



ISO Partner Funding Program FAQ

ISO Partners can offer Opportunity Fund financing to prime merchants who demand better pricing and terms than typical merchant cash advance options.

Organization

1. What is the difference between Opportunity Fund and cash advance company?
Opportunity Fund is a California licensed lender, and a US Treasury certified financial institution.
2. How long has Opportunity Fund been operating?
Opportunity Fund has been providing financial services and products for 20 years.
3. Is Opportunity Fund a direct lender?
Yes. Opportunity Fund makes all loan decisions in-house, holds the loans on its balance sheet, and conducts all loan servicing and collections.
4. What is Opportunity Fund's lending capacity?
Opportunity Fund has extensive access to capital from major financial institutions. There are no liquidity constraints.

Lending

1. What is the largest loan a merchant can borrow from Opportunity Fund?
\$100,000
2. What is the longest term?
48 months
3. How does Opportunity Fund determine loan amount and term?
Loan amount is determined by the debt service by the business. Loan term will be determined by the loan amount, loan purpose, and overall qualifications of the merchant.
4. How is the payment structured?
Every loan is paid from a fixed percentage split of the merchant card sales. The split-funding is conducted by Opportunity Fund with the Merchant Processor.
5. Will Opportunity Fund make a loan to pay off a cash advance?
Yes. Merchants can borrow from Opportunity Fund to pay off an existing cash advance.

ISO Partnership

1. Does the ISO Partner have any liability for the performance of the loan?
The ISO Partner is only responsible for providing world class customer service for the merchant to minimize any disruption to card processing and split-funding.
2. Does the merchant need to be currently processing with the ISO Partner?
ISO Partners are highly encouraged to offer Opportunity Fund loans to current merchants. However, some ISO Partners have successfully used Opportunity Fund loans as an added value to acquire new merchants.