



MODULE 1 | COURSE 101

Selling the Forgivable Capital Loan

The Art of Match-Up Sales

Campaign playbook: door to door, Lunch & Learns, Chamber of Commerce, social media and referral partners

Help businesses grow. Build your own legacy.



Three Feenix companies, one merchant experience



You represent Feenix Legacy. You refer the merchant. Feenix Capital lends, and Feenix Payments processes.



Mindset first, then follow the system

1 Abundance mindset

Mindset comes first. Lead with abundance: share what works and celebrate other people's wins.

2 Invest in yourself

This is your business. Keep learning: read good books and attend workshops.

3 Follow the system

Field leadership brings a proven, duplicatable platform. Attend the weekly trainings and use it.

4 Find a mentor

Don't do it alone. Your Agency Director and corporate support you. They don't succeed unless you succeed.

5 Teachable and coachable

An entrepreneurial mindset means staying open to feedback and learning new skills.

6 Be accountable

Be accountable to the system and your leaders. Follow the system to move up in rank.

The Feenix Legacy System is a team effort. You, your Agency Director and corporate win together.



Put it in perspective: nobody succeeds alone

STARTING FROM SCRATCH

Most new businesses

- Need significant capital
- Up to 5 years to recoup it
- Often no mentor or system



WHY FRANCHISES EXIST

A proven system

- Follow a model that works
- Mentorship built in
- A system to duplicate



THE FEENIX LEGACY SYSTEM

Built for you to use

- Proven, duplicatable platform
- Weekly field leadership trainings
- Mentors invested in you

1 + 1 = 10

Bring the 1 + 1 = 10 attitude

Many Feenix Legacy leaders bring deep sales and team-building experience, and their leadership trainings are open to you. Don't be a lone wolf. Be a team player, and recognize the opportunity and the system.



Every campaign has one job: get the statements

YOUR ONE GOAL

6 months

of processing statements from an independent business, delivered to Feenix Capital.

You don't close the loan. Feenix Capital underwrites, structures and closes it.

IN THIS MODULE

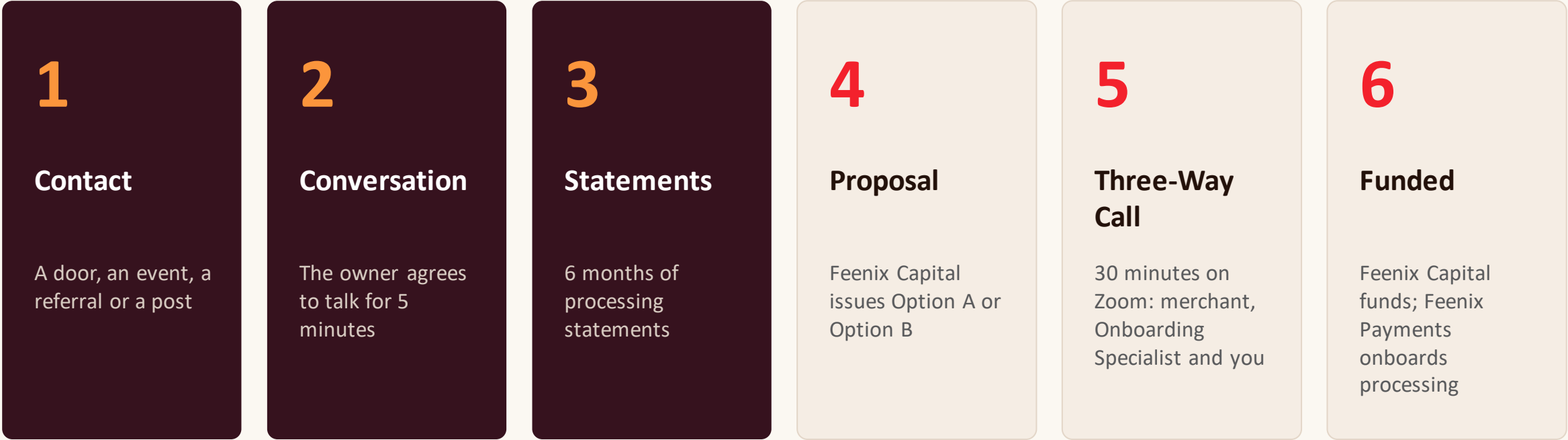
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You find the business. Feenix Capital closes the loan.

YOU LEAD

FEENIX LEADS, YOU ATTEND THE CALL



The Three-Way Advantage Call is booked only after a proposal is issued, and all three parties attend.



