

A blurred background image showing a person's hand holding a light blue credit card over a dark laptop keyboard. The card has a visible chip and a small logo. The overall color palette is blue and green.

Mi Merchant
Industry

ISO Line of Credit

Inc. 5000

FEATURED IN 2024 & 2013

2,057

RANKED OVERALL

193

IN NY, NJ, & PA

163

IN NEW YORK

118

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 ISOs and their merchants.

40,000+

Merchants

1,200+

New Merchants Added Each Month

\$250+ MILLION

Saving Passed to Merchants

3 HEADQUARTERS

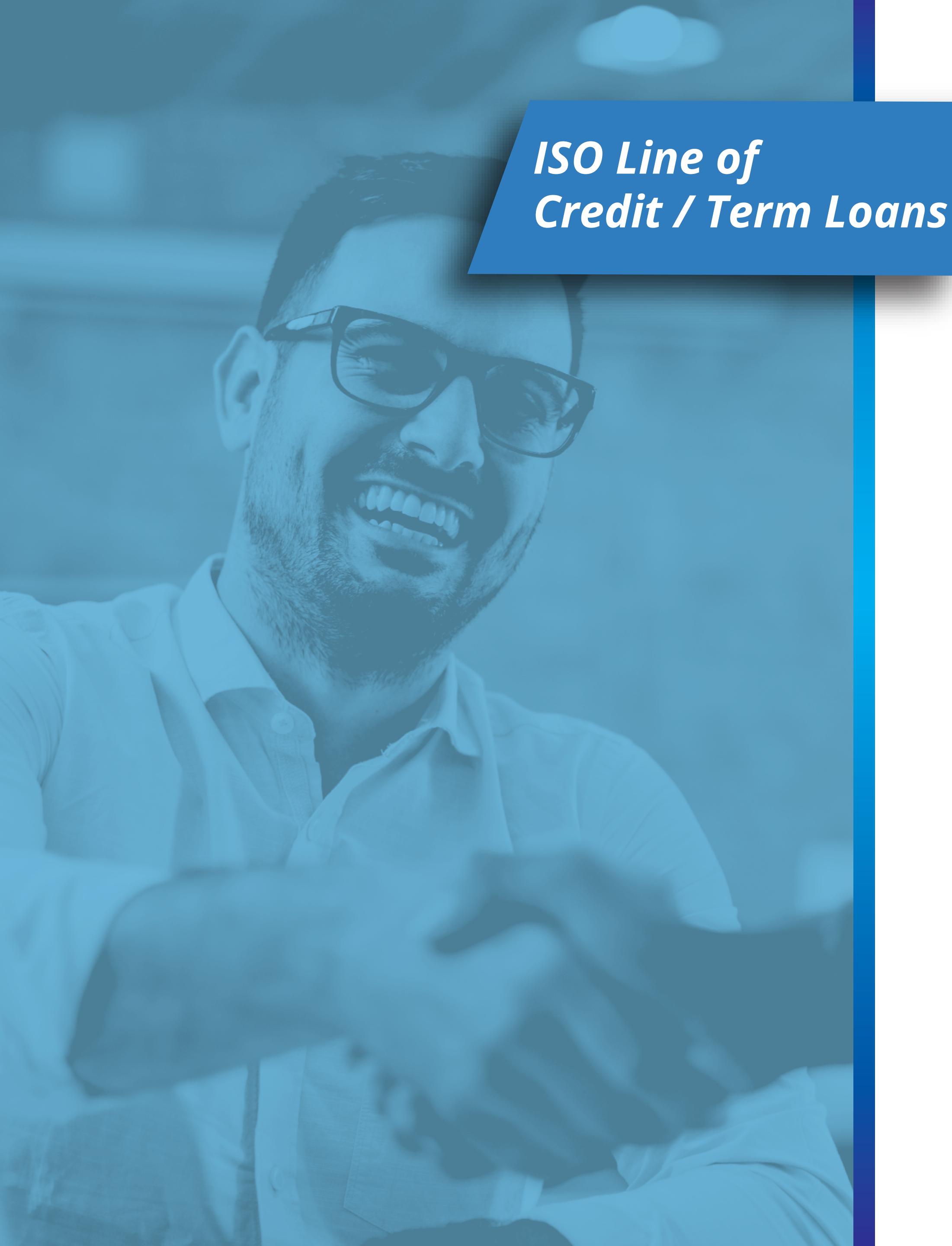
Offices in New York, Florida, and India

\$9.5+ BILLION

Yearly Volume

2,000 +

Equipment Options



ISO Line of Credit / Term Loans

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.**



**Unlock Financial Potential
with Exclusive Line of Credit Access**

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).



