



Product Guide

5LINX Capital Business Financing

Now you can help businesses obtain the working capital they need to improve their business. With our service businesses will get the help they need when banks say no. We are able to fund anything from physicians to restaurants and contractors.

5LINX Capital powered by Bizfi is a fully automated online marketplace that gives multiple financing options and real-time pre-approvals to applicants. What sets us apart is our propriety technology which allows business owners to get actual results for multiple product types and the ability to go directly to contract. Our experienced funding concierge guides business owners every step of the way.

The Background

Bizfi is a premier FinTech company combining aggregation, funding and a participation marketplace on a single platform for small businesses. Founded in 2005, Bizfi and its family of companies have provided in excess of \$1.7 Billion in financing to more than 30,000 small businesses in a diverse variety of industries across the United States.

Bizfi's connected marketplace provides multiple financing options and real-time pre-approvals to businesses from a wide variety of financing partners. Bizfi's funding options include short-term financing, franchise financing, lines of credit, equipment financing, invoice financing, medical financing, medium-term loans and long-term loans guaranteed by the United States SBA. The Bizfi API provides a turnkey white label or co-branded solution that easily allows strategic partners to access the Bizfi engine. Merchants are then presented with financial offer from Bizfi's integrated lenders all while maintaining a seamless user experience. A process that once took hours, now takes minutes.

Why 5LINX Capital

- **Same Goal, Different Process** – from start to finish your customers will have a dedicated funding concierge will guide them through the process.
- **Quick Process since Time is Money** – our connected marketplace instantly provides multiple funding options and real-time results. Your customers can get a funding contract in 10 minutes or less.



- **All of your Financing Needs in One Place** – with a diverse product line ranging from 3 months to 10 years, your customers can use their funds for inventory, expansion, equipment, working capital and more.
- **Your Customers are our Clients, Not just a Lead** – Our support team will help them choose the best option, not sell them one. We get real results, not estimates.

Funding Options Available

Option	Funding Amount	Term Length	Minimum Fico
Short-Term	\$3,000-\$500,000	3 – 24 Months	500
Medium – Term Loan	\$25,000-\$500,000	1 – 5 Years	625
SBA Loan	\$5,000-\$350,000	5 – 10 Years	600
Equipment Financing	\$5,000-\$1,000,000	1 – 6 Years	550
Invoice Financing	\$5,000-\$100,000	Until Invoice Satisfied	550
Franchise Financing	\$5,000-\$500,000	6 – 24 Months	500
Medical Financing	\$20,000-\$500,000	Up to 10 Years	660
Line of Credit	\$5,000-\$100,000	6 – 24 Months	550

Contact Information:

Toll-free Support: 888-983-6098

Email Support: 5linxcapital@bizfi.com

FAQ:

Q: What is 5LINX Capital?

A: 5LINX Capital is a fully automated online marketplace that gives multiple financing options and real-time pre-approvals to applicants. We have partnered with over 45 financing companies, to offer their products on one platform. What sets us apart is our proprietary technology which allows business owners to get actual results for multiple product types and the ability to go directly to contract. An experienced funding concierge guides business owners every step of the way.



Q: Where is 5LINX Capital Available?

A: Currently 5LINX Capital is only available to businesses based in the United States and owners must be United States citizens.

Q: How do I submit a lead?

A: A 5LINX representative or business owner can call in to 888-983-6098 or go to Capital.5LINX.com. Please make sure the RIN number is provided for either instance, otherwise Bizfi will not be able to track the referrals to a 5Linx representative.

Q: Who am I targeting?

A: Business owners who have been open for at least 6 months and operate out of a business checking account.

Q: What are the industries that 5LINX Capital targets?

A: Restaurants, retail, salons & spas, doctors, construction, lodging and hospitality.

Q: What are industries that that 5LINX Capital does not finance?

A: Medical marijuana dispensaries, car dealerships, lawyers and legal services, collection agencies, gambling or loan businesses and adult businesses.

Q: What information is necessary to submit a lead online?

A: The 5LINX representatives RIN number and business owner information. Business owner information consists of:

- First Name
- Last Name
- Phone Number
- Email Address
- Business Name
- Street, Zip Code
- Years in Business
- Credit Score
- Annual Gross Revenue
- Financing Amount Requested
- Monthly Bank Deposit
- Industry
- Use of Financing

Q: How can I determine how much a business would qualify for?