Target independent businesses with steady card volume

Strong fits

- Restaurants and bars
- Salons and barbers
- Auto repair
- Medical, dental and optometry offices
- Specialty retail

Skip

- Franchise locations and chains
- Startups
- Seasonal businesses with thin or uneven volume

Franchisors usually control processing and financing.

SCREENING QUESTION

Every channel, every time

"Is the business independently owned, and do you choose your own processor?"

If either answer is no, thank them and move on.



Three rules that protect you, the merchant and Feenix

1

Use only ARC materials

Every flyer, post and email comes from the Affiliate Resource Center. Never create your own FCL materials.

2

You refer. Feenix Capital lends.

Never promise approval, quote final terms or negotiate rates. Feenix Capital makes every loan decision.

3

Disclose the conditions early

Personal guarantee, 5-year processing relationship, interest payable on forgiven principal, and forgiveness stops if the merchant stops processing or defaults.



Problem first, objection next, then the answer

1. The problem

"What are you paying today for your processing and any short-term financing you carry?"

2. The offer

"I can get you a free review of your processing statements. No cost, no obligation."

3. The objection

"You're probably wondering what the catch is."

4. The answer

"We earn on processing, not on your loan. This is not a cash advance."

5. The conditions

"It's interest-only at a fixed rate. Forgiveness is earned over Years 2, 3 and 4 while you stay current and process with Feenix Payments. It requires a personal guarantee and a 5-year processing relationship."

6. The ask

"Can I get your last 6 months of statements for the review?"



Choose words that keep every claim honest

Words to use

- Connect and introduce
- Capital
- Break free from costly short-term financing
- Forgiveness is earned
- We earn on processing, not on your loan
- This is not a cash advance

Words to avoid

- Guaranteed or approved
- Free money
- No credit check
- "Get out of the MCA cycle"
- "100% forgiven" without the conditions next to it
- Any income or "get rich" language

The Art of Match-Up Sales

The core of the Feenix Legacy System: one internal sales system that every Affiliate learns, uses and passes on.

01

Core

One way to sell: start in your warm market, run the Three-Way call, close the deal together.

02

Duplicatable

Simple enough for any new Trainee to learn by doing, with a trainer beside them.

03

Repeats

Every Trainee who closes deals can become the trainer for the next new Affiliate.

THE FEENIX LEGACY MOAT Trust from the Trainee, credibility from the trainer, and a system that copies itself.

Start with your warm market, with a trainer beside you

OPTIONAL • HIGHLY RECOMMENDED

5–10

**presentations and closed deals
with your Agency Director**

Field training for new Trainee Affiliates.
Present to business owners you already
know, then work each deal through to
closing.

*Sign a written Match-Up agreement before
you start.*

1

Build your Top 25

List 25 businesses or owners you already know.

2

Book the Three-Way Advantage Call

Trainee, business owner and Agency Director, on Zoom or in person.

3

Trainee brings trust

You introduce and edify your Agency Director.

4

Agency Director brings credibility

Presents the FCL and the free processing statement review.

5

Follow up together

Every follow-up includes both of you, until the deal closes.

Trust plus credibility: who does what

TRAINEE AFFILIATE

Brings trust

- Builds the Top 25 warm-market list
- Books the call or the visit
- Introduces and edifies the Agency Director
- Watches, listens and learns the presentation
- Joins every follow-up

AGENCY DIRECTOR

Brings credibility

- Presents the FCL and the free statement review
- Sends or leaves the FCL video, FCL bi-fold and approved marketing materials
- Leads every follow-up, always with the Trainee
- Tracks each Trainee's deals in a CRM such as monday.com
- Submits the business under the Agency Director's name, through closing

The Trainee brings trust. The Agency Director brings credibility. The business owner gets both.

Edify first, then present

TRAINEE • BOOKING THE CALL

"Hi [Name], it's [your name]. I've partnered with Feenix Legacy, and I'm working with [Director], my Agency Director, who helps local owners review what they pay to accept cards and look at working capital. I thought of you first. Could the three of us talk for 30 minutes this week, on Zoom or at your business?"

AGENCY DIRECTOR • OPENING

"Thank you, [Trainee]. [Owner], I've heard great things about you. I'm an independent affiliate with Feenix Legacy. We do two things: review what businesses pay to accept cards, and connect owners with working capital from Feenix Capital that can be forgiven over time, with conditions. May I ask a few questions first?"

TRAINEE • INTRODUCING YOUR AGENCY DIRECTOR

"[Owner], thank you for making time. I want you to meet [Director]. I trust [him/her] completely, and [he/she] has helped me understand this better than anyone. [Director], [Owner] has built [Business] over [X] years."

AGENCY DIRECTOR • NEXT STEP

"The next step is a free review of your last 6 months of processing statements, with no obligation. I'll send you the short FCL video and leave this bi-fold. [Trainee] and I will follow up on [day] to collect your statements."

