



Same Day Funding

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

Corporate Training

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Director of Training and Sales Enablement
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Agenda

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 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



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.

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

TEST ACCOUNT (75240025249958) DUAL PRICING

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

Retention

AMEX PayPal

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

Esign ADD RECIPIENT

docusign@gosuede.com

Signing Order

Danial Garcia DANIAL.G@GOSUEDE.COM Need To Sign

*Subject TEST ACCOUNT

Body

*Select Template Same day funding



SAME DAY FUNDING AUTHORIZATION AGREEMENT

Suede

1. Business Information

DBA Name:	
Merchant ID:	
Legal Business Name:	
Business Address:	
Email Address:	

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 Suede 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 Suede 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 \$ _____ 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 Suede.
- 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

4. Authorization & Acknowledgment

I hereby irrevocably authorize Suede 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 Suede 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 \$ _____ 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
- Suede may modify or terminate this service at any time upon written notice to the merchant.
- Suede shall not be liable for any damages or losses resulting from such modification or termination upon notice.
- I will promptly notify Suede 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:	
Title:	
Signature / Date:	

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 Suede 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.

Service Terms and Flexibility

Automatic Fee Debiting

Monthly fees are withdrawn directly from your deposit account

Advance Notice for Changes

Suede may update terms with 30 days' written notice

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

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



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

Automotive

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

Service & Trade Businesses

- Plumbers
- Electricians
- HVAC companies
- Roofers
- General contractors

Food & Beverage

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

Retail & Specialty Shops

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

Automotive

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

Service & Trade Businesses

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

Food & Beverage

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

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

Empowers Daily Cash Flow

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

Website:

<https://gosuede.com/iso-training/>

Supports Growth & Stability

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

Websites:

<https://gosuede.com/resource-center/>

Ideal for High Card Volume Businesses

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

Contact:

training@gosuede.com



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I understand that:

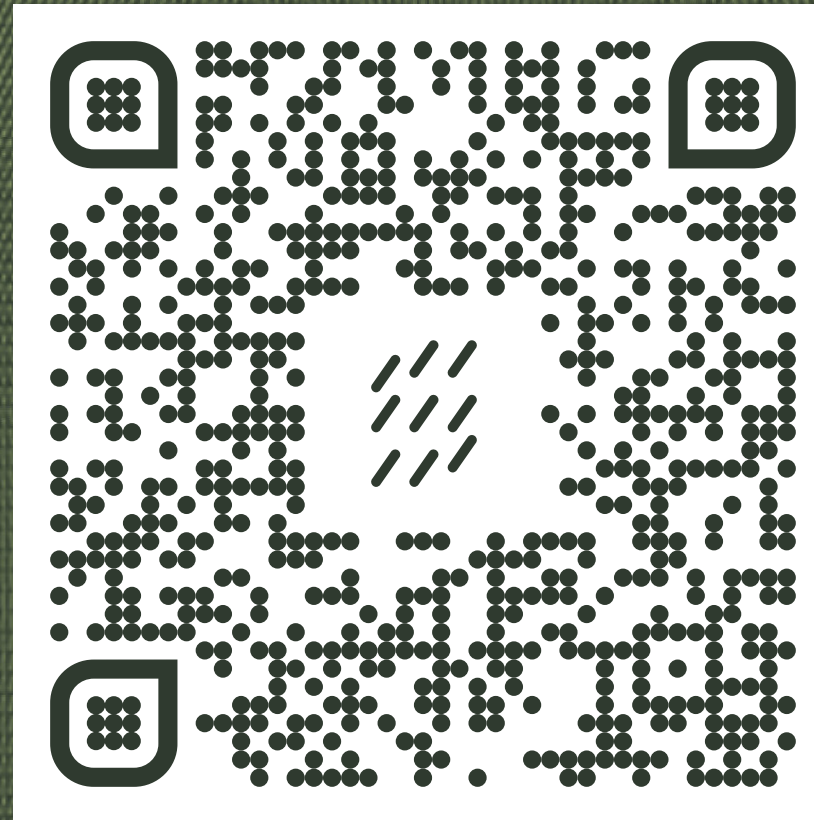
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Title:	
Signature / Date:	

Interested in Partnering?



<https://gosuede.com/iso-agent-program/>