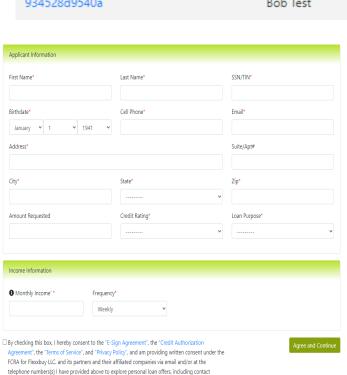
Best Practices For Utilizing The Flexxbuy Platform, Completing A Sale and Getting Paid



Step 1: Completing the application







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through automatic dialing systems, artificial or pre-recorded voice messaging, or text message.

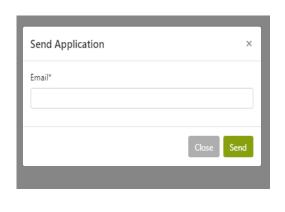
Consent is not required as a condition to utilize Flexibuy LLC, and you may choose to be contacted

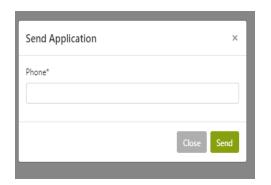
by an individual customer care representative(s) by calling (866) 343-5268

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.





Step 2: Receive Offers



24.95% as low as \$508.1 \$10000 24 months AVANT Term of Loan Fixed APR Est. Monthly Payment Max Offer Disclaimer & more info 24 months 24.95% as low as \$558.91 \$11000 AVANT Term of Loan Fixed APR Est. Monthly Payment Max Offer Disclaimer & more info 36 months 24.95% as low as \$302.78 \$8000 AVANT Term of Loan Fixed APR Est. Monthly Payment Max Offer Disclaimer & more info Amount 36 months 29.91% as low as \$390.09 \$9200 OneMain Term of Loan Fixed APR Est. Monthly Payment Max Offer Disclaimer & more info Amount Line of Credit 6 36 months 18.97% as low as \$732.82 \$20000 Term of Loan Fixed APR+ Est. Monthly Payment+ Max Offer Disclaimer & more info

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.

New Application

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

Review Application Detail

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

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Offers

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

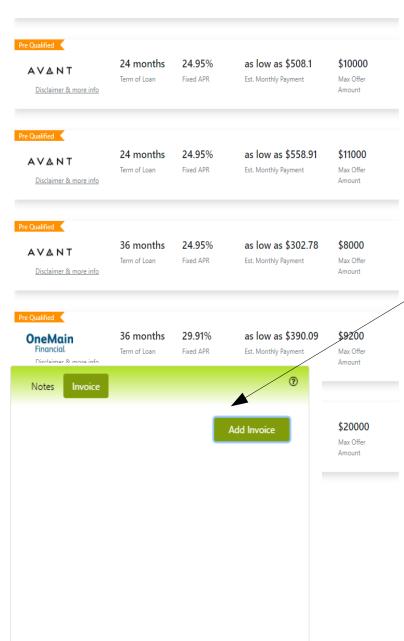
Review Offers

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

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Step 3: Make Your Sale



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.

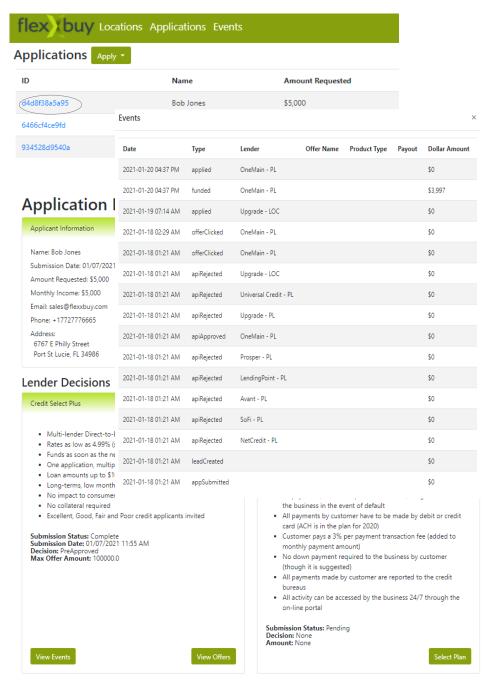
Note: Our portal has an optional payment collection integration available for you. Your own credit card processing can be integrated through Authorize.net. Here's a link to the instructions, click here. There's a \$25 per month fee to utilize Authorize.net plus a 10 cent per transaction fee, if you utilize 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

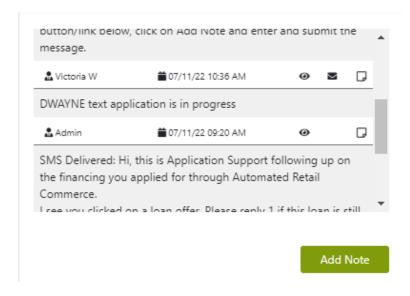




From the moment an application is submitted and has received offers, Flexxbuy support is in constant communication with your prospective customer and your office.

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.

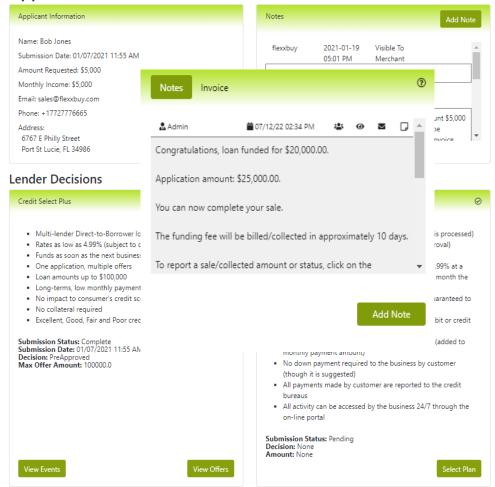
Follow our notes in the portal, which are also pushed to you through email and respond to our requests. Continue to track the status of the application and look for the funding notification.



Step 5: Loan Is Funded- Complete Your Sale



Application Details



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.

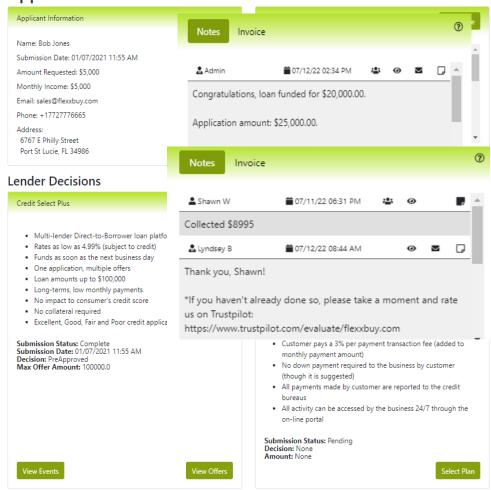
You can process your final payment utilizing our payment integration or through your own resources.

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



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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