$alesGuard

the coverage you need to secure your business

Protect Your Business

With Access To Cash When You Need It!

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the coverage you need to secure your business

What is SalesGuard?

SalesGuard provides coverage for businesses by making funds available, within 48 hours, to be used at the owners discretion. Weather its for an emergency, to cover a shortfall or maintain daily operations, SalesGuard provides access to cash when businesses need it.

- **There is no monthly premium or broker fees**
- **There are no fees until funds are requested**
- **Coverage up to $250,000**
- **Coverage amount is based on business sales**

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Coverage every business needs.

Business owners can't afford to look for money when an emergency or issue arises, with SalesGuard, money is 48 hours away.

- ***SalesGuard is Not Insurance therefore there is no monthly premium or broker fee/set up fee.***
- ***Having access to funds is essential for any business owner.***
- ***Personal credit is not an issue***
- ***SalesGuard serves as protection for businesses; therefore, funds provided are not reported to any credit bureaus and will never interfere with a business owners ability to obtain financing.***

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It's what every business owner needs

- *Coverage Up To $250,000*
- ***Reporting is available online for all business owners and Agents to provide critical information pertaining to their SalesGuard account.***
- ***There is no limit to the frequency of funding requests***
- *There are no spending restrictions*

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Coverage Amount

- ***Maximum Approved Amount (Coverage Amount) is based on monthly business sales volume.***

Coverage Amount is equal to 80% of your monthly credit card sales volume and can increase by as much as 10% per month, giving SalesGuard clients immediate access to cash when they need it.

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Payback Process / Revolving Coverage

The payback process is simple and provides Revolving Coverage:

- *A small percentage of each credit card sale is held back and applied to pay the amount due, which instantly increases availability.*
- *The total payback amount is determined by multiplying a Factor Rate (typically 1.375) by the total amount received → this is NOT Interest and there are NO additional fees.*
- *To ensure maximum coverage, availability continues to grow as funds are replenished.*
- *For every dollar that is replenished, $.73 is immediately made available.*

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Payback Process / Revolving Coverage

- *Payback is only made when credit card sales are processed.*
- *There are no fixed monthly payments.*

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Payback Model

The holdback percentage varies based upon the Businesses remaining availability according to the following schedule:

As the availability increases, the holdback percentage declines.

Percent of Remaining Availability	Percent of daily volume hold back
More than 65%	10%
Between 35% and 65%	20%
Less than 35%	25%

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Payback Example

$10,000 – Payback Example

Example: **$10,000 Max Coverage**

Percent of Remaining Coverage	Percent of daily volume hold back
More than 65% (Remaining Availability More Than $6,500)	**10%**
Between 35% and 65% (Remaining Availability Between $3,500 and $6,500)	**20%**
Less than 35% (Remaining Availability Less Than $3,500)	**25%**

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Client Portal

The SalesGuard Client Portal provides 24/7 account access.

- *View Coverage Availability*
- *Request Funds*
  - *Clients have the option of having funds deposited onto a Prepaid MasterCard®*

    or
  - *funds can be deposited into a bank account*
- *Daily Reporting*
- *Email and Text Alerts*

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Who Qualifies?

- *Businesses that are Face to Face with their customers and deliver a product or service at the time of sale.*
  - *Retail*
  - *Restaurant*
  - *Auto Repair / Mechanic*
  - *Tire Sales*
  - *Doctors / Dentists*
  - *Plumbers, Electricians etc.*
- *Most business types will qualify, as long as they are processing a minimum average of $3,500/ month in credit card transactions (excluding Amex) over the last 3 months (12 month average for seasonal business).*
- *The business must be at least 12 months old.*
- *The Business must have at least 12 months remaining on their lease.*

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Tier 2 Coverage
Coverage for New Business and non qualifying businesses

- ***Coverage from $1000 - $10,000***
- ***Factor rate of 1.495***
- ***Holdback percentage fixed at 25% or 30%***

SalesGuard approves over 95% of businesses.

For those businesses that do not meet the criteria for the standard program, below are the qualifying factors for Tier 2:

- ***Businesses must process credit cards 10-15 days per month***
  - *New Businesses Must Exhibit Potential*
- ***Any business owner***
  - ***with sub 500 FICO score***
  - ***Current delinquency on mortgage or foreclosure***
  - ***Current delinquency or repo of autos***
  - ***Outstanding tax liens without a written agreement to repay***
  - ***In businesses for less than 12 months***

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Who Does Not Qualify?

