



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



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.



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



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.



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.



Payback Process / Revolving Coverage

 Payback is only made when credit card sales are processed.

• There are no fixed monthly payments.



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%



Payback Example

\$10,000 - Payback Example

Example: \$10,000 Max Coverage

Percent of Remaining Coverage

Percent of daily volume hold back

More than 65%

10%

(Remaining Availability More Than \$6,500)

Between 35% and 65%

20%

(Remaining Availability Between \$3,500 and \$6,500)

Less than 35%

25%

(Remaining Availability Less Than \$3,500)



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





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.



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





Who Does Not Qualify?

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





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 A

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

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 III

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





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.



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.



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.



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.





Are there any monthly premiums or broker fees?

Do I need to change my merchant processor?

Yes, you will need to change to <u>IRN Payment Systems</u>, 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?

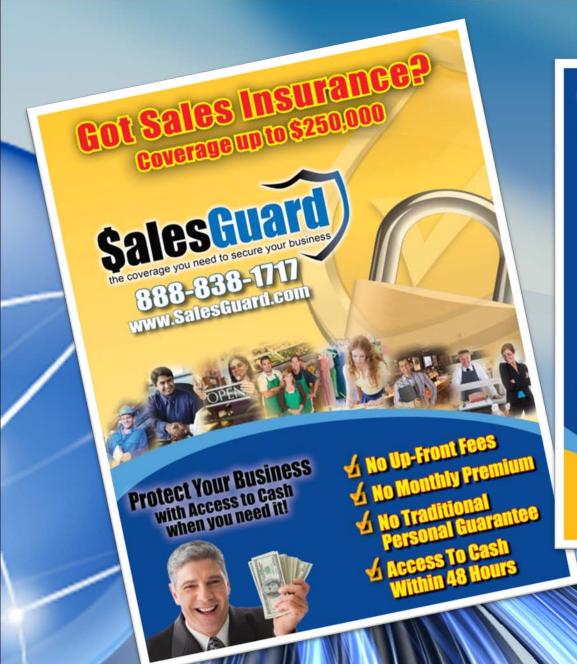
Yes, If the bankruptcy has been discharged.

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.



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







Percent Of Daily Volume Hold Back 10%

20%

Between \$3,500 and \$6,500)

25%

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

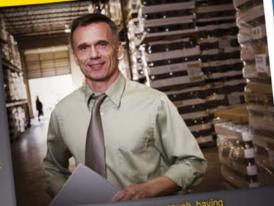
888-838-1717 www.SalesGuard.com



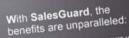
Coverage up to **\$250,000!**

Protect Your Business

With Access To Cash When You Need It!



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



- 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

www.SalesGuard.com

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

NO MONTHLY PREMIUM

This is NOT INSURANCE. therefore, there is



Protect Your Business with Access to Cash when you need it!

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



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

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



www.SalesGuard.com





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

PROTECT YOUR **CLIENTS**

with SalesGuard





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

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

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

Provide your clients with the protection they need.

Call today: (888) 838-1717



www.SalesGuard.com





- MO Monthly Premium
- 💅 95% Approval Rate
- MO Up-Front Fees
- MO Traditional Personal Guarantee
- **Online Account Reporting**
- Access To Cash Within 48 Hours
 Upon Request

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





CALL TODAY! 888-838-1717



The Coverage You Need To Secure Your Business



Sales Guard the coverage you need to secure your business

Getting Coverage is as easy as 1, 2, 3...



Complete And Sign The Application



Prepare 3 Months Complete Bank Statements



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



888-838-1717 www.SalesGuard.com



APPLICATION AND INFORMATION FORM

Business Information																
Type of Entity		Corpo	ration [Parl	nershi	ip 🗌 LL	c 🗆 s	ole Prop	rietorsh	ip 🗌 l	LLP [No	nprofit			
Bus. Legal Name	0						D	oing Bu	siness A	As:						
Physical Address	:							Billing	Addre	ss:						
City - State - Zip	3							City - S	tate – Z	ip:						
Federal ID	:							Bus.	Start Da	te:						
Contact Name	9					Phone	91				Fax:					
Emai	:								Websi	te:						
Product Solo	:							Use of	Proceed	ds:						
State of Incorp	3						Ler	gth of C	wnersh	ip:		#	of Loc	ation	s:	
Principal #	Principal #1 % of Ownership				%	Prior address if less than 2 yrs:			rs:							
Full Name	:							Social :	Security	#:						
Date of Birth	:								Positio	on:						
Driver's License #	5					Driver's License St.:				St.:						
Home Phone	:							С	ell Phor	ne:						
Residence Address	:							City - S	tate – Z	ip:						
Length at Residence		ars:		Mon				/Rent:								
Principal #	_	of Ow	nership		%	Prior	address	if less t		-						
Full Name:				Social Security #:				_								
Date of Birth:					Position:											
Driver's License #	1						D	river's Li	cense S	St.:						
Home Phone:					Cell Phone:			ne:								
Residence Address:					City – State – Zip:			ip:								
Length at Residence	e Ye	ears:		Mo	nths:		Owi	/Rent:								
					٧	endor F	eferen	ces								
Company:				Contact:		Pr			Phor	ne:						
Company:				Contact:		Pt			Phor	ne:						
Company:		Cor	ntact:				Phor									
Property Information Type of Bldg (s		select one)		☐ Free Stdg ☐ Mall ☐ Home E☐ Other			ne Bas	sed	Sh	opping	Ctr	Of	fice			
Own/Lease Own		I Mont			hly Rent/Mortg:				Lease Start Date:							
Landlord/Mortg Co.:		: #mor			nths remaining on lease:				1	Fax:						
Address:		: Cont							Pho	one:						
					В	anking l	nforma	tion								
Bank Name:						City -	State -	Zip:								
Account Number:					Con	tact:					Pho	one:				

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



Credit Card Processing/Terminal Information									
Monthly Visa/MC/Discover Sales Volume:	Previous 3 Month Avg.	Annual Visa/MC/Discover Sales Volume:	\$	Total Check Sales Volum	e: \$				
American Express	Existing Account #:	Terminal Type:		# of Terminal	ls:				
Processing Sales P	rofile (must equal 100%):	Card Swipe: %	Keyed(w/imprint)	: % моло:	% Internet: %				
Marchant 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:			C	Date:					
Th	e above signed hereby	certifies that all of the	e information set	forth is true and acc	curate.				
Sales Agent:		Sale	s Agent #:						

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