

## MERCHANT CASH ADVANCES

Cash Advance, made easy!

Return on investment is what drives business decision making. However, before you can make a return, you need to make the investment. Whether you need to buy new equipment, expand your facility, purchase another business, implement a comprehensive marketing plan or buy out a partner, you can quickly and easily obtain the cash to meet your needs using our Cash Advance plan.

A cash advance is an unsecured loan against future sales. No collateral is required. Repayment is accomplished by an agreed upon and fixed percentage of those future sales withheld by the credit card processor on a daily basis.

Based upon considerations, such as, your credit rating, length of time in business and history of credit card receipts, you can qualify for the money you need to invest in your business. As credit card transactions are received by the processor the agreed upon amount is withheld to repay the cash advance.

Cash advances can be more expensive than traditional bank loans, but are faster to obtain, 72 hours in many cases. They can also be easier to obtain, with less paperwork, and up to a 95% acceptance rate.

Repayment features the benefit of the funds simply being deducted for you by the credit card processor from future credit card payments. There are no hidden fees or costs as all of the terms are clearly itemized for you on your statement. Best of all, there is no need for you to make payments.

Cash Advances can be a smart, no hassle way to obtain cash quickly. Therefore, your business can be ready for those unexpected opportunities that require you to move quickly. Build your business to maximize your return on

### Benefits of Cash Advances:

- The money is unsecured. If your business slows down or closes due to no fault of your own, your personal assets, including your home, are safe.
- It is NOT a loan. It is the sale of an asset. Therefore, it does not show up on your credit report as an outstanding credit obligation and does not hinder your ability to obtain credit down the road.
- No fixed monthly payments. Most small businesses experience fluctuations in their cash flow and a rigid, fixed payment schedule can be challenging. Because our repayments are structured as a percentage of your daily Visa® and MasterCard® sales, your payments rise and fall with your sales volume - our business merchant account providers get paid when you get paid!



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