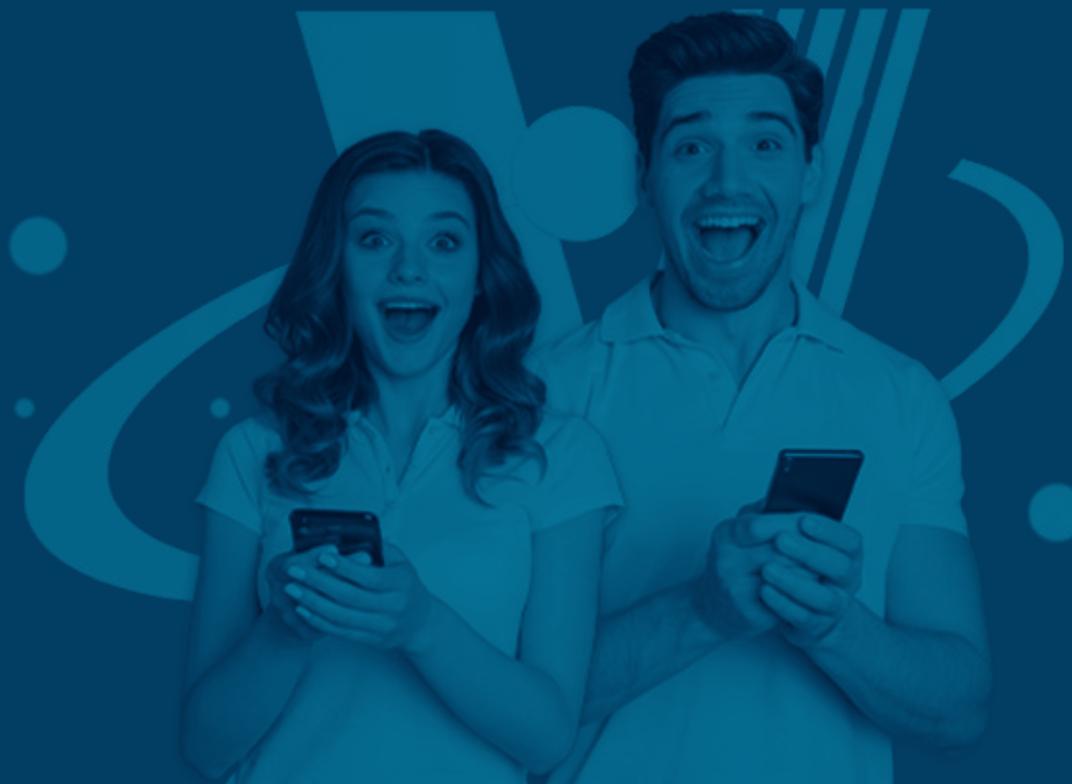




VIVA CAPITAL FUNDING REFERRAL PARTNER PROGRAM

INTRODUCTION GUIDE



VIVA CAPITAL FUNDING REFERRAL PARTNER PROGRAM



We would like to welcome you to our Referral Partner Program! This guide will go over the basics of how to start referring clients. We take pride in how we handle any referrals you send our way by providing fast and friendly service. If you ever have any questions or concerns don't hesitate to reach out to us.

IDENTIFYING COMPANIES WHO COULD BE PROSPECTIVE FACTORING CLIENTS

Our ideal client is located in the United States or Mexico and will typically have one or more of the following characteristics.

- They are in a capital-intensive industry
- They have experienced a high rate of growth
- They have a poor credit history or a limited credit history
- They provide goods or services to businesses or government agencies
- They are a start-up business with contracts, purchase orders, or an established customer list
- They have a large concentration with one or more of their customers
- They are unable or unwilling to secure commercial bank financing, have lost their financing, or express a need for more financing





INDUSTRIES WE SERVICE

- Transportation Carriers
- Freight Brokers and Freight Forwarders
- Warehousing
- Temporary Staffing
- Manufacturing
- Wholesalers/Distributors
- Government Contractors
- Healthcare
- Oilfield Service
- Miscellaneous Service Providers

WHAT INFORMATION SHOULD I ASK ABOUT THE COMPANY?

- Ask for a general overview of what they do. Do they provide services or sell goods?
- How long have they been in business?
- Who are their customers?
- Do they have contracts with their customers?
- What is their standard billing process?
- How much do they bill monthly? Will they have a need to factor all receivables?
- What payment terms currently have with their customers?
- How have they been financing their business to this point?

VIVA CAPITAL MAKES IT EASY TO WORK WITH FACTORING EXPERTS

WHAT ARE THE BENEFITS OF REFERRING MY CLIENTS?

- Solidify your relationships with your clients
- Work with clients who are in a more secure financial position
- Peace of mind knowing that your clients are working with highly trained and experienced factoring professionals

WHAT ARE THE BENEFITS OF FACTORING FOR MY CLIENTS?

- Reduce worry about payroll and overhead expenses
- Sell to larger accounts requiring longer payment terms
- Take advantage of early payment and volume discounts
- Immediate credit increases
- Off balance sheet financing
- Back-office support
- Increased profits
- Competitive fee structures



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IDENTIFYING COMPANIES WHO COULD BE PROSPECTIVE FACTORING CLIENTS

Viva's sales team will collect documentation from the prospect during the application process, but there is certain information that can be helpful to review before we speak to the prospect. These documents include the following:

- Copy of their current invoice-level receivable aging report. This report will help us understand how their invoices are aged and assist with pricing customization.
- Copies of contracts or purchase orders related to the accounts the prospect wishes to factor. This will help us understand the relationship and assist with credit-approval for each customer.
- Copies of invoices the prospect would like to factor. Reviewing these invoices will help us familiarize ourselves with their billing process.
- Corporate documents to include articles and organizational minutes. These documents give us insight into the structure of the company and ownership.