



Leslie C. Harlton
VP, Director of Training and Sales Enablement
training@merchantindustry.com

Same Day Funding:

*Benefits,
Requirements
and Process*





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1. Introduction and Importance of Same Day Funding
 2. How It Works and Who Benefits
 3. Requirements, Setup, and Responsibilities

Agenda



Welcome to Same Day Funding

Accelerate Your Cash Flow

Receive card sales deposits the same business day

Built for Busy Businesses

Ideal for restaurants, bars, retail, and evening operators

Simple, Fast Setup

Most accounts activated within 1-2 business days

Predictable, Transparent Service

Flat monthly fee and easy eligibility requirements



Why Fast Funding Matters



Traditional Funding Delays

Standard settlements can hold up your revenue for days.



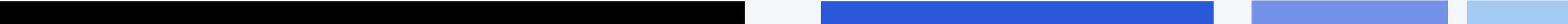
Cash Flow Gaps Hurt Operations

Delayed funds impact payroll, inventory, and daily expenses.



Same Day Funding Closes the Gap

Evening and late operators get deposits faster, reducing stress.





How It Works and Who Benefits

How Same Day Funding Works

Instant Access to Card Sales

Receive funds the same business day for eligible transactions.

Flexible Batch Out Times

Batch after closing and still get next business day deposits.

No More Cut-Off Stress

Late-night operators avoid delays from missing traditional cut-off times.



Who Can Benefit



Perfect for High-Volume, Late-Hour Businesses

Restaurants, bars, and retail stores benefit from rapid deposits



Ensures Reliable, Predictable Cash Flow

No more waiting for next-day or multi-day settlements

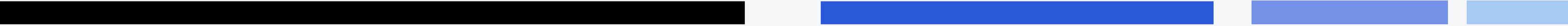


Supports Daily Operations & Growth

Quick access to funds helps cover payroll and restock inventory



Requirements, Setup, and Responsibilities



Eligibility Requirements

CBCAL BIN 7524 Processing Required

Merchant must use Commercial Bank of California platform

Minimum Credit Score: 580

Only New merchants with 580+ credit score are eligible, Existing Merchants must have a 580+ at time of original approval- they will not repull

Tier and Ticket Parameters:

70% or more of all sales must be "swiped or dipped". Average ticket less than 1k, High ticket less than 5K, monthly sales less than \$250k

Bank Account Verification

GIACT validation ensures secure and accurate deposits Existing Merchants do not need to provide a voided check or bank letter. **Only NEW** merchants are required to submit.



Easy Setup and Activation



Quick Account Activation

Most accounts go live within 1-2 business days



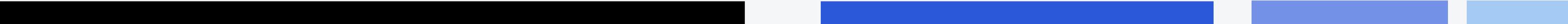
Straightforward Monthly Fee

Simple \$29.99 fee, billed after approval



Easy Enrollment Process

Requires signed Authorization Agreement and bank verification



Submission Process for Existing Merchants



Submission by ISO Partners or Operations

Navigate to to the Ticket Module:

- Search and select the Merchant Account in the CRM
- Ensure you have the correct Merchant Profile before proceeding with the ticket creation
- Confirm the processor is Tsys and BIN CBCAL 7524
- From the Merchant's CRM- go to the EDOCUSIGN tab, pull, review and send the SDF authorization addendum to the merchant



Accurate Ticketing for Fast Processing

Open and Complete the Ticket Fields:

- Once the signed document is automatically loaded
- Set RFC to Risk/Underwriting
- Select Actual Problem as the Funding Type Update
- Choose Same Day from the Funding type dropdown
- Set Group to NY Risk
- Add ticket note: "Merchant requests for SDF-addendum has been completed and available in the Documents section."



Risk/Underwriting Review & Activation

Once ticket is Submitted:

- Risk/Underwriting team validates eligibility and confirms form is on file
- Once approved, they will update all required systems to reflect SDF
- Verify configuration is active
- Close the ticket
- 1-2 days for processing
- Watch for confirmation email!

