

Best Practices for Utilizing the Flexxbuy Platform: Completing a Sale and Getting Paid

Leading Consumer Financing Program | Honored to be Trusted 11+ Years





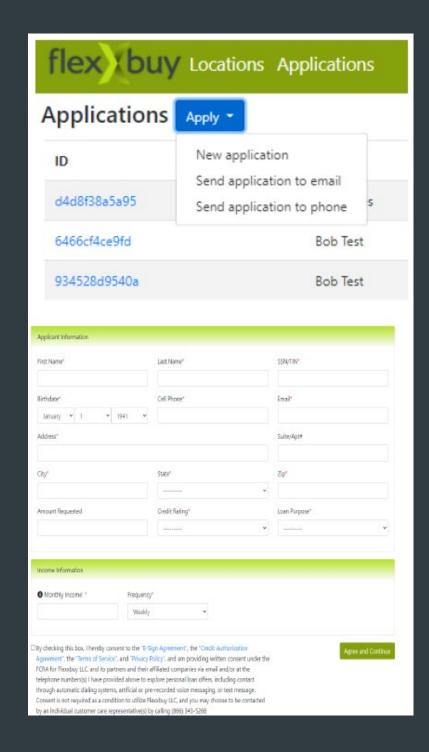


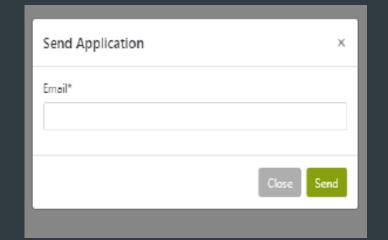
Step 1: Complete the Application

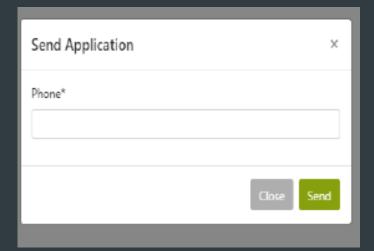
Loan applications can be completed by utilizing the unique loan application link you were provided or from within the Flexxbuy portal. The application can be completed multiple ways.

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.









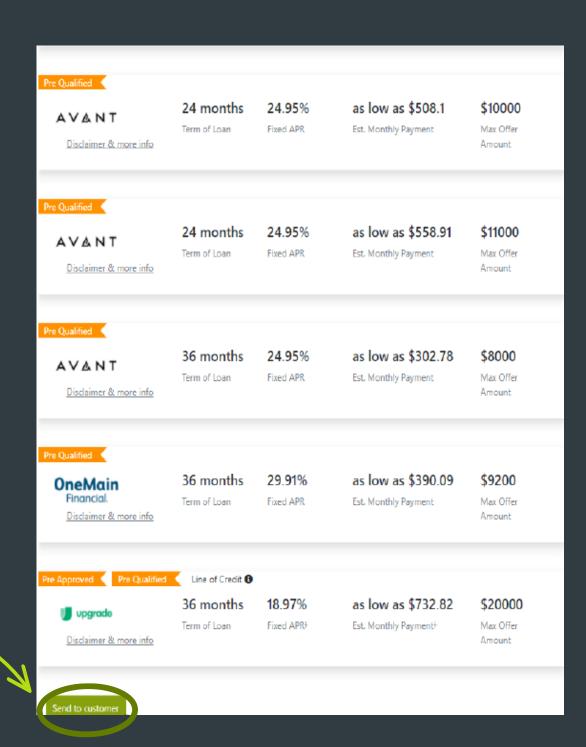


Step 2: Receive Offers

Upon submission of the application, within seconds, 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.

A link to offers can be resent to the applicant at any time by clicking "Send to Customer".



