



Vendor HANDBOOK

Increase Capital Group

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Increase Capital Group

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Welcome

Welcome to the Increase Capital Group Dealer Handbook, a comprehensive guide designed to help dealerships optimize their financing process when working with Increase Capital Group as the preferred financing company. Increase Capital Group is a leading provider of digitalized commercial financing solutions, offering reliability, fast responses, flexible payment options, and access to 48 banks with specialized programs.

With a commitment to honesty, expedited answers, and leveraging digitalization in commercial financing, Increase Capital Group aims to support dealerships in offering financing options to their clients while ensuring accessibility within reasonable parameters.

Sebastian J. Ruano

Owner, Increase Capital Group



COMPANY OVERVIEW

Vision

We strive to make financing accessible, transparent, and seamless for businesses and individuals. Our vision is to be the trusted partner and catalyst for success, providing comprehensive financing options to dealerships and clients alike. By embracing cutting-edge technology, fostering strong relationships, and upholding the highest standards of integrity, we aim to lead the industry and empower our customers to thrive in an inclusive and customer-centric financing landscape.

Mission

Our mission is to expedite the financing process while maintaining a high standard of service and professionalism. Leveraging the power of digitalization, we have streamlined our operations to provide prompt responses and efficient handling of financing applications. By embracing technology, we aim to simplify the financing experience for dealerships and their clients, making access to financing more convenient and accessible.



Company Core Values

At Increase Capital Group, our operations are shaped by our core values of transparency, integrity, and customer-centricity. We believe in providing honest and reliable financing solutions to dealerships and their clients, ensuring a clear understanding of the process and terms. Transparency is fundamental to our approach as we openly communicate and provide accurate information, empowering our clients to make informed decisions. We prioritize integrity, upholding the highest ethical standards in all our interactions. Acting with honesty, fairness, and accountability, we build trust and deliver on our promises. Our focus extends beyond transactions; we value enduring relationships with our clients and the community.

Customer-centricity is at the heart of our business. We place the unique needs and aspirations of our clients front and center, tailoring our solutions to align with their goals. Our personalized service and support reflect our commitment to their success. By embracing digitalization in commercial financing, we leverage technology to streamline the process and provide expedited answers. Our aim is to make financing accessible and convenient for our valued clients, eliminating unnecessary paperwork and delays. At Increase Capital Group, we are driven by our values, striving for excellence as we become the leading provider of financing solutions.





EMBRACING DIGITALIZATION IN COMMERCIAL FINANCING

Increase Capital Group recognizes the transformative impact of digitalization in the commercial financing industry. We have embraced this technological advancement to revolutionize the way financing is offered and processed. By leveraging digital tools and platforms, we have eliminated unnecessary paperwork, reduced processing times, and enhanced the overall efficiency of our operations.

Our digitalized approach enables dealerships to submit financing applications conveniently through our Vendor Portal, ensuring a seamless and secure process. Through this platform, dealerships can access real-time updates on the status of their deals, communicate with our team, and submit the necessary documentation effortlessly. Moreover, our digital infrastructure allows us to collaborate with a vast network of 48 banks with specialized financing programs. This extensive network ensures that we can provide competitive rates and options to meet the diverse financing needs of dealerships and their clients.

At Increase Capital Group, we firmly believe that digitalization in commercial financing not only streamlines the process but also enhances accessibility. We strive to ensure that financing options are available to as many clients as possible, within reasonable parameters. Our team of experienced professionals works closely with dealerships to understand their unique requirements and find suitable financing solutions for their clients.

Submitting a Deal to Increase Capital Group

Ways to Submit a Deal:

1. Log in to the Vendor Portal using your username and password to enter the deal.
2. Contact your Increase Capital Group account manager for assistance in creating an account.
3. Submit a deal via email to apply@IncreaseCapitalGroup.com.

Required Information for Application Only Program (Financing \$15K - \$250K TIB > 2 years and \$15K - \$150K TIB < 2 years):

- Credit application signed by the customer.
- Dealer's invoice/quote with asset specifications.
- Last 3 months of bank statements for specific industries (sleeper trucks if time in business is < 2 years, restaurants, franchises).

Required Information for "App Plus" Program (Financing \$250,001 - \$1,000,000 TIB > 2 years):

- Credit application signed by the customer.
- Dealer's invoice/quote with asset specifications.
- Business description.
- Financial documents: 2 years' tax returns or company-prepared financial statement, last 3 months of bank statements, current interim financial statement, personal financial statement.

Additional Recommendations:

- Provide write-ups/summaries of the request, including asset description, customer's intended use, credit issues, and any relevant details that might impact the decision-making process.



Deal Processing and Funding

Requesting Documents:

- Email your representative with an invoice that includes all fees and charges with a copy of title/MSO if applicable.

Re-Submitting a Deal:

- Email Credit@IncreaseCapitalGroup.com for collateral changes, asset additions, price changes, etc.
- Copy your account manager on the email and include all necessary information and credit stipulation resolution, as mentioned in the submission process.

Requirements for Funding:

- Contract signed by the customer and/or personal guarantor(s).
- Required documents such as voided check, completed ACH form, invoice matching the approval, driver's license copies, title/MSO, insurance certificates, etc.

Payment Instructions:

- Wire transfer, ACH, or check options for payment of commissions and invoice balance.
- Provide wiring instructions on letterhead, ACH instructions, or check payment details.

Submission Checklist for All Equipment (Except Sleeper Trucks, Logging Equipment, and Printers):

- Answer a set of questions to identify if the deal fits within Increase Capital Group's credit box.
- Questions include factors like FICO score, industry experience, time in business, bankruptcy/foreclosure history, criminal convictions, and late child support payments.
- 2.6 Submission Checklist for Sleeper Trucks, Logging Equipment, and Printers:
- Similar to the previous checklist, answer questions tailored to these specific asset classes to determine eligibility.



CONTACT INFORMATION



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