- *Internet businesses*
- *Home Based businesses*
- *Business Owners with open bankruptcies*
- *Businesses on the SalesGuard restricted list*

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www.SalesGuard.com

RESTRICTED LIST

- Adoption Agencies
- Adult Content Websites
- Advanced Sales *(payment received prior to delivery)*
- Aggregator/Internet Mail
- Air Purifier Sales
- Airlines
- Annual Membership Clubs
- Asset Protection
- Auction House
- Bail Bonds
- Benefit Packages
- Breast Enhancement Drugs
- Bridal Shops
- Business Opportunity
- Buyer Clubs/Financial Aid
- Buying/Shopping Clubs
- * Carpenter
- Casino Chips/Lottery/Quasi-Cash
- Catering
- Central Reservation Service
- Check Cashing Services
- Coin Dealers
- Collection Agencies
- Computers & Related Products
- Construction
- Consulting
- Coupon Books
- Credit Protection/Consolidation
- Dating Escort Services
- Debt Consolidation/Credit Repair
- Detective Services/Private Investigators
- Diet Programs
- Dining Clubs
- Donations
- Door to Door Sales
- * Electricians
- Employment Agencies
- Event Planner
- Financial Aid Services
- Fortune tellers / psychics / astrologers / spiritual
- Freight forwarding / shipping business/ moving companies / trucking
- Fulfillment Houses
- Furniture / Mattress Stores
- Gaming
- Gas Stations/Oil Delivery (mini mart / convience store OK)
- Gentleman's Club Services
- Growth Hormones
- Gym/Health Clubs
- Health Care Products
- Homeopathic Remedies/ Drugs
- Insurance
- Interior Design
- Investment opportunities / advice
- Kiosks in malls, etc.
- Law Firms
- * Limo Companies
- Mailing Services Online
- Massage Parlors of Sexual Orientation
- Mattress Stores/Bedding Etc.
- Memberships
- Modeling agencies / beauty pageant organizations
- MOTO/internet Tobacco, Firearms & alcohol
- Multi-level marketing
- * Non-tangible Products
- Payday Loans
- Perfume/Fragrance Wholesale
- * Plumbers
- Prepaid Phone Cards/Airline
- Protection & Private Security Services
- Pyramid sales
- Scholarship Programs
- * Scooter Stores
- Sports Memorabilia- MO/IO
- Stamp Stores
- Talent Agencies
- * Tanning Salons
- Telemarketing-Inbound/Outbound
- Ticket Agencies *(More than 30 days in advance)*
- Time Share
- Travel Agencies
- Travel Clubs/Tours/Guides
- Vacation clubs
- Vacation Packages
- Video streaming / audio text
- Water Purifier Sales
- Wire transfers

If you have any questions, or if you would like more information, please call us at:

888-838-1717

Home Based Businesses
(Payments received by phone, mail or internet)

Internet Businesses

Minimum batches should be at least 15 / month

Average Ticket should be less then $600

* Exceptions are made on a case by case basis

* Business Types considered on a case by case basis. Additional documentation may be required for approval/funding.

FREQUENTLY ASKED QUESTIONS

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Frequently Asked Questions

What is SalesGuard?

The protection every business owner needs to secure their business
(Access to cash when they need it!)

Who qualifies?

95% of all business owners who apply qualify SalesGuard

How much can I qualify For?

SalesGuard Coverage ranges from $1,000 - $250,000.

Do I have to secure my SalesGuard Coverage with any assets or collateral?

No, SalesGuard is unsecured. Your proven business track record helps us determine the amount of your coverage

What is the cost of funds?

There is no interest. We provide funds based on a factor rate.

How do I access available funds?

Funds are easily accessed by submitting a Funding Request online.

Is there a fee to have funds released?

No, when the funds are deposited onto your Prepaid MasterCard®
Yes, there is a $25 fee when the funds are deposited into your bank account

How long does it take for funds to be released from my SalesGuard account?

24-48 Hours when deposited onto your Prepaid MasterCard®.
5-7 Days when deposited into your bank account.

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Frequently Asked Questions

Are SalesGuard funds reported to any personal credit bureaus?

NO, funds are not reported.

How can SalesGuard protect my business?

SalesGuard provides you with access to funds when you need it.

Will SalesGuard appear on my credit report?

