

A man with a beard and a black cap is sitting in the driver's seat of a truck. He is wearing a blue puffer vest over a light blue long-sleeved shirt. He is looking down at a laptop computer on his lap with a slight smile. The background shows the interior of the truck and a bright window.

lendistry

## Relay Carrier Financing Program Program and Application Guide

# FAQs

## 1 What documents will you need if you decide to move forward with an application?

The following documents are required to apply to make sure information you provided in the application is accurate: Business Entity Documents, Business License (Front and Back), Business Insurance (Front and Back), and Business Tax Returns for the most recent two (2) years.

You will also need to verify your bank account via Plaid and identity via Persona.

Freezing and unfreezing your credit is FREE.

[Experian](#): (888) 397-3742 | [TransUnion](#): (888) 909-8872

[Equifax](#): (800) 349-9960

## 2 What is a verifiable business phone number?

This phone number will be verified against the applicant business and if the business does not have a verifiable phone number, please list the phone number related to it.

## 3 What is your NAICS Code?

The North American Industry Classification System (NAICS) groups establishments into industries based on the similarity of their production processes. Your NAICS Code is self-assigned and based on your own assessment of the

primary activity of your business. The comprehensive system covers all economic activities, with 20 sectors and more than 1,000 industries in 2022 NAICS United States.

While applying, leverage the “Obtain Your NAICS Code” tool within the application with just a click to begin. If you have questions on how to use the tool, click “Help.” Your NAICS should begin with 48412.

For more information about NAICS in general, visit the [United States Census Bureau NAICS website](#).

## 4 What is Persona?

Persona is a third-party platform utilized by Lendistry in its fraud prevention and mitigation process. It enables Lendistry to verify an individual's identity and protect against identity spoofing by automatically comparing the individual's selfie to their ID portrait with a 3-point composite and biometric liveness checks.

## 5 Who can I contact with questions about the application process?

You can contact the Lendistry Customer Experience Center at 888-216-6424 during the hours of 9:00 am to 8:00 pm Eastern Time Monday - Friday.

# Tips for Applying

**You do not have to complete the application in one session and will have an option to save and continue it later.**

To make your application process as smooth as possible or if you experience difficulties while applying, these are some suggestions that may help.

1

## Use the Latest Versions of Website Browsers

For the best user experience, please use the latest version of Google Chrome, Microsoft Edge, or Safari throughout the entire application process.

2

## Open Incognito Window

Opening Incognito allows you to enter information privately and prevents your data from being remembered or cached.

3

## Clear Your Cache

Cached data is information that has been stored from a previously used website or application and is primarily used to make the browsing process faster by auto-populating your information.

However, cached data may also include outdated information or information you may have previously entered incorrectly.



# 4

## Registering Your MyLendistry Account

When registering your account, please do the following:

- Make sure you pick a strong password that includes:
  - 8 minimum character length
  - 1 uppercase character
  - 1 lowercase character
  - 1 digit
- A confirmation code will be sent to you via SMS/Text, which you need in order to complete your account registration. To protect your privacy and the information you provide, you will also need a confirmation code every time you log into the Portal. Data and messaging rates may apply.

Welcome! Sign Up!

First name \*

Last name \*

Email \*

Password \*

Confirm Password \*

Mobile Number \*

I agree to Lendistry's Consent for Electronic Signatures and Documents

[Register](#)

[Already registered? Sign in!](#)

# 5

## How to Unlock Your MyLendistry Account

For your security, when attempting to log in to [MyLendistry](#) if you use the incorrect password more than five times, your MyLendistry Account will be locked. To unlock it, you must call the Lendistry Customer Experience Center at 888-216-6424.

As a reminder you can reset your password by going to the [MyLendistry](#) sign-in page and clicking on “Forgot your password?”.

We just sent you a text

Please confirm your phone number. We just sent a confirmation code to the phone number registered to your account, ending in 57

Type your 6-digit security code here

[Didn't receive the code? Resend code](#)

# 6

## Company Information

Tell us about your company by providing basic information including legal business name, entity type, and an Employer Identification Number (if applicable).

