AXIS 3.0 | FUNDING DECISION SYSTEM

Start with the file.
Then choose the capital.

The AXIS Funding Matrix organizes business-purpose capital around two different underwriting lanes. Working Capital reads bank-statement and operating signals. Concierge builds transactions for a credit committee. Both begin with an honest read of the file, not a promise of approval.

YOU PAY AXIS NOTHING for assessment, funding recommendation, placement or closing. When funding closes, the funding source pays AXIS.

01 WORKING CAPITAL

Bank-statement underwriting

Cash flow, payroll, inventory, vehicles and smaller equipment needs.

Typical request
$10K to $500K

Typical process
1 to 14 days

02 CONCIERGE

Credit-committee transactions

Property, acquisitions, construction, SBA and larger term requests.

Typical request
$250K to $25M+

Typical process
45 to 180 days

AXIS is not a lender and does not make loans or final credit decisions. The AXIS Score is an internal readiness framework, not a consumer credit score, approval score, commitment or guarantee.

LANE 1 | WORKING CAPITAL

The free Score reads what the statements should confirm.

The first output is a preliminary readiness result. Contact information comes after the Score. Phone is optional. Selected text-based PDF and CSV statements can be processed locally in the browser without uploading the source files during the free scan.

Bank health	35%	Balances, deposit consistency, NSF activity and negative days.
Revenue stability	20%	Monthly volume, trend and reliability of deposits.
Existing obligations	15%	Current positions and the pressure of another payment.
Business stability	15%	Operating history, industry and business footprint.
File confidence	15%	What is supported and what still needs verification.

THE THREE CUSTOMER-FACING ROUTES

Bank-path candidate	A stronger preliminary file. Verify before testing longer-term working-capital programs.
Broad-market capital	A path may exist, but speed, cost and repayment pressure require comparison before submission.
Business Readiness	Preparation is likely to create a better outcome than an immediate application.

No funding-source identity appears in the public result. AXIS identifies or approaches a funding source only after the engagement process and internal file verification.

LANE 2 | CONCIERGE

Complex transactions need sequence, evidence and time.

A property, acquisition or large structured request is not forced through the short Working Capital wizard. AXIS confirms the transaction, timeline and first evidence, then schedules a strategy conversation.

Transaction brief	Purchase agreement, property facts, seller terms, use of funds and intended result.
Financial capacity	Three years of returns, current financials, global cash flow and debt service.
Collateral and equity	Value, lien position, equity injection and source of cash.
Guarantor strength	Liquidity, contingent obligations and the complete guarantor profile.
Committee narrative	Transaction logic, risks, mitigants and the reason the structure belongs.
Interim bridge	A separately tested Working Capital route when a structured file needs time.

ENGAGEMENT CONTROL

Funding-source names, categories and submission destinations remain internal until the AXIS engagement is executed. The agreement defines the active search, protects AXIS-introduced relationships, records existing relationship carve-outs and discloses that the funding source compensates AXIS.

AXIS BUSINESS MODEL

Free funding representation. One optional paid readiness product.

FREE AXIS PROCESS	BUSINESS READINESS
AXIS Score, funding recommendation, placement and closing representation.	Monthly coaching and monitoring for a business that should improve before borrowing.
Business pays AXIS	**Monthly**
$0	**$49 per month**
When funding closes, the funding source pays AXIS under the applicable program agreement.	Annual option: $470. Cancel-anytime terms apply to monthly billing.

BUSINESS READINESS INCLUDES

Monthly AXIS Score refresh	**Banking and operating-profile monitoring**
Prioritized readiness actions	**Funding-path change alerts**
Quarterly advisor check-in	**Cancel anytime**

IMPORTANT

Financing costs, rates, factors, terms, collateral, guarantees and credit requirements vary by funding source and applicant. AXIS works with a selected panel and does not review every lender in the market. Individual results do not guarantee future outcomes.