



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.

flexxbuy Locations Applications

Applications

Apply

ID

d4d8f38a5a95

6466cf4ce9fd

934528d9540a

Bob Test

Bob Test

Applicant Information

First Name*

Last Name*

SSN/TIN*

Birthdate*

Cell Phone*

Email*

Address*

Suite/Apt#

City*

State*

Zip*

Amount Requested

Credit Rating*

Loan Purpose*

Income Information

Monthly Income*

Frequency*

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) 343-5288.

Agree and Continue

Send Application

Email*

Close

Send

Send Application

Phone*

Close

Send

www.flexxbuy.com



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".

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

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

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, [click here](#). 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.

The screenshot displays the Flexxbuy portal interface. It features a list of financing offers from AVANT and OneMain Financial. Each offer includes details such as the term of the loan, the fixed APR, the estimated monthly payment, and the maximum offer amount. At the bottom of the page, there is a green button labeled 'Invoice' which is circled in green. A green callout box with an arrow points to this button, containing the text: 'Create an invoice for your customer in the portal.'

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

Pre Approved Pre Qualified Line of Credit

upgrade 36 months 18.97%
Term of Loan Fixed APR

Note Invoice Add Invoice



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*.

flexxbuy

LocationsApplicationsEvents

Applications

Apply

ID	Name	Amount Requested
64d8f38a5a95	Bob Jones	\$5,000

Events

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	Auant - 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 I

Applicant Information

Name: Bob Jones

Submission Date: 01/07/2021

Amount Requested: \$5,000

Monthly Income: \$3,000

Email: sales@flexxbuy.com

Phone: +17727776665

Address: 6767 E Philly Street
Port St Lucie, FL 34986

Lender Decisions

Credit Select Plus

- Multi-lender Direct-to-B
- Rates as low as 4.99% (
- Funds as soon as the ne
- One application, multip
- Loan amounts up to \$10
- 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

Decisions: None

Amount: None

View Events

View Offers

Select Plan

UTTON/ 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

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.

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

Notes Invoice

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 lo
- Rates as low as 4.99% (subject to c
- Funds as soon as the next business
- One application, multiple offers
- Loan amounts up to \$100,000
- Long-terms, low monthly payment
- No impact to consumer's credit sco
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- Excellent, Good, Fair and Poor cred

Submission Status: Complete
Submission Date: 01/07/2021 11:55 AM
Decision: PreApproved
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View Events View Offers

Notes

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Add Note



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.

Application Details

Applicant Information

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Port St Lucie, FL 34986

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Lender Decisions

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- Excellent, Good, Fair and Poor credit applica

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

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

View Events

View Offers

Select Plan





866-343-5268

flexxbuy.com

info@flexxbuy.com

540 NW University Blvd, Suite 209
Port St. Lucie, FL 34986

Flexxbuy: Easy Customer Financing
Solutions to Scale Your Business