An Employer Identification Number (EIN) is also known as a Federal Tax Identification Number, and is used to identify a business entity. Generally, businesses need an EIN. You may apply for an EIN in various ways, and may be able to apply online. This is a free service offered by the Internal Revenue Service and you can get your EIN immediately. Learn more at the IRS website.

### Tell Us About Your Company

We want to get to know you.

Legal Business Name *	Doing Business As (DBA) - (Please type N/A if not applicable) *
<input type="text"/>	<input type="text"/>
Business Entity Type *	Business Phone Number *
<input type="text" value="Select an option"/>	<input type="text" value="+1-__-__-__"/>
NAICS Code * <a href="#">Obtain Your NAICS Code</a>	Business Website URL - (Please type N/A if not applicable) *
<input type="text"/>	<input type="text"/>
Date Business was Established *	State of Formation *
<input type="text" value="Month"/> <input type="text" value="Day"/> <input type="text" value="Year"/>	<input type="text" value="Select an option"/>
Does your business have an Employer Identification Number (EIN)? *	Does your business have any <a href="#">affiliates</a> ? *
<input type="text" value="Select an option"/>	<input type="text" value="Select an option"/>
Fiscal Year of your Most Recently Filed Tax Return *	Annual gross receipts listed on your most recently filed Tax Return *
<input type="text" value="Select an option"/>	<input type="text"/>
Average monthly revenue for the last 12 months *	
<input type="text"/>	

#### Primary Physical Business Address

Business Address Line 1 (P.O. boxes will not be accepted) *	Business Address Line 2 (P.O. boxes will not be accepted)
<input type="text"/>	<input type="text"/>
Business City *	Business State *
<input type="text"/>	<input type="text"/>
Business Zip Code *	
<input type="text"/>	

# 7

## Owner Information

List all individuals with 20% or more of ownership of the business. If no owner has at least 20% ownership of the business, you must list enough owners whose combined ownership represents at least 20%.

Listed ownership does not have to total to 100% at this time. Certain loans will require identification and information of all owners for final approval.

If an owner is not from the United States, therefore does not have a social security number, the owner can enter their alien card, green card number instead.

Let's talk about ownership

Please list all owners that have 20% or more ownership in the business.

First Name\*  Last Name\*

Title\*  Owner Date of Birth\*

Percent of Ownership (%)\*  Owner Social Security or ITIN Number (SSN or ITIN)\*

Years of Industry Experience\*  Email\*

Mobile Number\*

What is your preferred contact method?\*

I consent to auto-dialed calls or text messages.

### Owner Residential Address

Owner Residential Address Line 1 (P.O. boxes will not be accepted)\*  Owner Residential Address Line 2 (P.O. boxes will not be accepted)

Owner City\*  Owner State\*

Owner Zip Code\*  Do you rent or own your home?\*

### General

What is your race?\*  What is your ethnicity\*

Are you a veteran?\*

List all owners with 20% or more of ownership of the business. If no owner has at least 20% ownership of the business, you must list enough owners whose combined ownership represents at least 20%. Listed ownership does not have to total to 100% at this time. Certain loans will require identification and information of all owners for final approval.



# 8

## Commercial Transportation Questions

Provide information about your commercial transportation carrier.

You will also need to list and provide the following information for each hauler:

- Hauler Type
- Age of Hauler (Years)
- Is the hauler owned, financed or leased by the carrier?
- Monthly Payment
- Outstanding Balanced Owed
- Vehicle Identification Number (VIN)

The screenshot shows a form titled "Commercial Transportation Questions". It contains several input fields and dropdown menus. The fields are: "US Department of Transportation(DOT) Number", "Standard Alpha Carrier Code(SCAC)", "Latest Federal Motor Carrier Safety Administration Safety Rating", "Do you have a Commercial Insurance Policy that meets the minimum requirement of your state and/or freight type", "Total Disbursements Received from Amazon in the last 12 months", "Total Non-Amazon Revenue in the last 12 months", and "How many haulers do you manage?". There are two buttons at the bottom: "Save and Continue Later" and "Continue".