A Strategic Financial Solution with Purpose

Term Loans

Purpose

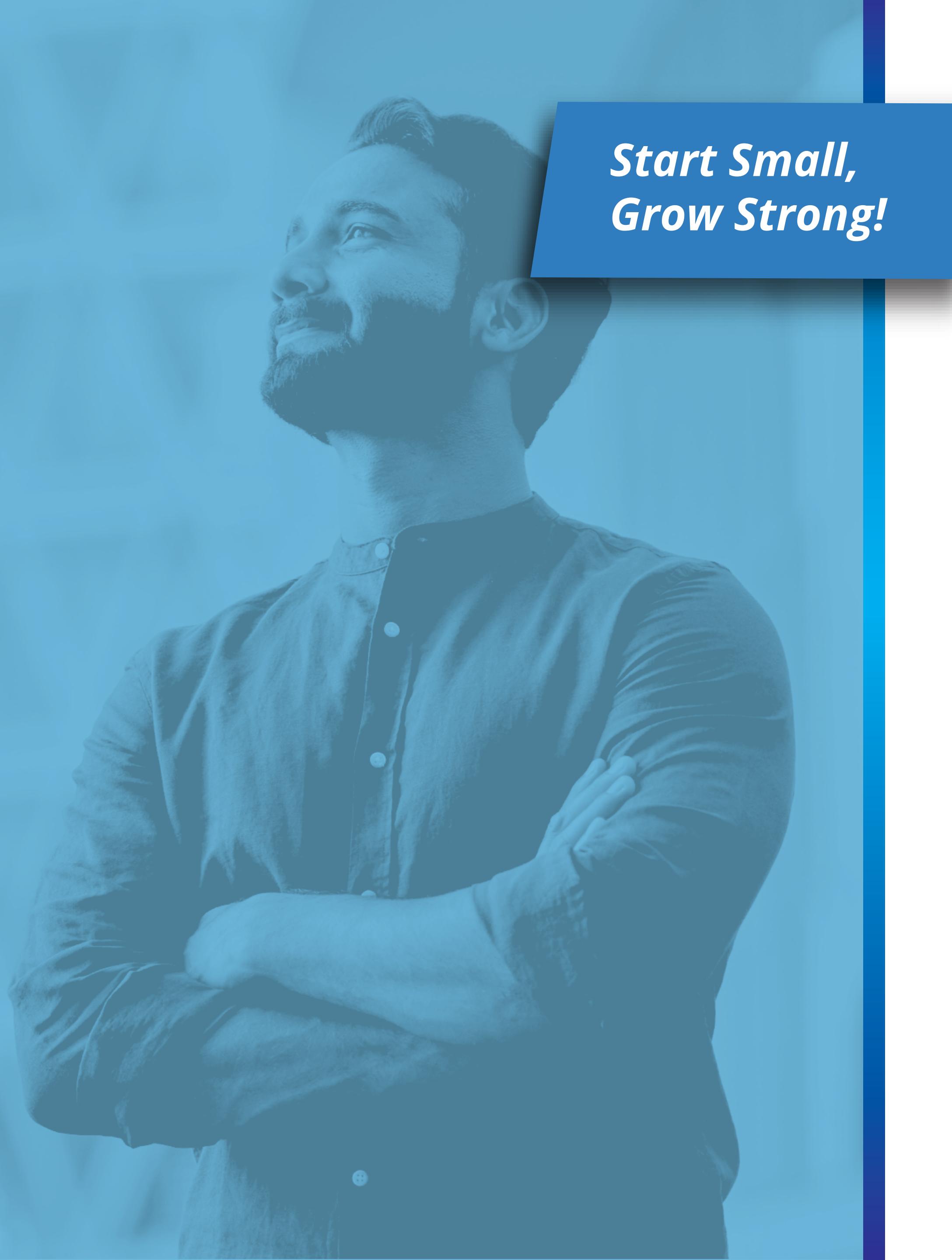
Ideal for larger residual purchases and short-term working capital needs.

Loan Overview

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

Eligibility Requirements

- **Active ISO:** 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 ISO).
- **5 Deals per Month Minimum:** residual with MI (6,250 Minimum)



*Start Small,
Grow Strong!*

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 \geq \$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: ISO's net residual
(12 months) x 15 months

Example Calculation:

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

Year 2

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

Example Calculation:

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

Total Line of Credit After 2 Years:
Year 1 + Year 2 = \$126,000 + \$100,800 = \$226,800

Join Our Trainings

View all our upcoming training sessions for 2025 by scanning the QR code or visiting the link below.



Training Topics Include:

- White Label Opportunities
- Why M.I. is The Best for Cash Discounting, Dual Pricing, & Surcharging
- Credit Line Opportunities
- BIN-In-A-Box / Bin Level Pricing

Scan to view our 2025 Training Calendar or visit: merchantindustry.com/mitraining

Contact Merchant Industry Today!



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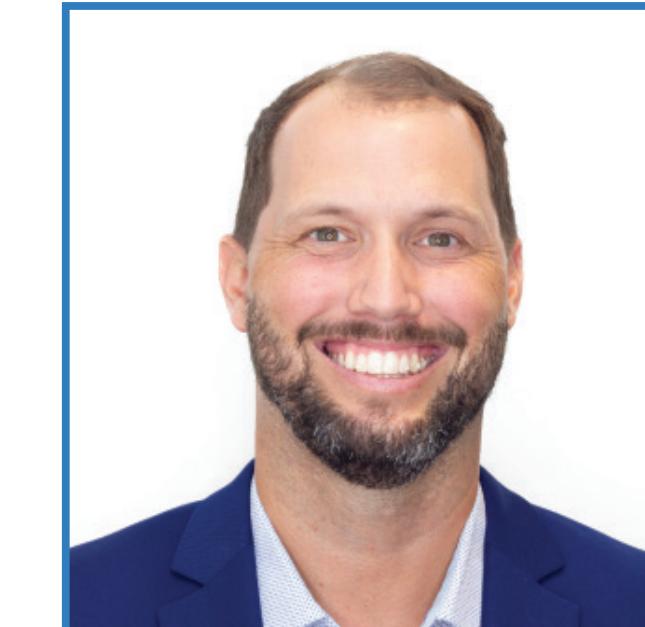


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