Edify with true facts only. Never promise approval, amounts, rates or forgiveness.

Put it in writing before the first call

1**Close 3–10 deals together**

Optional but highly recommended: close your first 3 to 10 deals with your Agency Director.

2**Written agreement first**

Trainee and trainer sign the Match-Up agreement before any calls or visits.

3**Submitted by the trainer**

The business is submitted under the Agency Director's or assigned trainer's name and handled through closing.

4**Recommended 50/50 split**

The trainer receives the commission and splits it 50/50 with the Trainee.

Your trainer: your Agency Director, or a trainer the Agency Director assigns from within their Agency.

ONE DEAL, START TO FINISH

Match-Up never changes sponsorship, genealogy or rank. The Agency Director tracks every deal in the CRM.

Start here: businesses you already know

FIRST PLACE TO START

People who already know you

You're already a customer. The owner knows your face, so the door is already open.

Put them at the top of your Top 25 list, then book a Three-Way call with your Agency Director.

● **Your salon or barber**
The one you visit every month

● **Your auto shop**
Where you service your car

● **Your favorite restaurants**
Where the owner knows your order

● **Your optometrist**
Your eye care office

● **Your dental office**
Your dentist's practice

● **Your favorite retail shops**
Local stores and boutiques you shop

Screen first: independently owned, and the owner chooses the processor? **Second place to start: door to door.**



Next: go door to door, your fastest cold channel

30–40

independent businesses per corridor,
per day

72 hours

to return with the statement review
result

WHEN TO VISIT

- **Restaurants and bars**

2:00 to 4:00 PM, between lunch and dinner. Never during a rush.

- **Salons, auto repair, retail**

Mid-morning on weekdays. Avoid Saturdays.

- **Medical, dental and optometry**

Ask the office manager for the best time to see the owner, then book it.

- **Plan for seasons**

Restaurants are busiest late November through December. Prospect them earlier in the fall.



The 60-second door script

"Hi, I'm [Name], an independent affiliate with Feenix Legacy. I work with local businesses on two things: reviewing what they pay to accept cards, and connecting them with working capital that's interest-only and can be forgiven over time, with conditions. I'm not here to sell you anything today. I'd like to do a free review of your processing statements. Is the owner in?"

If the owner is in

Ask the screening question, then the problem question. Ask for the last statement or a photo of it. Book a 15-minute return visit within 72 hours.

If the owner is out

Get the owner's name and best time. Leave the ARC one-pager with your card. Write the return date on your tracker.



Answer the four objections you will hear most

"I'm happy with my processor."

"Good. The review is free and you'll see exactly what you pay today, plus what capital you may qualify for. If it's not a fit, I'll tell you."

"What's the catch?"

"Fair question. We earn on processing, not on your loan. Forgiveness depends on staying current and processing with Feenix Payments for 5 years, and it needs a personal guarantee."

"I already have an advance."

"That's exactly what the review is for. Feenix Capital will look at whether a fixed-rate, interest-only loan fits better."

"I don't have time."

"Understood. When's the slowest hour this week? I'll come back for 10 minutes."

A slow follow-up loses more deals than a weak pitch.



Co-host with someone owners already trust

- Community banks and credit unions

- Independent restaurant and hospitality groups

- Main Street associations and BIDs

- Landlords of neighborhood retail centers

- Trade associations for independent operators

- CPAs, bookkeepers, insurance and payroll firms

- Business attorneys and commercial real estate brokers

WHY CO-HOST

- Events you host alone draw other salespeople
- A trusted co-host fills the room with owners
- The co-host becomes a lasting referral source

*Never co-host with franchise owner groups.
Run one per month after your first 30 days,
booked 4 to 6 weeks ahead.*



Run a 60-minute session that ends in sign-ups

0:00	0:10	0:25	0:40	0:50
Lunch and welcome	The true cost of short-term financing	How to read your processing statement	How the FCL works, conditions included	Questions and review sign-up
Co-host	Co-host or affiliate	Affiliate	Affiliate	Affiliate

Invite

The co-host sends the ARC invitation. 12 to 25 owners, lunch provided.

At the door

The sign-in sheet doubles as a review request. Ask guests to bring one recent statement.

After

Call every attendee within 48 hours to book a review. Thank the co-host and set the next date.



Join with a plan to give, not to pitch

01 Join one chamber

Where your target businesses are concentrated. Depth beats breadth.

02 Meet the director early

Ask which members struggle to get bank financing.

03 Offer an education session

Use the Lunch & Learn format for members.

04 Sponsor one event

If budget allows. Ask for a table and a 3-minute slot.