The screenshot shows a modal form titled "Add haulers". It contains several input fields and dropdown menus. The fields are: "Hauler Type", "Age of Hauler(Years)", "Own/Financed/Leased", "Monthly Payment", "Outstanding Balance Owed", and "VIN". There are two buttons at the bottom: "Cancel" and "Create haulers".

# 9

## License and Insurance Information

Provide all licenses and insurances that are required for your transportation carrier.

The screenshot shows a web form titled "Licenses & Insurance Information". It is divided into two main sections. The first section is titled "Please provide commercial licenses" and contains a large empty white box with the text "You do not have any license added" centered inside. To the right of this section is a dark blue button labeled "Add License". The second section is titled "Please provide related business and carrier insurances" and also contains a large empty white box with the text "You do not have any insurance added" centered inside. To the right of this section is a dark blue button labeled "Add Insurance". At the bottom of the form, there are two buttons: "Save and Continue Later" on the left and "Continue" on the right.

# 10

## Verifying your Bank Account via Plaid.

Please provide the banking information where you have been receiving disbursements from Amazon for the last 3 months.

You will be able to link additional bank accounts if you have received Amazon disbursements across multiple bank accounts. Failure to provide a bank account with Amazon disbursements will impact the processing of your application.

### What is Plaid?

[Plaid](#) is a quick, seamless way for you to provide what we need to verify your banking information. It replaces you having to scan and upload documents, making it easier for you and giving us an opportunity to provide you with a decision faster.


Plaid is a third-party technology Lendistry uses to set up Automated Clearing House (ACH) transfers by connecting accounts from any bank or credit union in the U.S. to an app like [MyLendistry](#). The third-party does not share your personal information without your permission and does not sell or rent it to outside companies. The use of personal information on or through Plaid is subject to [Plaid's End User Privacy Policy](#). Lendistry uses this technology to verify and review your bank statements.

We need some financial details!

We need to verify your banking information and [Plaid](#) is a quick, seamless way for you to provide that. It replaces you having to scan and upload documents, making it easier for you and giving us an opportunity to provide you with a decision faster.

[Learn more about Plaid](#)