Submission Process for Existing Merchants



MERCHANTS > All > MERCHANT INDUS... NEW YORK
10:00:30 AM

MERCHANT INDUSTRY LLC TEST ACCOUNT (75240025249958) DUAL PRICING

Date of Approval (11/13/2025) ISO Office MI CRM Developer 6909

Retention

SUMMARY DETAILS LINKED ACCOUNT CHECKLIST PAYMENT GATEWAY COMMENTS UPDATES RESIDUAL TRANSACT RETENTION HISTORY PCI COMPLIANCE MORE

Esign ADD RECIPIENT

docusign@merchantindustry.com

Signing Order

LEO VARTANOV Need To Sign

LEO@MERCHANTINDUSTRY.NET

*Subject: MERCHANT INDUSTRY LLC TEST ACCOUNT

Body

*Select Template: Same day funding

NEXT

SAME DAY FUNDING AUTHORIZATION AGREEMENT Merchant Industry, LLC

1. Business Information

DBA Name: MERCHANT INDUSTRY LLC TEST ACCOUNT

Merchant ID: 75240025249958

Legal Business Name: MERCHANT INDUSTRY LLC TEST ACCOUNT

Business Address: 135 FAIRGROUNDS MEMORIAL PKWY ITHACA NY 14850

Email Address: LEO@MERCHANTINDUSTRY.NET

2. Instructions

- Same Day Funding allows merchants to receive deposits on the same business day for eligible transactions.
- Enrollment in Same Day Funding is subject to approval and availability based on processing platform eligibility, and Merchant Industry, LLC reserves the right to suspend or terminate eligibility at any time for any reason, in its sole discretion, without prior notice. Any fees, charges, or terms Merchant Industry, LLC reserves the right to modify upon 30 days' written notice. Continued use of the service after such notice constitutes acceptance of the modifications.



- A monthly recurring fee of \$29.99 plus applicable taxes will be automatically charged for Same Day Funding service.
- The full monthly amount is charged in the month the merchant enrolls, regardless of the enrollment date
- This form applies only to deposits made from Merchant Industry LLC.
- To ensure timely funding, all submitted bank account information must be accurate and active.
- A voided check or official bank letter is required for account verification.
- Please allow 1-2 business days for activation after submission.
- Same Day Funding is currently only available on CBCAL BIN 7524.

3. Bank Account Information

Bank Name	Routing Number	Account Number
ESQUIRE BANK, NATIONAL ASSOCIATION	026073066	1022019085

4. Authorization & Acknowledgment

I hereby irrevocably authorize Merchant Industry, LLC and its affiliated processors, successors, and assigns to deposit funds into and debit fees, charges, and any other amounts owed from the bank account listed above in accordance with the Same Day Funding service, and I acknowledge that Merchant Industry, LLC is not responsible for any delays, errors or losses caused by third parties, including but not limited to banks and payment processors. I certify that I am authorized to make changes to the banking information for the business listed above.

- I understand that:
- Enrollment is subject to approval and platform eligibility
 - Activation may take 1-2 business days after submission
 - I am responsible for ensuring the accuracy of the information provided
 - Any errors or omissions may result in funding delays or rejections
 - A \$29.99 monthly fee applies and will be charged automatically



- The full monthly amount is charged in the month the merchant enrolls, regardless of the enrollment date.
- Same Day Funding is currently only supported on CBCAL BIN 7524
- Merchant Industry, LLC may modify or terminate this service at any time upon written notice to the merchant.
- Merchant Industry, LLC shall not be liable for any damages or losses resulting from such modification or termination upon notice.
- I will promptly notify Merchant Industry LLC of any changes to bank account information at least 5 business days in advance of such change
- This authorization remains in effect until terminated in writing with 30 days' notice
- Any transactions initiated prior to the effective date of termination shall be completed according to this authorization.

5. Signature

Printed Name: LEO VARTANOV

Title: owner

Signature / Date: 01-16-2026

Merchant Responsibilities



Adhere to 8:00AM ET Batch Cut-Off

Ensure all batches are closed by 8:00AM ET for same-day funding.



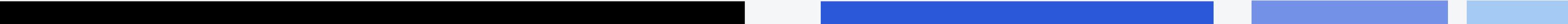
Notify Bank Changes in Advance

Inform Merchant Industry at least 5 business days before updating bank details.



Monitor Deposits and Report Issues

Regularly check account for timely deposits and contact support if discrepancies arise.



Pricing Breakdown



ISO Buy Rate- \$15.00

Recommended Sell Rate- \$29.99

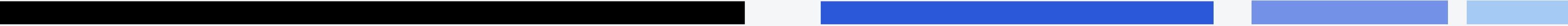
Your Markup = Your Money

$\$29.99 - \$15.00 = \text{Your Split Revenue per Merchant}$

The Schedule A rate for this service is \$15.00 with a recommended MSRP of \$29.99; however Agents are permitted to adjust pricing if justified.

This transparent model gives you complete control over your earnings potential.

Every merchant you sign **creates recurring revenue**. The more you sell, the more you earn. **It's that simple.**



Month-to-Month Flexibility

Service runs on a monthly basis for maximum adaptability.

Easy Cancellation Process

Merchants or sales reps can request cancellation at any time.

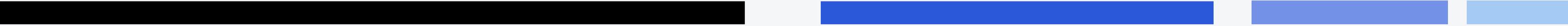
Automatic Fee Debiting

Monthly fees are withdrawn directly from your deposit account.