No, SalesGuard will not appear on your credit report. It will have no impact on your debt to income ratios or your ability to apply for financing. We do however report to several credit bureau's helping to build your business credit.

Can I pay early?

Yes.

Do I qualify for a discount if I pay early?

No, we do not offer a discount for paying earlier than scheduled.

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Frequently Asked Questions

How do I pay the money back?

Your payments are based on a variable percentage of your credit card sales. The percentage varies based on your ***total remaining availability****. If you have more than 65% availability your holdback percentage is 10%, between 35% and 65% your holdback is 20% and if you have less than 35% remaining availability on your your holdback is 25%. As your coverage availability grows, on a daily basis, your holdback percentage is reduced.*

Do I need to renew SalesGuard?

No, ***SalesGuard*** *provides you with money when you need it. Therefore, you can access your* ***coverage*** *anytime there is availability.*

Are there any restrictions on how SalesGuard can be used?

There are no restrictions on how you can use the money received from your SalesGuard Coverage.

What do I need to apply?

Complete the **SalesGuard** Application.

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Frequently Asked Questions

How long does it take to get approved?

Less than 48 hours.

Will I need to personally guarantee my SalesGuard Coverage?

There is no traditional personal guarantee required.

What is your approval rate?

More than 95%

How do I apply for SalesGuard?

Simply complete the application on www.SalesGuard.com or call (877) 801-4915.

Is there any paperwork involved in the approval process?

There is a short application plus 3 months bank statements and 3 months merchant statements.

Do you require any collateral?

No. Collateral is not required for SalesGuard.
Your proven business track record helps us determine the amount of your coverage.

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Frequently Asked Questions

Are there any monthly premiums or broker fees?

No.

Do I need to change my merchant processor?

Yes, you will need to change to IRN Payment Systems, a 23 year old Credit Card Processor with an exceptional reputation. Your Rates and fees remain the same.

I have had some problems on my credit report in the past, how good does my credit have to be?

SalesGuard is based on your business credit card sales; therefore, your personal credit plays almost no role.

If I have had a bankruptcy in the past am I still eligible?

Yes, If the bankruptcy has been discharged.

How do I change my address or update my account information?

Updating your account information can be done online.

How do I check my Coverage and get reports on my activity?

Remaining availability, card usage, and additional account reporting is provided online with 24 hour access.

Got Sales Insurance?
Coverage up to $250,000
$alesGuard
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888-838-1717
www.SalesGuard.com
OPEN
Protect Your Business
with Access to Cash
when you need it!
No Up-Front Fees
No Monthly Premium
No Traditional
Personal Guarantee
Access To Cash
Within 48 Hours

The Coverage You Need
To Secure Your Business
• Coverage Up To $250,000
• Underwriting Is Fast And Easy
• Approval Is Based Upon Your Sales Volume
• Access To Cash Within 48 Hours Upon Request
• Cover Unexpected Emergencies
• Maintain Daily Operations
• Online Account Reporting
• 95% Approval Rate
PROTECT YOUR BUSINESS
With Access To Cash When You Need It!
888-838-1717
www.SalesGuard.com

Coverage up to **$250,000!**

Protect Your Business
With Access To Cash When You Need It!

Owning a business is challenging enough, **SalesGuard** means business as usual!

With **SalesGuard**, the benefits are unparalleled:

- The coverage you need to secure your business
- Access to cash within 48 hours upon request
- No monthly premium
- Underwriting is fast and easy
- 95% Approval rate
- Approval in as little as 24 hours
- No collateral required
- No traditional personal guarantee required
- No up-front fees
- Online account reporting

This is NOT INSURANCE, therefore, there is NO MONTHLY PREMIUM

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www.SalesGuard.com

Get the coverage you need.
Call today: (888) 838-1717

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PAYBACK PROCESS

The Payback Process **is SIMPLE**

- A small percentage of each credit card sale is applied to pay the amount due, which instantly increases availability.
- As funds are paid back, Remaining Availability continues to grow to provide ongoing coverage.

The holdback percentage varies based upon the business' remaining account availability according to the following schedule:

Example: $10,000 Max Account Availability

Percent Of Remaining Availability	Percent Of Daily Volume Hold Back
More than 65% (Remaining Availability More Than $6,500)	10%
Between 35% and 65% (Remaining Availability Between $3,500 and $6,500)	20%
Less than 35% (Remaining Availability Less than $3,500)	25%

To maximize coverage, The Holdback Percentage Declines as the Remaining Availability Increases.