**Start Plaid**

 **PLAID**

**Save and Continue Later**

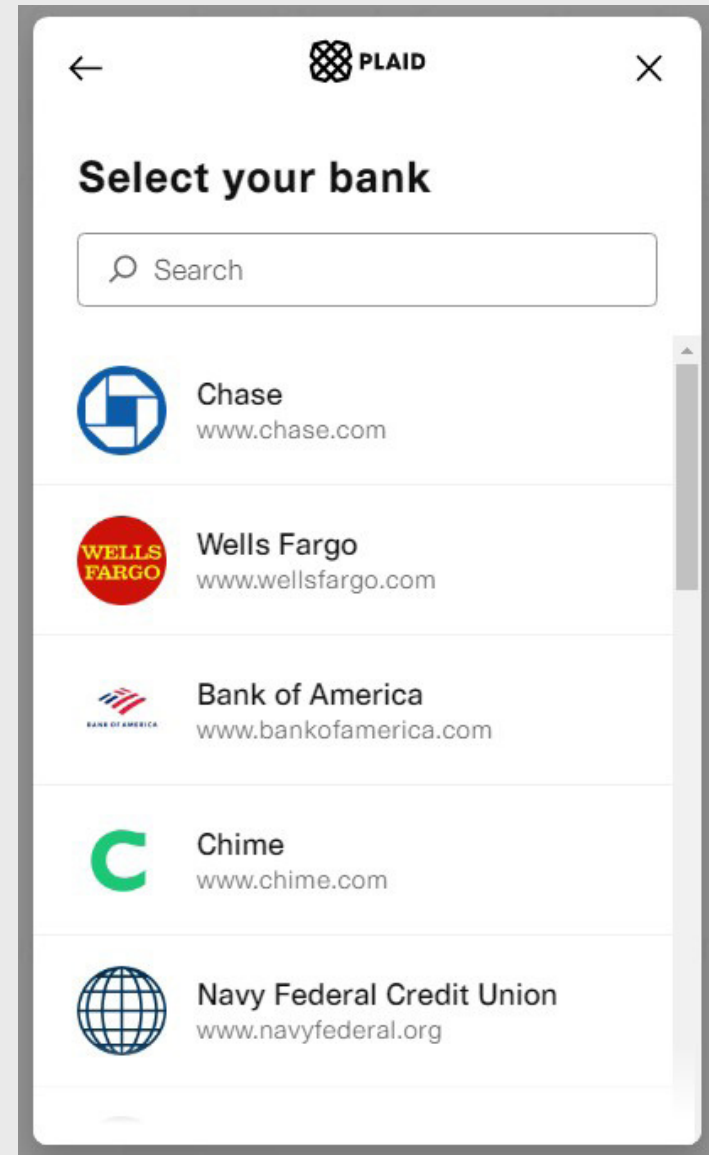


# 11

## Using Plaid to Verify Your Bank Account in MyLendistry

When registering in MyLendistry, you will be prompted to provide bank details and you click “Start Plaid”.

- First, select your bank account and provide credentials.
- After following directions in Plaid, you will be back in MyLendistry and if you have more than one account in that bank, they will all be listed.
- If you run into errors, you have the option to try again. If you continuously run into errors or your bank institution is not available, please contact Lendistry’s Customer Experience Center at (888) 216-6424, Monday through Friday (9:00 a.m. - 8:00 p.m. ET).



# 12

## Select Your Business Bank Account for Funding

The account you link is the business operating account you would like the loan funds and remaining Amazon disbursements to go, so you will need to confirm the routing and account numbers.

This account is also used for repayment of the loan should revenue cease from Amazon.

Please select your bank account for funding and payment (if applicable).

Fund and Payback Via

Choose Account [Manage Account](#)


Continue

Fund and Payback Via

Tartan Bank \*\*\*0000 [Manage Account](#)

The account you linked is virtual, we need a few more details about it to successfully use the account.

<p>Your Routing Number*</p> <p>XXXX XXXX XXXX</p>	<p>Confirm Routing Number*</p> <p>XXXX XXXX XXXX</p>
<p>Your Account Number*</p> <p>XXXX XXXX XXXX</p>	<p>Confirm Account Number*</p> <p>XXXX XXXX XXXX</p>



Continue

# 13

## Use Persona to Verify Your Identity

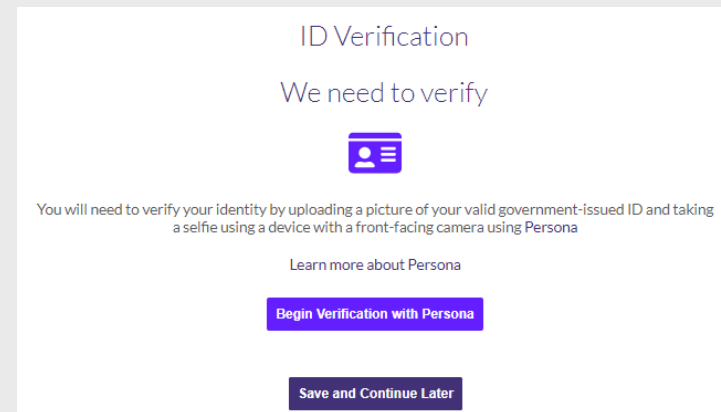
### What is Persona?

Persona is a third-party platform utilized by Lendistry in its fraud prevention and mitigation process. The Persona platform enables Lendistry to verify an individual's identity and protect against identity spoofing by automatically comparing the individual's selfie to their ID portrait with a 3-point composite and biometric liveness checks.

