

## Inc. 5000 FEATURED IN 2025, 2024, & 2013

4,063
RANKED OVERALL

**332**IN NY. NJ. & PA

289 IN NEW YORK

**277**IN FINANCIAL SERVICE



Merchant Industry, established in 2007, is a leading nationwide credit card processing service provider. We excel in delivering best-in-class products and exceptional customer service to agents and their merchants.

40,000+

Merchants

1,200+

**New Merchants Added Each Month** 

**\$250+ MILLION** 

Saving Passed to Merchants

**3 HEADQUARTERS** 

Offices in New York, Florida, and India

**\$9.5+ BILLION** 

Yearly Volume

2,000 +

**Equipment Options** 



#### **Overview**

### **Flexible Repayment Options**

- **1. Loans:** 12 48 Month repayment schedule
- **2. Hybrid Plan:** 12 Month interest only + 24 Month term loan (36 months total)

#### **Key Requirements**

- **Production Threshold:** 5 deals per Month minimum residual with MI (6,250 Minimum)
- Loan Amount: Starting at \$50,000 3,000,000
- Rates: Competitive, ranging from 11% -20% annually
- Rates: Background check & UCC filings

#### **Interest Rate Factors**

- Credit Score: 580+
- Deal Count/Volume commitment to M.I.



# **Credit Line Program Purpose**

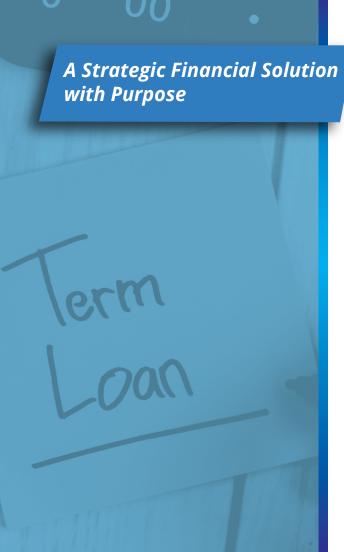
Ideal for working capital to expand your sales operations

## **Eligibility Requirements**

5 deals per month minimum residual with M.I. (6,250 Minimum)

#### **Credit Line Overview**

- Maximum Loan: \$ 250,000 (minimal withdrawal of \$50,000).
- Term Length: 12 Months.
- **Rate:** 11% 20% (subject to Rate Graph).



### **Term Loans**

### **Purpose**

Ideal for larger residual purchases and short-term working capital needs.

#### **Loan Overview**

- **Maximum Loan:** \$3 million (initial drawdown ≥ \$250,000)
- Term Length: 24-48 months
- Rate: 11% 20% (subject to market conditions)

#### **Eligibility Requirements**

- **Active Agent:** 150+ new approved deals per year (via acquisition, boarded, or transferred).
- **Residual Redirect:** from existing processors required (M.I. will deduct loan repayment amount and deposit remaining funds to agent).
- **5 Deals per Month Minimum:** residual with MI (6,250 Minimum)



# **Hybrid Loan**

### **Purpose**

Ideal for agents needing smaller initial repayments. Pay interest only during the first year.

#### **Loan Overview**

• **Maximum Loan:** \$3 million (initial drawdown ≥ \$250,000)

• Term Length: 36 Months

• **Rate:** 11% - 20% (subject to market conditions)

#### **Eligibility Requirements**

5 deals per month minimum residual with M.I. (6,250 Minimum).

# Interest Rates Based on Rate Graph Below

Interest Rates - Floor	Monthly Approved	Current Rate*
Prime + 12.00%	5-10	19.75%
Prime + 8.00%	11-20	16.00%
Prime + 2.50%	21-30	10.50%
Prime + 2.25%	31-50	10.25%
Prime + 2.00%	51+	10.00%

**Estimate based on current prime rate\*** 

## **Credit Line**

## Year 1

**Credit Line:** Agent's net residual (12 months) x 15 months

### **Example Calculation:**

- 5 approved deals/month × \$200 avg. profit/deal = \$1,000 avg. net profit/deal
- 1000 x 70% (Revenue Share) = \$700
- \$700 × 12 months = \$8,400 net residual/year
- Credit Line = \$8,400 × 15 months = \$126,000

## Year2

Credit Line: Agent's net residual (12 months) x 12 months

### **Example Calculation:**

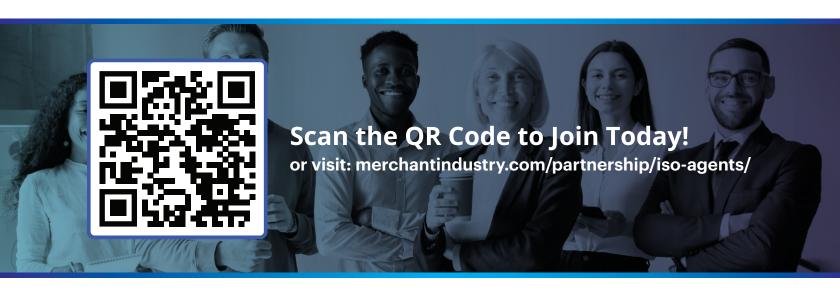
- 5 approved deals/month × \$200 avg. profit/deal = \$1,000 avg. net profit/deal
- 1000 x 70% (Revenue Share) = \$700
- \$700 × 12 months = \$8,400 net residual/year
- Credit Line = \$8,400 × 12 months = \$100,800

# **Total Line of Credit After 2 Years:**

Year 1 + Year 2 = \$126,000 + \$100,800 = \$226,800

# **Become A Partner Today**

We give agents the freedom to grow their brand, control their team, and scale faster. From customizable CRM tools to industry-low pricing, flexible credit lines, and full transparency, we're built to support your growth whether you're just scaling up or planning a big exit.



# Reliable. Efficient. Trusted. Merchant Industry's Top Terminals!



#### **VP550**

The Complete Portable Solution

- •Android 12, Cortex Quad-core A53, 2.0GHz
- •5.99" TFT Color LCD with capacitive multi-touch screen, Resolution of 1440 x 720 pixels with adjustable backlight & supports Electronic Signature
- •2GB RAM



#### **VP800**

The Ultimate All-In-One POS Solution

- •Android 10.x, Octa-Core Cortex A53. 1.8GHz
- Main display: 8" portrait IPS display with a resolution of 800 x 1280 pixels I Customer display: 5" landscape IPS display, Resolution of 800 x 480 pixels
- •16GB Flash, 2GB RAM



#### VL100 Pro

The Economically Efficient POS Solution

- •Android 10.x, Octa-Core Cortex A53, 1.8GHz
- •Main display: 8" portrait IPS display with a resolution of 800 x 1280 pixels I Customer display: 5" landscape IPS display, Resolution of 800 x 480 pixels
- •16GB Flash, 2GB RAM



#### **VP 550E**

The Eco-Friendly POS Solution

- •Android 12, Cortex Ouad-core A53, 2.0GHz
- •5" TFT Color LCD with capacitive multi-touch screen, Resolution of 1280 x 720 pixels and supports Electronic Signature
- •16GB Flash, 2GB RAM

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