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

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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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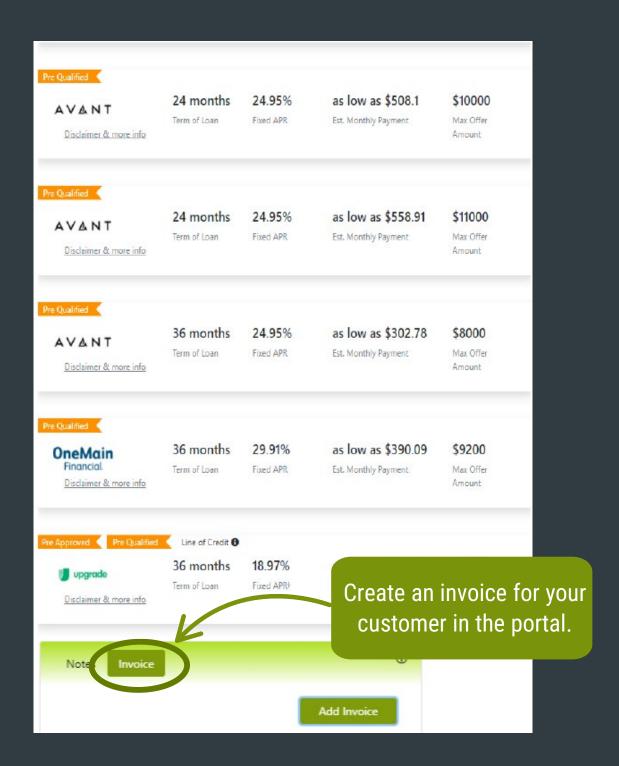


Step 3: Make Your Sale

Financing is a vehicle to make a sale. Once your prospect has offers, it's time to finalize your sale. If they want to accept an offer, it can be done at this time. If not, discuss other ways they can pay you. Remember, an application submission results in a soft credit pull, with no hard inquiry reflecting on their credit unless they proceed with an offer. There is no risk or obligation to apply.

To complete the sale using financing:

- 1. Create an invoice. You can use your own invoice or utilize the invoice creator in the Flexxbuy portal. It's important to include the terms of the sale for full transparency.
- 2. **Collect a deposit.** From our experience, the amount is not that important. This step will keep the customer engaged with your business. Note: The portal has an optional payment collection integration available to you. Your own credit card processing can be integrated through Authorize.net. To these access instructions, <u>click here</u>. There's a \$25 per month fee to utilize Authorize.net plus a .10 cent per transaction fee, if utilizing your own credit card processor. Contact Flexxbuy if you need technical assistance with set up.
- 3. **Coordinate final payment.** 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 to a date to complete the transaction will motivate your customer and make the sale binding.

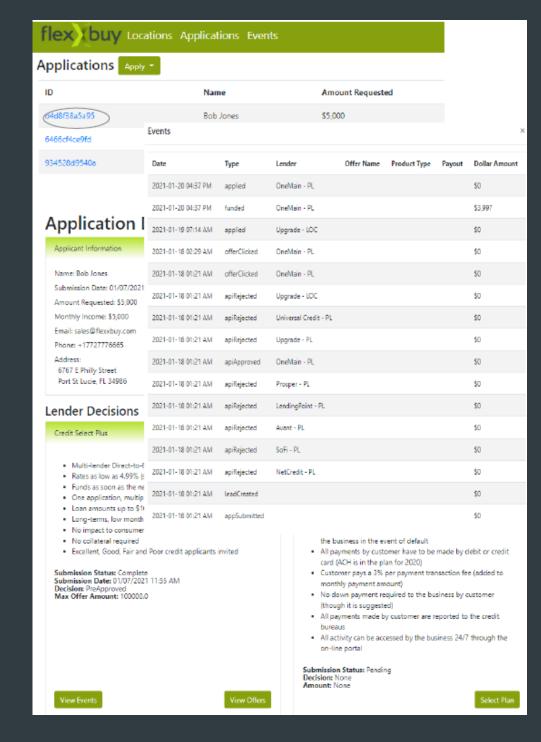


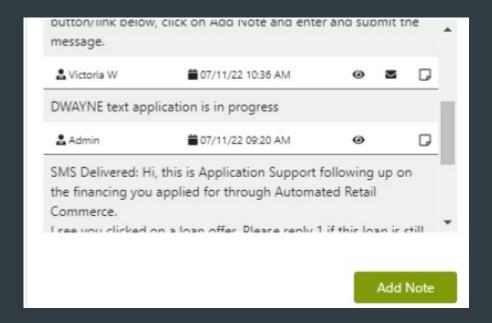


Step 4: Track and Manage the Application Progress

Once 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 be sure to respond to our requests. Continue to track the status of the application and *look for the funding notification*.