Applicants will be required to verify their identity using Persona by uploading a picture of a valid government-issued photo ID.

- Acceptable forms of government issued photo ID include:
- Driver's License
- Commercial Driver's License
- United States Passport and
- State ID

Applicants will also need to take a selfie using a device with a front-facing camera to complete the Persona verification.



# 14

## Upload All Required Documents

The following documents are required to apply to make sure information you provided in the application is accurate:

1. Business Entity Documents
2. Business License (Front and Back)
3. Business Insurance (Front and Back)
4. Business Tax Returns for the most recent two (2) years.

### Important Notes for Uploading Documents:

- All documents must be submitted in PDF format.
- File size must be under 15MB.
- The file name CANNOT contain any special characters (!@#\$%^&\*()\_+).
- If your file is password protected, you will need to enter it in.

The screenshot shows a web interface titled "Required Documents" with the subtitle "We need to confirm a few things". At the top, there are three radio buttons: "All" (checked), "Requested", and "Submitted". Below this are four document categories, each with a "REQUESTED" status and a "Max" file limit. Each category has a "Drag and drop files or Browse" button.

Document Category	Status	Max Files
Business Entity Documents *	REQUESTED	Max 10 files
Business Licenses - FRONT & BACK *	REQUESTED	Max 20 files
Business Insurance - FRONT & BACK *	REQUESTED	Max 10 files
Business Tax Returns for the most recent 2 years *	REQUESTED	Max 10 files

At the bottom of the interface, there are two buttons: "Save and Continue Later" and "Continue".

# 15

## Review Your Application Before Submitting

Before submitting your application, review all your responses and documentation for accuracy. Once you submit your application, you will NOT be able to make edits.

For your application to be reviewed by Lendistry, you must submit a complete application that includes:

- All fields in the application form completed;
- All required documents uploaded;
- Your bank account connected via Plaid; and
- Your identity verified via Persona.

Look it over Help

Do you need to change anything?

Company

Legal Business Name Luu's Trucking	Doing Business As (DBA) - (Please type N/A if not applicable) N/A
Business Entity Type Corporation	Business Phone Number +1-909-555-5555
NAICS Code 484121	Business Website URL - (Please type N/A if not applicable) N/A
Date Business Was Established 04-23-2012	State of Formation California
Does your business have an Employer Identification Number (EIN)? Yes	Employer Identification Number (EIN) 12-4354789
Does your business have any affiliates? No	Business Address Line 1 (RD, Boxes will not be accepted) 767 S Alameda St
Business Address Line 2 (RD, Boxes will not be accepted)	Business City Los Angeles
Business State CA	Business Zip Code 90021
NAICS Description	Year of your most recently filed Tax Return 2022
Annual gross receipts (based on your most recently filed Tax Return) \$10,000,000.00	Average monthly revenue for the last 12 months \$900,000.00

[I have some edits!](#)

I understand that by checking the box (immediately following this notice), I am providing written instructions to B.S.D. Capital, Inc. dba Lendistry ("Lendistry") under the Fair Credit Reporting Act, authorizing Lendistry to obtain information from my personal credit profile or other information from a credit bureau, and/or from authorized users of a business credit file, and/or from a credit reporting agency to check my credit for credit options. Credit information accessed for my prequalification request may be different than the credit information accessed by a credit grantor on a date after the date of my original prequalification request to make the credit decision.

I acknowledge that, after checking the box (immediately following this notice), I may be subject to further additional verification, including without limitation identification and banking verification through one or more third-party services and may be requested to provide additional information in connection with such verification process. The provision of such additional information will be subject to Lendistry's privacy policy and/or the privacy policy of such third parties, as applicable.