Advance Notice for Changes

Merchant Industry may update terms with 30 days' written notice.

Service Terms and Flexibility



Key Takeaways

Accelerated Access to Funds

- Receive card sales deposits the same business day

Easy Setup & Clear Requirements

- Fast activation—typically within 1-2 business days
- Simple eligibility: credit score 580+, CBCAL BIN 7524

Empowers Business Flexibility

- Operate late hours without cash flow delays
- Ideal for restaurants, bars, and retail

Ongoing Support & Predictability

- Dedicated support and transparent monthly pricing





Merchant Types Benefiting from Same-Day Funding

Key Traits of Ideal Merchants

High Volume of Card Transactions

Merchants processing frequent daily payments benefit most.

Immediate Cash Flow Needs

Businesses requiring quick access to funds for operations.

Urgent Revenue Reinvestment

Fast deposits enable rapid restocking and payroll.

Avoiding Deposit Delays

Same-day funding prevents costly 1–3 day wait times.





Merchant Business Types That Benefit from Same-Day Funding

Same-day funding is most valuable for merchants who:

- Have high daily card volume
- Operate with tight cash flow
- Later evening transactions
- Need to reinvest revenue immediately (inventory, labor, fuel, supplies)
- Can't afford a 1–3-day delay on deposits

These business types see the biggest operational impact from same-day funding:

Service & Trade Businesses

- Plumbers
- Electricians
- HVAC companies
- Roofers
- General contractors
- Restoration & remediation companies

***Why:** They pay crews, buy materials, and fuel trucks daily. Fast access keeps jobs moving.*

Food & Beverage

- Restaurants
- Food trucks
- Coffee shops
- Bars & lounges
- Catering companies

***Why:** Daily inventory purchases, payroll, and thin margins make cash timing critical.*

Retail & Specialty Shops

- Convenience stores
- Vape & smoke shops
- Beauty supply stores
- Phone repair shops
- Boutiques

***Why:** Rapid inventory turnover and vendor COD (cash on delivery) needs.*



Automotive

- Auto repair shops
- Body shops
- Tire & brake centers
- Car washes

Why: *Parts are often paid for same-day; delays stall vehicles and revenue.*

Health & Wellness

- Urgent care clinics
- Dental offices
- Chiropractors
- Med spas
- Physical therapy clinics

Why: *Payroll-heavy operations with high card volume benefit from faster liquidity.*

Hospitality & Travel

- Hotels & motels
- Short-term rental managers
- Tour operators
- Event venues

Why: *High ticket transactions and staffing/vendor costs that hit immediately.*

Events & Experiences

- Party rental companies
- DJs & entertainers
- Wedding vendors
- Photographers

Why: *Large deposits collected upfront that are needed to fund labor and materials right away.*

Sales Positioning Tip

“Same-day funding turns your credit card sales into working capital today instead of next week. It’s like giving your business a daily cash advance—without taking on debt.”

Sales Positioning Tips



Instant Access to Card Sales

Revenue from card payments is available the same day.



Boosts Daily Cash Flow

Funds can be used immediately for business needs.



No Debt Incurred

Acts like a cash advance without borrowing or interest.



Key Takeaways



Empowers Daily Cash Flow

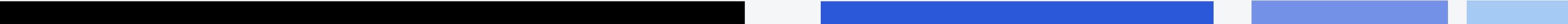
Merchants access funds the same day for critical expenses.

Supports Growth & Stability

Immediate revenue enables reinvestment in inventory and labor.

Ideal for High Card Volume Businesses

Service, retail, food, and automotive sectors benefit most.



Training Resources



Training Calendar

Stay up to date with our structured schedule of training session designed to strengthen your skills and knowledge.

Website:
<https://www.merchantindustry.com/training/>

Learning Management System and Resource Center

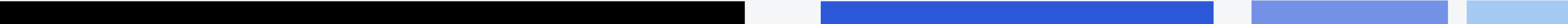
Need a refresher, marketing materials or tech insights, as well as access training resources anytime- we've got you covered!

Websites:
<https://merchantindustryllc.isoquote.com/home>
<https://www.merchantindustry.com/resource-center/>

Training Coordinator

Our dedicated Corporate Trainers offer expert guidance to support your growth and success every step of the way!

Contact:
training@merchantindustry.com





SAME DAY FUNDING AUTHORIZATION AGREEMENT

Merchant Industry, LLC

1. Business Information

DBA Name:	
Merchant ID:	

Legal Business Name:	
Business Address:	
Email Address:	

2. Instructions

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Printed Name:	
Title:	
Signature / Date:	