



ISO Line of Credit



www.gosuede.com



Inc. 5000

FEATURED IN 2024 & 2013

2,057
RANK OVERALL

193
IN NY, NJ & PA

163
IN NEW YORK

118
RANK OVERALL

Suede, formerly 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

\$250+ MILLION
Saving Passed to Merchants

\$9.5+ BILLION
Yearly Volume

1,200+
New Merchants Added Each Month

3 HEADQUARTERS
Offices in New York, Florida, and India

2,000+
Equipment Options



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 Suede (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 Suede.



Credit Line Program

Purpose

Ideal for working capital to expand your sales operations

Eligibility Requirements

5 deals per month minimum residual with Suede (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 \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 (Suede will deduct loan repayment amount and deposit remaining funds to ISO).
- 5 Deals per Month Minimum: residual with Suede (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 \geq \$250,000)
- Term Length: 36 Months
- Rate: 11% - 20% (subject to market conditions)

Eligibility Requirements

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

Interest Rates Based on Rate Graph Below

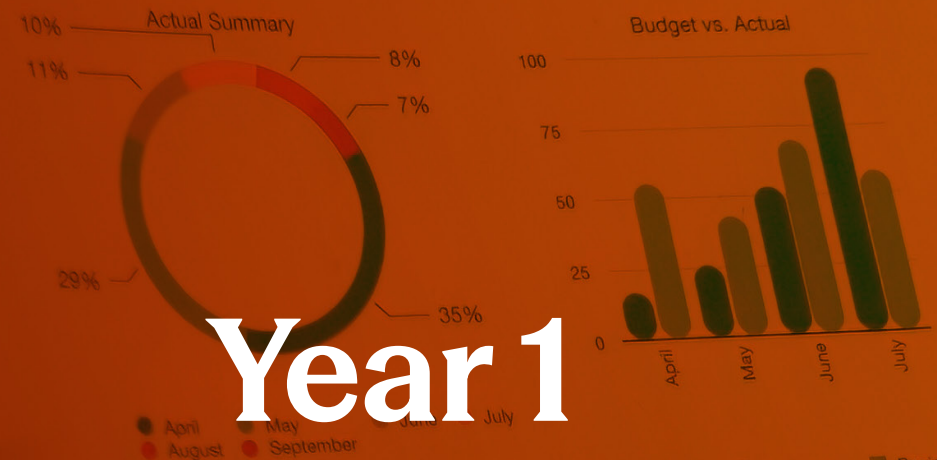
| Interest Rates - Floor | Monthly Approved | Current Rate* |
|------------------------|------------------|---------------|
| Prime + 12.00% | 5-10 | 19.75% |
| Prime + 8.00% | 11-20 | 16.00% |
| Prime + 2.50% | 21-30 | 10.50% |
| Prime + 2.25% | 31-50 | 10.25% |
| Prime + 2.00% | 51+ | 10.00% |

Estimate based on current prime rate*

Credit Line

Monthly Budget

HOW TO USE: Enter your budget for each category in the Summary By Category table below. Enter transactions on the Transactions sheet to see how your actual spending compares to your budget.



Year 1

Credit Line: ISO's net residual
(12 months) × 15 months

Example Calculation:

- 5 approved deals/month × \$200 avg. profit/deal = \$1,000 avg. net profit/deal
- 1000 × 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) × 12 months

Example Calculation:

- 5 approved deals/month × \$200 avg. profit/deal = \$1,000 avg. net profit/deal
- 1000 × 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:

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

Join Our Trainings

View all our upcoming training sessions for 2026 by scanning the QR code or visiting the link below.

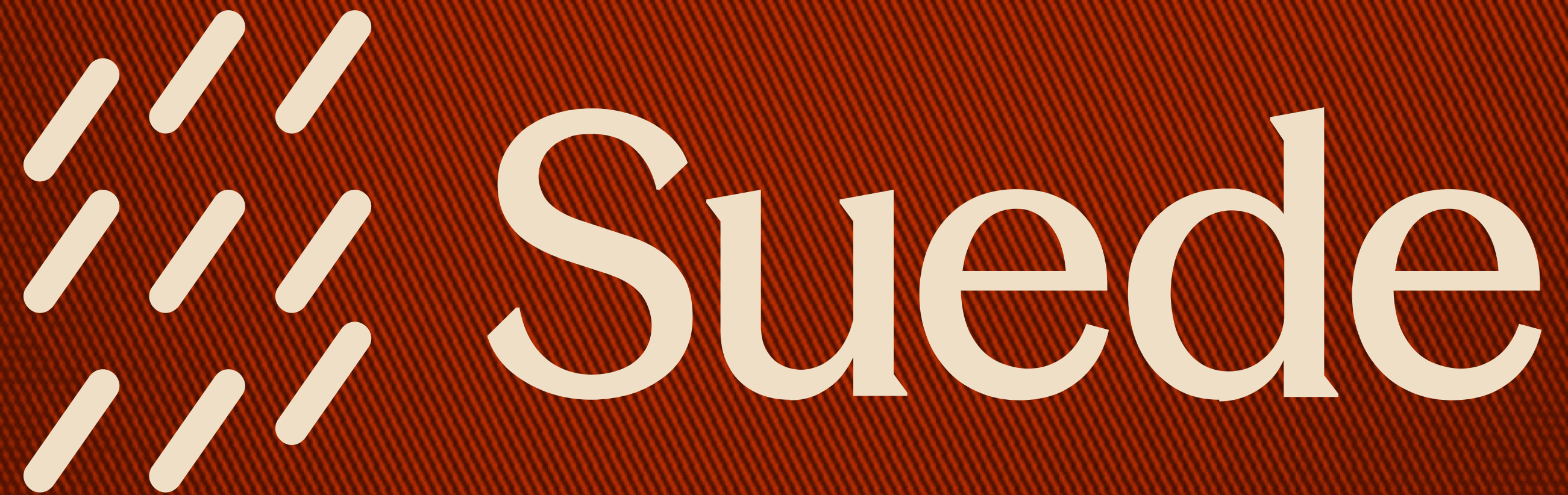


Training Topics Include:

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

Scan to view our 2026 Training Calendar or visit: gosuede.com/iso-training/

Contact Suede Today!



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