By checking this box and electronically signing below, I acknowledge and I agree to the above notice and Lendistry's [Terms and Conditions](#)

E-signature

Legal First Name \*

Legal Last Name \*

[Save and Continue Later](#) [Submit](#)

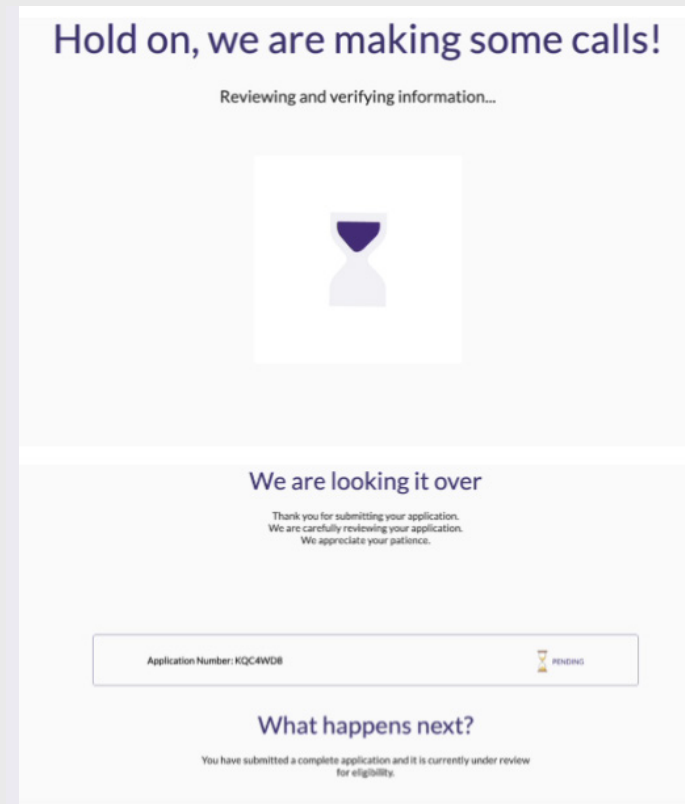


# 16

## Application Status

Lendistry will review the information and documentation provided in your application to determine if you qualify for a loan.

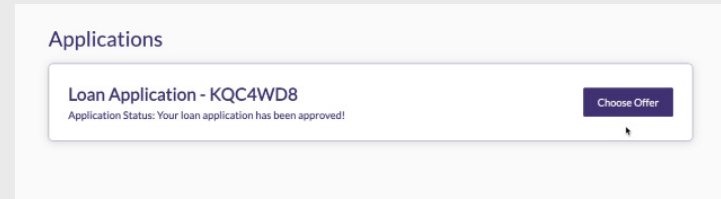
If a decision wasn't immediately made on your application, you can review the status at any time by logging in to [MyLendistry](#). Your Application Number was provided after you submitted your application on the application site and sent via email.



17

### Application Approved

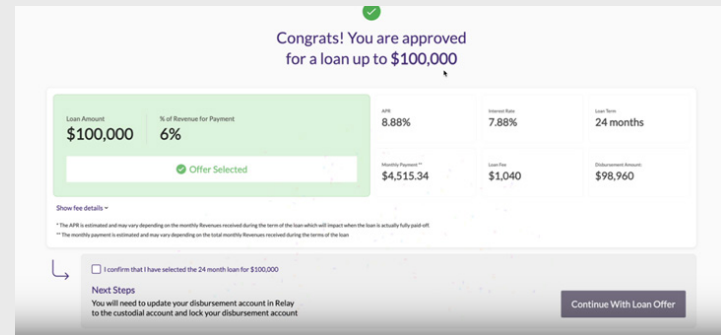
Once your application is approved, you will receive an email with additional instructions on how to proceed.



18

### Claim Your Loan

Sign into MyLendistry to accept your loan offer.



# 19

## Now Lock Your Relay Disbursement

Sign into Relay and update your Disbursement Account so that it matches the Custodial Account as provided in the portal by Lendistry.

**To proceed with the loan you will need to**

Update your disbursement account in Relay to the custodial bank account listed below and local your disbursement account

**Custodial Bank Account**

JPMC

Routing Number                      028000024

Account Number                      99999977483529

I confirm that I have updated my disbursement bank account in Relay to the custodial bank account detail listed above.

