CASHFLO IT

Funding Criteria:

Deal size:	min $15K/max $750K
Term:	5-12 months (100-240 daily payments or 20-50 weekly payments)
Min credit score:	n/a
Min revenue:	$35K per month (excluding transfers and funding/credit/lines/loans)
Min deposit count:	6-8 per month
Min time in business:	12 months
Max positions:	3 existing positions (we won't fund past the 4th)
Max negative days:	2 per month
Max low balance days:	4 per month
Buy rates:	1.28 – 1.35
Max upsell:	12 points
Restricted states:	AK, HI, NY, UT, VA & PR
Stips for Contracts:	VC + DL
Stips for Funding:	
- $15K-$80K:	Plaid bank verification, ID verification
- $80K-$150K:	manual login, ID verification
- $150K-$750K:	manual login, ID verification, AR with contact info

Restricted industries:

- Adult-related
- Agriculture/Farming
- Auto sales
- Cannabis
- Collections companies
- Construction – requires minimum monthly revenue of $100K
- Gambling
- Gas stations (service station or convenience store is required for approval)
- Insurance agencies
- Law firms/legal support
- Livestock/cattle dealers
- Money-service-businesses (i.e., check-cashing, ATMs, etc.)
- Real Estate Brokers & real estate-adjacent businesses
- Title companies
- Trucking – requires minimum monthly revenue of $100K

Other Deal Killers:

- Current bankruptcy
- Currently in collections with any MCA funder
- Failure to pay child support
- Less than 12 months' time in business and 12 months' bank history
- OFAC/AML fail
- Prior stop-payment or adjusted payment on any MCA funder
- Prior conviction of any financial crime
- Recent lawsuit with MCA provider or business financing provider
- Unresolved tax liens