

ADVANCE 101

**A Guide
to Applying
for an Advance
Merchant Edition**

Presented by:



RetailCapital
Merchant Cash Fast

So you're thinking about applying for a business advance...

Great! You're one of the thousands of small business owners across the country who are discovering that there are better options out there beyond slow and unreliable bank loans. We understand the concept and process of an advance is totally new to you, so we put together this handy white paper that will guide you through your advance and give you helpful pointers on how you can get your money faster.

Here's what the guide will cover:

- Part I: Tell me again...What is an Advance Anyways?
- Part II: The Prep Work
- Part III: Apply!
- Part IV: Our Best Offer (or Three)
- Part V: Accepting the Offer & Afterwards

*"RetailCapital is simply the best in the industry.
They will move mountains to get the job done."*

~Andy N., Salon Owner



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How to Get Your Advance Funded Faster | Introduction

Tell me again...

What is a business advance?

A business advance, or merchant cash advance, is an alternative way of financing your business operations without having to rely on a bank loan's slow approval time and high denial rates. Put simply, it is the purchase of your future receivables; we give you money to use today in exchange for a set portion of the money you make tomorrow. It is just as safe, just as secure, and much more reliable than your bank.

The Flow of Advance Money



After accepting our offer, we wire your advance into your bank account. We give you a **payback amount** that you will owe us for the advance.

This amount doesn't change if the payback takes longer than expected. No interest rates here!



Once you're funded, you can use the cash for anything you'd like. Renovate, innovate, recuperate...spend it as you see fit for your business.



Run your business like normal! Our system will automatically withdraw a small set percentage of your daily revenue (known as a holdback), until your advance is paid off. That's it!



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How to Get Your Advance Funded Faster | Apply!

The Prep Work

Don't worry, it's easy.

- We know you're excited to start growing ASAP, and in order for us to be able to get you the money as fast as possible, you'll need to take a little time to get a few documents together in case we need them.
- This would also be a good time to review your financials and plan out how you're going to spend your advance money. Then you'll know how much money you'll need, and use it more effectively when you receive it.

If you're looking for...

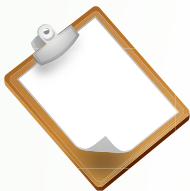
\$75k or lower You'll need	\$75k to \$150k You'll need	\$150k or higher You'll need
 3 months of merchant processing statements	 6 months of merchant processing statements	 12 months of merchant processing statements
 3 months of bank statements	 3 months of bank statements	 6 months of bank statements
 A copy of your lease agreement	 A copy of your lease agreement	 A copy of your lease agreement
 A voided check	 A voided check	 A voided check
 A picture ID of <i>each</i> owner.	 A picture ID of <i>each</i> owner.	 A picture ID of <i>each</i> owner.
	 Most recent business tax returns .	 Most recent business tax returns .



The Prep Work

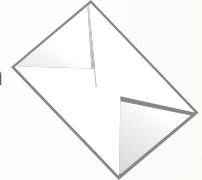
continued

Cool! You already got everything you will need to fill out an application. Further down the line, one of our team members may ask for some further information and documentation, so it might be helpful to locate them ahead of time and make a mental note of where they are.



We may need your **business license**, **proof of ownership**, and any other **licenses** you need to run your business (i.e. liquor license, cosmetology license, etc.)

We may also ask for a **payoff letter**, or **proof of a payment plan** if you have an existing cash advance, tax lien, or judgments.



Did You know...

While most MCA companies offer advances only with credit card sales, we can work with your bank so you can get one that makes payments off cash deposits. This allows businesses with little credit card volume but high cash volume attain the money they need. If you take this route, make sure to have all of your last year's bank statements ready, in case we need them!



How do I decide if my financials are right for an advance?

Dave, a Florida pizza shop owner & long-time RetailCapital client, recommended to create a hypothetical budget where 10% of your daily credit card or bank deposits (depending on what type of advance you want) are removed. If your cash flow is still fine to operate, go for it! If you're not sure, call us and we'll consult you on your best options.



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How to Get Your Advance Funded Faster | Offer Up!



Apply!

- Here it is. The moment of truth...
- Actually, don't sweat it. Our application process is simple. Like done-in-two-minutes simple. Fill out our easy one-page application, and fax or e-mail us the required documents. That's all, and then you can get back to running your business. We will contact you once you have been approved.
- Here are 2 simple ways to apply:



Just go to our website, click the apply button, and make it happen! You can then fax or scan and e-mail your documents to us.

[Click here to go right to our application!](#)

Or call us at **888-643-6141** and we'll walk you through everything and answer any questions you may have!



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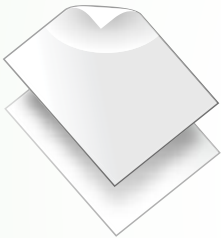
How to Get Your Advance Funded Faster | Attention!



Our Best Offer

(or three)

- Application in? Excellent. Now all you have to do is wait for one of our team members to reach you via e-mail or phone with your offer options.
- Let them know which one suits you, and RetailCapital will draw up your contracts while continuing our underwrite. At this point we may:
-
-



Ask you to send us some additional docs. If you already got them ready during your **prep work**, you're good to go!

We will conduct a **client interview** at this stage, so just be aware that someone from RetailCapital will be calling.



Did You know...

We are not a bank, so we will not treat you like one. You are more than a credit score to us, so we try to accommodate everyone's situation when they come to us. Whether it's moving the numbers around, or expediting your process to get your money in time for what you're doing, we will try to make it work out for you! Just ask.



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Accepting the offer

And afterwards

Congratulations! You got all your offer options. You accepted your offer. Now what? From when you get your contract signed, it takes just several days to get the money into your bank account. If your body of documents is complete and accurate, we simply wait to see one or two days of batching from your processor, then wire the money. Done. Afterwards, here's what you can do to get more out of your relationship with RetailCapital:



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