**To proceed with the loan, you will also need to lock your disbursement account**

As a requirement of this product, in order to proceed with your business's loan, please lock your Relay disbursement account. Once locked, you will not be able to change the bank account details while the loan is active. Your disbursement account will be unlocked once your loan is paid in full.

Routing Number                      028000024

Account Number                      \*\*\*\*\*3529

I confirm that the bank details are accurate and I understand that I will not be able to change the account while a loan is active with B.S.D Capital, Inc. dba Lendistry

I authorize Amazon to lock my disbursement account and share these details with B.S.D Capital, Inc. dba Lendistry

**Proceed With Account Locking**

## How to Update your Banking Information in Relay

- 1 After logging into your Relay for Carrier account, go to your **Carrier Account** section.
- 2 Scroll to **Payment Info**.
- 3 You will see the banking information you currently have on file with Amazon.
- 4 Click **Edit** to initiate your bank information change.
- 5 Enter in the current bank routing number and current bank account number for verification.
- 6 First enter the Bank Country, the remaining fields will then appear.
- 7 Enter in the NEW bank account information.
- 8 The Bank Account Holder's name is the name of the individual or business who owns the bank account.
- 9 Click **Submit** to proceed.
- 10 You will be prompted to the **sign in** page.
- 11 Enter in your Email and Password.
- 12 Click **Sign In**.
- 13 This verifies the account is being edited by an authorized individual within your company.
- 14 For verification, Amazon will send a code to either the phone or email on file.
- 15 Select text message or email delivery.
- 16 Click **Send Code**.
- 17 You will receive the verification code on either your phone or in your email.
- 18 Enter the verification code in your Relay account.

## 20

### Lock Your Relay Account

To receive this loan, you will be required to lock your Relay Disbursement Account. Once locked, you will not be able to update the bank account details while the loan is active. Your Disbursement Account will be unlocked when your loan is paid in full.

## 21

### Confirming Your Account Lock

It will take at least seven (7) business days to verify that your Disbursement Account has been locked.

## 22

### How to DocuSign

When you return to your application on [MyLendistry](#) you should be prompted to “Sign your agreement” via DocuSign. This will take you to DocuSign to where you can review your loan application and securely sign and finalize your documents.

If you have issues, please contact the Lendistry Customer Experience Center at 888-216-6424.

The screenshot displays the Lendistry web application interface. At the top, a banner reads "Awaiting Lock Verification..." with a padlock icon. Below this is a "Review Account details" button with a "Show" dropdown. The main header includes a "View Menu" icon, the "lendistry" logo, and a "Welcome, Scott" greeting. The central content area contains a message: "Please click the button below to proceed to DocuSign to execute your agreement documents. Agreement is not active until signature stage is completed." Below the message is the DocuSign logo and a prominent "DocuSign - Sign Agreement" button. The bottom section of the screenshot shows a detailed application summary with the following information:

General Info		App Issues	Activity History
Tenant: smcontractor	Account ID: KQC4WDB	Status: Docs Out	Assignee: Unassign
Product Name: SMB ATS Contractor	Application ID: f769066...	Loan Offer: \$100,000.00 at 7.88%	Company Name: REVIEWTEST
Actions > Preview Contract		Add Flag	More
Decline Reasons			
<b>Loan offer</b>			
Loan Product	NRL0C	Loan Amount	\$100,000.00
Minimum Amount	\$10,000.00	Loan Rate	7.88%
Loan APR	9.00%	Loan Payment Duration	24 months
Loan Orig Fee Percentage	1.00%	Loan Draw Fee Percentage	0.00%
Loan Orig Fee Amount	\$1,000.00	Loan Draw Fee Amount	\$0.00



## **Need help with the Relay Carrier Financing Program?**

**Lendistry Customer Experience Center**

**888-216-6424**

**Monday – Friday**

**9:00 am – 8:00 pm ET**