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Sample Credit Card Processing Statement
JOE'S BAR & GRILL
DEPOSITS
DAY REF NO. ITEMS SALES CREDITS DISC NET DEPOSIT
13 74110008082 1 1,541.70 .00 .00 1,541.70
16 74110437486 1 400.00 .00 .00 400.00
16 74110540441 1 275.00 .00 .00 275.00
27 74111560828 2 585.00 .00 .00 585.00
DEPOSIT TOTALS: 5 2,801.70 .00 .00 2,801.70
DEPOSIT ITEM SUMMARY
SALES 5 2,801.70
CREDITS: 0 .00
TOTAL 5 2,801.70
DB ADJ 0 .00
CR ADJ 0 .00
TOTAL 0 .00
SETTLEMENT/DISCOUNT
DESCRIPTION ITEMS AMOUNT AVG TICKET DISC RATE ITEM RATE FEE AMOUNT
VISA 2 1,941.70 970.85 2.1100 .1000 41.57
VDBT 3 840.00 280.67 2.1100 .1000 14.06
ASSESS VS 5 2,801.70 560.34 .0000 .0000 .00
TOTAL 60.42
SURCHARGES
ITEMS AMOUNT FEE AMOUNT
1 400.00 7.76
NQS-VS OTHER 026 7.76
TOTAL
OTHER FEES
CARD CHARGE DESCRIPTION NUMBER RATE FEES
FOR OUTLET 00000
CHGB 2964 VISA APF 5 .0200 .10
3002 BATCH HEADER FEE 4 .2500 1.00
6112 STATEMENTS 0 .0000 10.00
TOTAL OTHER FEES 11.10
YOUR ACCOUNT HAS BEEN DEBITED 79.48
Your Existing Rates & Fees Remain The Same
888-838-1717
www.SalesGuard.com

Coverage up to **$250,000!**

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- Online account reporting

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Get the coverage you need.

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Get the coverage you need.

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PROTECT YOUR CLIENTS
With SalesGuard
Earn Unlimited Income
While Giving Your Clients Access To Cash When They Need It!
With SalesGuard, virtually every business is a potential client, and you'll earn commissions everytime a client accesses cash.
• Upfront and ongoing commissions paid weekly
• Track commissions online
• 95% client approval rating
• Simple and short application process
• Underwriting is fast and easy
• Client funds are available within 48 hours of the request
Provide your clients with the protection they need.
Call today: (888) 838-1717
Coverage up uo $250,000
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PROTECT YOUR CLIENTS

WITH **SalesGuard**

Earn Unlimited Income While Giving
Your Clients Access To Cash When They Need It!

With **SalesGuard,** virtually every business is a potential client, and you'll earn commissions everytime a client accesses cash.

- **Upfront and ongoing commissions paid weekly**
- **Track commissions online**
- **95% client approval rating**
- **Simple and short application process**
- **Underwriting is fast and easy**
- **Client funds are available within 48 hours of the request**

- Coverage up to $250,000
- This is NOT INSURANCE, therefore, there is NO MONTHLY PREMIUM

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Provide your clients with the protection they need.

Call today: (888) 838-1717

Coverage Up To $250,000

Presrt Std
US Postage
PAID
Van Nuys, CA
Permit #2399

- NO Monthly Premium
- 95% Approval Rate
- NO Up-Front Fees
- NO Traditional Personal Guarantee
- Online Account Reporting
- Access To Cash Within 48 Hours Upon Request

$alesGuard

Your peace of mind that cash is there when you need it!

Receive a $100 MasterCard® Prepaid Debit Card

Mention This Ad To Receive Your Free $100 Prepaid Debit Card Upon Opening A New Account.

Got Sales Insurance?

