

# Cash Advance Program

## Are you looking for additional financing for your small business?

Our merchant cash advance program allows you to leverage your current credit card processing activity to receive an up-front advance based on up to 1.5 times your monthly Visa and MasterCard processing volume.

### HOW IT WORKS

- 1 Capital Bankcard reviews your average monthly volume and establishes the maximum allowable advance
- 2 You tell us how much you would like
- 3 Principis Capital reviews paperwork
- 4 Cash is sent to you within 24 hours of final approval

### REASONS FOR CASH ADVANCE

- Company expansion or renovation
- Inventory purchase
- Down payment
- Acquisition
- Short term cash flow shortfall
- Equipment purchase
- Buyout

### REQUIREMENTS

- You must have been in business for at least 12 months with 6 months of ownership
- Your merchant account must be with Capital Bankcard
- You must process at least \$4K per month, provide 4 months of recent processing statements, and 2 months of recent bank statements
- Trade references are required
- Personal guarantee on repayment is required
- Voided check and state or federally issued identification

### Program Benefits

- You can receive up to \$150,000!
- No fees or penalties for extended payback period
- Financials / tax returns not usually required
- Advance can be available in as little as a week

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**Capital Bankcard**<sup>®</sup>