



**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

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**1,200+**  
New Merchants Added Each Month

**\$250+ MILLION**

Saving Passed to Merchants

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**3 HEADQUARTERS**

Offices in New York, Florida, and India

**\$9.5+ BILLION**

Yearly Volume

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**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 × \$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

## Year 2

**Credit Line:** ISO'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



# 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](https://merchantindustry.com/mitraining)



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