

WHO IS FEENIX?

Backed by Wall Street. Built for Main Street.

A New York based family of companies, backed by Wall Street experience.

Feenix Legacy connects small and mid-sized businesses with the **capital, payment solutions, technology and business resources** they need to grow.

\$4B+

processed since 2017

\$560M

invested capital

\$163M

AUM across 5 funds

1,000+

business owners on platform

2017

Feenix founded

FISERV

Registered National Sales Organization

OUR STORY

- 2017 Feenix starts processing**
Deep experience across merchant processing, private credit and business finance, growing to more than \$4 billion in merchant volume.
- THE GAP Main Street was left out**
Small and midsize businesses often lacked access to the capital relationships available to larger companies.
- THE SOLUTION The Forgivable Capital Loan (FCL)**
Growth capital combined with a long-term processing relationship designed to benefit both the business and Feenix.
- 2026 Proven in the field**
More than \$10 million in FCL loans deployed, validating the concept and refining the program.



Issues, underwrites and funds the Forgivable Capital Loan.



Merchant processing and POS hardware on the Fiserv platform.



Marketing, distribution and training through independent Affiliate Partners.

CAPITAL • PAYMENTS • TECHNOLOGY • PARTNERSHIP

[FEENIXLEGACY.COM](https://feenixlegacy.com) | [FEENIXPARTNERS.COM](https://feenixpartners.com)

IMPORTANT DISCLOSURES

FEENIX CAPITAL Forgivable Capital Loans (FCL) are issued by FEENIX Capital (FCA Funding 2026, LLC) and are subject to underwriting, documentation and approval. Not all businesses will qualify. Rates, loan amounts and terms vary. A personal guarantee, a loan processing fee and an annual admin fee apply. Interest is paid monthly through your merchant account and remains payable. Principal forgiveness is conditional on keeping the loan current and processing card transactions with FEENIX Payments for the program term. If the business defaults or stops processing, forgiveness ends and the remaining balance may become due. Forgiven principal may have tax consequences; consult your tax advisor. This brochure is not a commitment to lend.

FEENIX PAYMENTS Merchant processing services and POS hardware are provided by FEENIX Payments, a registered National Sales Organization with Fiserv. Processing services are subject to a separate merchant agreement, approval and applicable fees. FEENIX Payments is not a lender.

FEENIX LEGACY FX Legacy Enterprise, Inc. dba FEENIX Legacy is a marketing company. It is not a lender, does not make credit decisions and does not process payments. Affiliate Partners are independent contractors, not employees or agents of FEENIX Capital or FEENIX Payments, and cannot approve loans or change loan terms. Affiliate Partners may be compensated when a loan funds.

Company figures are as of September 2026 and include the Feenix family of companies. Loan examples are illustrations, not projections or guarantees. This brochure is for information only.



SCAN • FCL VIDEO

Forgivable Capital Loan.

Growth capital built around a long-term merchant-processing relationship.

UP TO

100%

of the loan principal can be forgiven when program requirements are met.



50%

YEAR 2



25%

YEAR 3



25%

YEAR 4

“This is not a cash advance.”

FeenixLegacy.com

Loans issued by FEENIX Capital. Subject to approval. Principal forgiveness is conditional; interest remains payable. See full terms on back.

A different way to fund business growth.

FCL pairs growth capital with a long-term Feenix merchant-processing relationship. The business gets capital to grow, and Feenix earns on the processing, not on the loan. That alignment is what makes forgiveness possible.

UP TO

\$500K+

Flexible growth capital, sized to your processing

FIXED

6-10%

Fixed annual interest, billed monthly

UP TO

100%

Of principal may be forgiven over time

HOW IT WORKS

- 1

Apply
A simple application plus your last six months of processing statements.
- 2

Get approved
A fast underwriting decision, with the loan sized to your expected processing.
- 3

Get funded
Funds arrive the next business day after your processing install.
- 4

Grow and earn forgiveness
Process with Feenix, meet the program requirements, and principal is forgiven on schedule.

Based on a \$100,000 comparison

FCL is **NOT** a Merchant Cash Advance.

FEENIX FCL

\$100,000

paid monthly, auto-deducted from processing

Minimum payment6-10% fixed annual interest

Forgiven\$100,000

VS

Merchant Cash Advance (MCA)

\$100,000

pulled from your sales every day

You pay back\$130,000-\$150,000

Forgiven\$0

Same \$100,000. Very different outcome.

Loan amounts subject to underwriting; amounts over \$500,000 require additional review. Rate set by FEENIX Capital at underwriting. A personal guarantee, a loan processing fee and an annual admin fee apply. Monthly interest and admin payments are billed through your merchant account. Comparisons are general; MCA terms vary by provider.

Yes, it sounds too good to be true. Here's why it isn't.

Feenix is built on the economics of a long-term processing relationship, not a one-time loan. We earn on processing, not on your loan.

01

CAPITAL TODAY

Feenix provides growth capital to start the relationship.

02

5-YEAR VALUE

Processing over five years can exceed the original loan.

03

10+ YEAR VALUE

Many relationships continue well beyond Year 5.

THE FEENIX EQUATION

5-year processing value > FCL Amount

FORGIVENESS SCHEDULE



PROGRAM AT A GLANCE

FCL AMOUNT	\$5,000 to \$500,000 or more
RATE	6-10% fixed annual interest, billed monthly through the merchant account
FORGIVENESS	50% Year 2 · 25% Year 3 · 25% Year 4, inside a 5-year processing agreement
TO QUALIFY	Application plus six months of processing statements. Personal guarantee, 2% upfront processing fee, 0.5% admin fee.
POS	Clover, Micros, FreedomPay, Authorize.net, NMI, Union, Tabit, Quantic, Ingenico, Valor and many more

THE BOTTOM LINE

The business receives capital to grow. Feenix builds value through the processing relationship. When the program requirements are met, principal is forgiven on the agreed schedule.

Forgiveness requires keeping the loan current and processing with FEENIX Payments. Interest remains payable. If the business defaults or stops processing, forgiveness ends. Loans issued by FEENIX Capital, subject to approval. FEENIX Legacy is a marketing company and is not a lender.