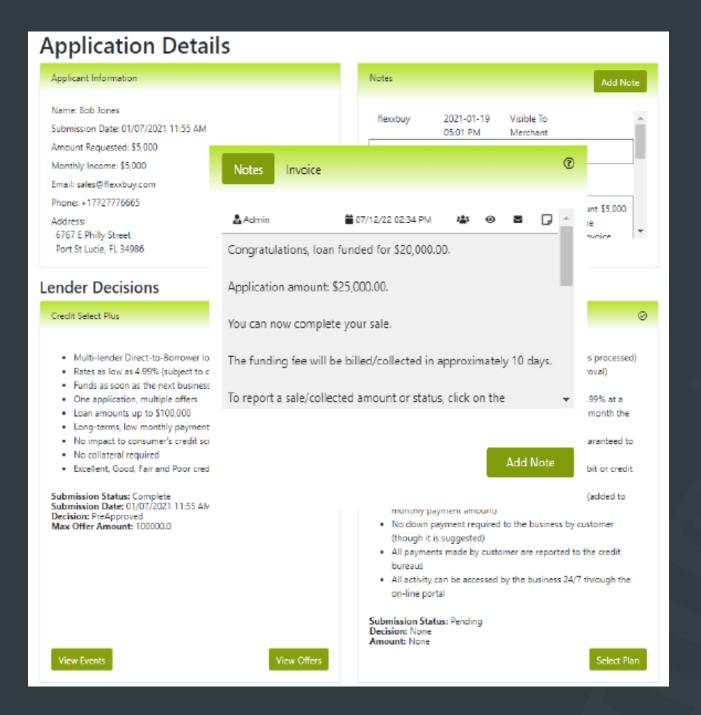




Step 5: Loan is Funded. Complete Your Sale

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. 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.







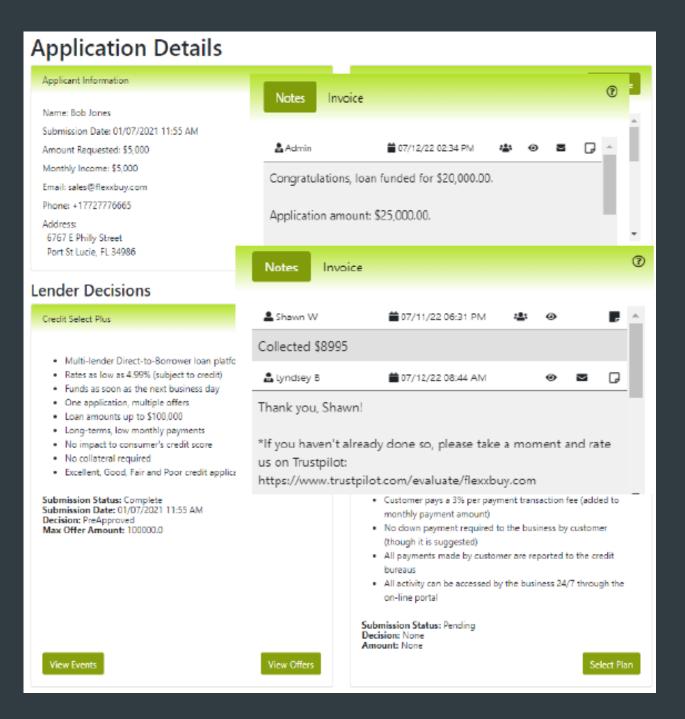
Step 6: Flexxbuy Collects the Funding Fee

Important Information:

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, please 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.

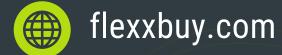
Communication is key and our goal is to make it easy.













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Flexxbuy: Easy Customer Financing Solutions to Scale Your Business