A: Go to Capital.5LINX.com and fill out the following 3 fields of the funding calculator: Time in Business, Monthly Revenue, and FICO Score. Click "Calculate". To refer a client, click "Start Now".



Q: Why is 5LINX Capital different from my bank?

A: 5LINX Capital allows business owners to apply with not just one, but 45 different lenders across eight different products. With instant pre-approvals and financing in as short as one business day, business owners have instant access to capital so they can continue with their day to day operations without missing a beat.

Q: What are the 8 Products?

A:

- Line of Credit: Cash-on-hand financing for cash flow shortages or unexpected opportunities.
- Medium-Term Loan: A medium-term loan is a simple interest business loan with a low rate and flexible terms.
- Short-Term Financing: Quick working capital to take care of immediate needs and get you back in business.
- SBA Loan: An SBA loan is a low-interest, government-backed loan with the longest terms and lowest rates.
- Invoice Financing: Invoice financing turns outstanding invoices into cash for your business today.
- Equipment Financing: Terms are based on the borrower's risk profile and if they want to own or lease the equipment.
- Medical Financing: Licensed medical professionals can qualify for quick funding with longer repayment terms.
- Franchise Financing: Get funding quickly to take care of immediate needs such as fees, equipment repair and inventory.

Q: Who do I call if I have questions about 5LINX Capital?

A: 5LINX Representatives will be calling rep services when they have questions on 5LINX Capital at (585) 359-2922. The following number is for customer use only (888) 983-6098

Q: Where can I get information on my referrals?

A: Reporting is available in your Virtual Office Customer Report.

Q: What access do I have to marketing materials?

A: Customized marketing slicks are available in your virtual office.

Q: What products are personally guaranteed?

A: In some cases our SBA, short-term and medium-term products are personally guaranteed, however it depends on the funding partner company.



Q: What products are secured?

A: SBA loans.

Q: What is the commission structure for funded leads?

A: For every funded deal, 5LINX representatives get an upfront commission and an additional bounty, paid out over 12 months. For example, if Bizfi funds a deal for \$40,000, you will be paid \$400 upfront and an additional \$400 paid out over the following 12 months (\$33.33/month).

Q: Do you fund churches?

A: Yes, we fund churches and other non-profits; however the process can take longer to be approved.

Q: Can this be used to start up a new business?

A: No, we do not fund startups. The time in business needs to be at least 6 months.

Q: Is there a hard form that customers can fill in so the rep has records of their customer?

A: Yes, this is available via your virtual office.

Q: How will the financing be distributed? Check, Direct Deposit, Credit Card?

A: The funds are deposited to the business owner's business bank account.

Q: How will the approval for financing be communicated to the business owner?

A: A Bizfi funding concierge will reach out to and speak with the business owner regarding their financing options.

Q: How will the decline for financing be communicated to the business owner?

A: If a business owner is pre-screened for financing while on the phone with a Bizfi funding concierge, they will let the owner know if they have been declined for financing options. If a business owner has their file submitted, they will be notified by email that their application for financing has been declined.

Q: Why was my customer declined through 5LINX Capital?

A: When a customer is declined or does not qualify for 5LINX Capital that information is private and something we cannot share with the 5LINX Representatives who submitted the lead or their up line.

Q: What are the terms for paying back my 5LINX Capital loan?

A: Much like terms, rates and approval amounts the payback methods vary by product and the applicant's profile. We have products that offer daily, weekly, bi-weekly and monthly



payment options. Most transactions will fall under daily or weekly. Bi-weekly and monthly payments are typically only offered to merchants who qualify for SBA or medium term loans.

Q: How are commissions and bounties paid out on the different loan types to 5LINX reps?

A: For all loans reps are paid 1% of the total funded to the customer and their bounty is based off the original funded amount. In the case of a Line of Credit please understand that only the original draw on their account will be paid out towards bounties. If they are funded for \$20,000 and only borrow \$10,000 upfront we will only be paying out \$100 towards the bounty. This is strictly for the Line of Credit accounts. All other accounts are funded the entire amount upfront.