The Coverage You Need To Secure Your Business

CALL TODAY!
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www.SalesGuard.com
Jason Walker
jwalker@gmail.com
Jason Walker
jwalker@gmail.com
555-555-5555
Fax: 555-555-5555
Cell: 555-555-5555
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Getting Coverage is **as easy as 1, 2, 3...**

1 Complete And Sign The Application

2 Prepare 3 Months Complete Bank Statements

3 Prepare 3 Months Complete Credit Card Processing Statements

FACTS:

- The coverage you need to secure your business
- Access to cash within 48 hours upon request
- No monthly premium
- Underwriting is fast and easy
- 95% Approval rate
- Approval in as little as 24 hours
- No collateral required
- No traditional personal guarantee required
- No up-front fees
- No fixed payment schedule
- Automated payback process through a small percentage of your future credit card sales
- Reports positive payback which builds business credit

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APPLICATION AND INFORMATION FORM

Business Information						
Type of Entity:	☐ Corporation ☐ Partnership ☐ LLC ☐ Sole Proprietorship ☐ LLP ☐ Nonprofit					
Bus. Legal Name:			Doing Business As:			
Physical Address:			Billing Address:			
City – State – Zip:			City – State – Zip:			
Federal ID:			Bus. Start Date:			
Contact Name:			Phone:		Fax:	
Email:			Website:			
Product Sold:			Use of Proceeds:			
State of Incorp:			Length of Ownership:		# of Locations:	
Principal #1	% of Ownership	%	Prior address if less than 2 yrs:			
Full Name:			Social Security #:			
Date of Birth:			Position:			
Driver's License #:			Driver's License St.:			
Home Phone:			Cell Phone:			
Residence Address:			City – State – Zip:			
Length at Residence	Years:	Months:	Own/Rent:			
Principal #2	% of Ownership	%	Prior address if less than 2 yrs:			
Full Name:			Social Security #:			
Date of Birth:			Position:			
Driver's License #:			Driver's License St.:			
Home Phone:			Cell Phone:			
Residence Address:			City – State – Zip:			
Length at Residence	Years:	Months:	Own/Rent:			

Vendor References					
Company:		Contact:		Phone:	
Company:		Contact:		Phone:	
Company:		Contact:		Phone:	

Property Information	Type of Bldg (select one)	☐ Free Stdg ☐ Mall ☐ Home Based ☐ Shopping Ctr ☐ Office ☐ Other_____			
Own/Lease	☐ Own ☐ Lease	Monthly Rent/Mortg:		Lease Start Date:	
Landlord/Mortg Co.:		#months remaining on lease:		Fax:	
Address:		Contact:		Phone:	

Banking Information					
Bank Name:		City – State – Zip:			
Account Number:		Contact:		Phone:	

TEL: 888-838-1717 | FAX: 516-467-3083

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Credit Card Processing/Terminal Information					
Monthly Visa/MC/Discover Sales Volume:	Previous 3 Month Avg. $	Annual Visa/MC/Discover Sales Volume:	$	Total Check Sales Volume:	$
American Express ☐ Yes ☐ No	Existing Account #:	Terminal Type:		# of Terminals:	
Processing Sales Profile (must equal 100%): Card Swipe:_____% Keyed(w/imprint):_____% MO/TO:_____% Internet:_____%					

Merchant Questionnaire

Has the business or any Principal ever filed for Bankruptcy Protection? Is the business or any Principal contemplating filing Bankruptcy? Reorganization? An assignment for the benefit of creditors? If so, explain.

Are there any pending, threatened, or recently filed claims, judgments, tax liens, or UCC-1 against the business or any Principal? If yes, please specify.

Is the business current with rent and/or mortgage payments? If not, please explain your current status.

What are the daily hours of operation of the business? What days of the week is the business open?

Is the Business or any Principal in any form of finance program securitized by its future credit card sales? If yes, please explain.

Signatures

Principle understands that this form is used for informational and application purposes only and does not create an Agreement to purchase future receivables.

By signing this Application, the Principle hereby authorizes inquiry into the business' financial information, including, but not limited to, credit reports and criminal and civil matters. Without limiting the generality of the proceeding sentence, the Principle hereby authorizes Merchant Rewards Network, LLC and its affiliates to obtain investigative reports from one of more reporting agencies about the Principle. Any individual that signs this Application hereby authorizes inquiry into the individual's personal financial information, including, but not limited to, consumer reports, investigative reports, and criminal and civil matters.

By signing this Agreement, the Principle hereby authorizes Merchant Rewards Network, LLC and its affiliates to obtain the 12 most recent monthly reports detailing the Principle's credit card processing activity from its card processor or any agent or other third party utilized by that processor to authorize, clear and/or settle credit card payments.

Signature 1:		Date:	
Signature 2:		Date:	
The above signed hereby certifies that all of the information set forth is true and accurate.			
Sales Agent:		Sales Agent #:	

TEL: 888-838-1717 | FAX: 516-467-3083