05 Join one committee

Small business, economic development or ambassadors.

06 Also approach

Business Improvement Districts, Main Street associations and SBDC offices.

Chamber work pays off over two to three months. At events, listen and collect cards. Never ask for statements at a mixer.



Post only ARC templates, every time

THE RULES

- Post ARC templates unchanged. Add only your name, city and contact link.
- Every FCL post carries the disclaimer.
- No income claims or "join my team" money language.
- Keep merchant posts and recruiting posts separate.
- No merchant names or results without approved written consent.
- No cold direct messages offering loans.

Facebook

Local business owner and community groups. Follow each group's rules.

LinkedIn

Independent owners, CPAs and community bankers. Best for referral partners.

Instagram

Short educational video, once merchant stories are documented and approved.



One trusted partner beats hundreds of cold doors

Partner	Why they refer	Your opening ask
CPA or bookkeeper	Sees every client's financing costs and cash flow	"Which clients are carrying expensive short-term financing?"
Bank business lender	Declines good businesses that don't fit bank credit boxes	"Where do you send the established businesses you can't approve?"
Commercial insurance agent	Talks to owners every renewal	"Can I offer your clients a free statement review?"
Commercial landlord	Wants tenants healthy and paying rent	"Would a free financing workshop for tenants help?"
POS or equipment dealer	Sells to the same owners	"Let's refer each other on processing and capital."
Trade association	Speaks to a whole industry of independents at once	"Can I present to your members?"

Build three partners in your first 90 days. Pick no more than three industries. Never split your commission with an outside party.



Build deals first, then a steady pipeline

Days 1 to 30

FOCUS

- Complete FCL Certification
- Door to door in 1–2 corridors
- Warm referrals from your circle

SET UP FOR LATER

- Join one chamber
- Pick your verticals

Days 31 to 60

FOCUS

- Door to door and follow-ups
- Three-Way Advantage Calls
- Move statements to proposal

SET UP FOR LATER

- Sign up two referral partners
- Book your first Lunch & Learn

Days 61 to 90

FOCUS

- Run your first Lunch & Learn
- Chamber education session
- Door to door at a steady pace

SET UP FOR LATER

- Add a third referral partner
- Start posting ARC content



Track six numbers and report every Friday

100

Doors visited

25

Owner
conversations

6

Statement sets
collected

3

Proposals issued

3

Three-Way Calls
held

1

Affiliates
recruited

Starting targets for planning, not projections. Review them after four weeks of real data.

If fewer than 1 in 10 conversations produce statements, fix the script before adding more doors.



What you may and may not say

You may

- Introduce owners to Feenix Capital
- Offer a free processing statement review
- Explain forgiveness, conditions included
- Use ARC materials as published
- Say "we earn on processing, not on your loan"
- Tell owners you may be compensated if their loan funds

You may not

- Promise approval, loan amounts or rates
- Say guaranteed, no credit check or free money
- Say "100% forgiven" without the conditions
- Create or edit flyers, posts, emails or videos
- Make earnings or income claims when recruiting
- Negotiate terms or advise on legal or tax questions

Standard disclaimer on all external material: Forgivable Capital Loans are issued by Feenix Capital and are subject to underwriting and approval. Forgiveness is conditional on keeping the loan current and processing with Feenix Payments. Merchant processing and POS hardware are provided by Feenix Payments. FX Legacy Enterprise, Inc. dba Feenix Legacy is a marketing company and is not a lender.



Check your understanding

- 1 What is the one goal of every campaign?
- 2 What two-part screening question do you ask, and when?
- 3 Name three conditions you disclose early in every conversation.
- 4 How do you answer "What's the catch?"
- 5 Why co-host a Lunch & Learn instead of hosting it alone?



NEXT STEPS

Help businesses grow. Build your own legacy.

1

Get FCL certified

Then attend How to Sell FCL trainings, Thursdays via Zoom

2

Download materials

Approved materials from the Affiliate Resource Center (ARC)

3

Plan your first corridor

One or two streets of independent businesses

4

Set up a sales CRM

Such as Monday.com, to track every door and follow-up

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IMPORTANT DISCLOSURES

Read and follow these disclosures

PRODUCT DISCLOSURE

Forgivable Capital Loans are business-purpose loans issued by Feenix Capital and are subject to underwriting and approval. Loan amounts, rates and terms vary by business. A personal guarantee and a 5-year processing relationship with Feenix Payments are required. Interest remains payable on forgiven principal. Forgiveness is conditional on keeping the loan current and processing with Feenix Payments; if the loan defaults or processing ends, forgiveness stops and the remaining balance may become due. Program fees may apply.

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