

RHYTHM CAPITAL

Welcome Packet

Corporate Credit Building Program

Your journey to financial independence starts here.

Welcome to Rhythm Capital!

Congratulations on taking this important step toward building your business credit profile. This packet contains everything you need to know about our program and what to expect.

What is Business Credit?

Business credit is a financial profile tied to your company's EIN (not your personal SSN). It allows your business to:

- Obtain financing without personal guarantees
- Protect your personal credit score
- Access higher credit limits
- Separate business and personal finances
- Build credibility with vendors and lenders

Your Program Timeline

Phase 1: Onboarding (Days 1-7)

Complete questionnaire, submit documents, set up your account.

Phase 2: Foundation Setup (Days 1-30)

DUNS registration, credit bureau registration, business listing optimization.

Phase 3: Tier 1 Vendors (Days 15-45)

Apply to starter vendors that report to credit bureaus.

Phase 4: Tier 2-3 Progression (Days 60-180)

Apply to higher-tier vendors, fleet cards, and store credit.

Phase 5: Credit Lines & Funding (Days 90-365)

Business credit cards, lines of credit, and funding applications.

Your Responsibilities

To maximize your results, please:

1. Respond to our communications within 5 business days
2. Pay ALL vendor invoices EARLY (ideally within 10 days)
3. Keep your business in good standing with the state
4. Do not apply for additional credit without consulting us first
5. Report any vendor approvals or denials immediately

The Paydex Payment Strategy

Your Paydex score (the business equivalent of FICO) is calculated based on how quickly you pay invoices:

- Pay 30 days EARLY = Paydex 80 (Excellent)
- Pay on time = Paydex 70 (Good)
- Pay 30 days LATE = Paydex 50 (Poor)

Pro Tip: For your first 3 purchases with each vendor, pay within 10 days to establish an excellent payment pattern.

Contact Information

Email: credit@rhythmcapital.net

Phone: (800) 555-1234

Client Portal: rhythmcapital.net/client-login.html

Business Hours: Monday - Friday, 9am - 5pm EST

We're excited to be part of your journey!

The Rhythm Capital Team