

Merchant Cash Advance Publication

February 1, 2009

Vol. 1 Issue 1

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Welcome 2009!

The merchant cash advance publication is brought to you by popular demand! This publication is sponsored by the industry MCA Forums. The reach of the newsletter will be distributed to ISO's, Brokers, Individual Agents, Call Centers, Site Inspection Companies, Vendors, Credit Card Processors, and MCA Forum members.

MCA State of The Union

State of the Merchant Cash Advance Industry Address

The boom years of 2007 and 2008 have come and gone, they have flown by and drifted into oblivion. Now we are faced with the grim reality of 2009. The time of submitting a file and receiving a same day approval, next day funding are a thing of the past. MCA Funding companies were hard hit in 2008. Approvals are down, the story of 90% approval ratio is now more like a 90% denial ratio.

As tight as MCA Funders were on their Underwriting guidelines, they have been dealt a devils hand of defaults which came in form of a massive tsunami. No more can we rely on the standard FICO model to determine if a Merchant is eligible for a cash advance.

We must now pull out our crystal ball to see an anticipated payback that used to occur 6 to 8 months into the future, which is now more like 12 to 18 months to determine how long a Merchant will take to pay back the advance.

Some MCA funding companies were advancing 150-200% of the Merchants monthly average with no consideration as to what would happen if the economy slowed down. Those companies are now sitting with a tremendous amount of defaults and slow pays with turn times of 2-3 years.

Several funders have had their credit lines pulled; others owe more than they actively have on the street. It is for lack of consideration and greed of funders that the current status of our industry is where it stands today.

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Many agents can relate to receiving a file currently processing 20k monthly with a current balance of 45k. Now multiply that by the majority of current cash advances and merchant's revenues affected by the current downturn in the economy and you have an industry whose liquidity is tied up in current advances.

With the Economy in an ever present state of desperation and credit markets locked up, there is a limited if any amount of funds available and willing to be advanced to Merchants in light of the most recent credit crunch and economic downturn.

Walter Bagehot, the financial journalist, wrote 135 years ago "Credit, the disposition of one man to trust another, is singularly varying, In England, after a great calamity, everybody is suspicious of everybody; as soon as that calamity is forgotten, everybody again confides in everybody." So here we are in a time where MCA's once were provided to anyone with a heartbeat and footprint, to now a Merchant must have superb credit, no judgments, no collections or tax liens, no foreclosures, no bankruptcies, 0 x 30 on all credit card payments, car payments and landlord rent payments in order to qualify for an advance that pays the MCA funder up to 148% in 1 year or less.

It seems to me that anyone who meets those criteria might as well pull funds from a line of credit or borrow from a bank! Correct me if I am wrong but a business owner generating a substantial revenue and gross income with a 600 plus credit score who is current on their rent and maintains a healthy bank account balance is not the type to need a cash advance! Yet these are all of the current underwriting requirements for a 2009 Merchant Cash Advance Approval! Wasn't this industry created as a means of financing for Merchants who were unable to obtain traditional financing?

It seems as if the MCA Industry as a whole took a flying leap ahead of itself by promoting itself as a means to an end for all Merchants who accepted credit cards. As the noose tightens and credit lines have been pulled, I anticipate seeing many closures amongst not only retail merchants but the MCA funding companies as well.

Those who can afford to weather the storm will make the necessary adjustments to their criteria and the amount of merchants willing and able to accept the terms will be fewer and far between.

"Credit, the disposition of one man to trust another, is singularly varying, In England, after a great calamity, everybody is suspicious of everybody; as soon as that calamity is forgotten, everybody again confides in everybody."

-Walter Bagehot

Calling UCC lists

This has become the lead generation of choice for multiple call centers; The issue that is arising is that agents are bad mouthing the company who holds the current advance. Let's all play fair and respect all of the other Merchant Cash Providers.

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Agent Education In The Merchant Cash Industry

With many new agents entering into the existing pool of Merchant Cash Advance Specialists on a daily basis, the industry is getting flooded with uneducated, untrained sales people. In order for the industry to maintain a high level of integrity we must educate all newcomers and offer continuing education to veterans alike. It is the troops on the front line who need to preserve the interest and continued relationships with the Merchant end users.

The key to success in any industry is to receive proper education and training prior to making contact with potential clients. As there are multiple programs, paybacks and daily splits depending on who you submit your files to, it is essential for agents to be able to understand, communicate, annotate and decipher the programs correctly to Merchants.

As there are limited barriers to entry into the MCA industry, no regulation and no 4 year college degree required, there will always be undesirables, it is up to the MCA providers, brokers and ISO's to implement and govern the training and education component for these Agents. There is all the more reason to be proactive by offering training modules and conference training calls on a weekly basis, and providing full time ISO and Agent Support for all questions that a Merchant may ask and an agent may not have the answer to.

A successful agent is not born, a successful agent is bred. Rome was not built in one day and neither was the top producer. It takes hard work, determination and more importantly education to reach the top! With as many merchant cash advance agents as there are out there, there are equally as many Merchants who have never heard of the MCA program. An Agent must be astute, well versed and well educated on their product line to explain to a Merchant the benefits of their program. Remember, this is not a loan, it is an advance, it is a purchase and sale agreement to purchase a merchants future credit card receivables today

for a cash discount... As many individuals from the finance industry have found a new interim home in selling MCA's it has become an essential component of the training program to help these agents lose all that they have learned from past sales experience and re-educate them on the new programs.

The opportunity is infinite, the potential is enormous, all the tools and education have been provided to the Agent to achieve success. A successful agent must have exceptional sales ability, proper education and well-developed interpersonal and communication skills not to mention a high degree of self-motivation. It is what the agent will do with the education that is to be determined. I would rather have 10 educated agents than 100 uneducated agents any day of the week.

Events

Southeast Acquirers Seminar

February 23-25, 2009

Wyndham Orlando Resort

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How has the troubled economy affected the MCA industry?

Many people ask how the state of today's economy has impacted the Merchant Cash Advance industry. Who is applying for cash advances? How have the underwriting guidelines changed over the past few months? Just like any industry, difficult times continue to create new challenges and require continued flexibility and creativity on part of a Merchant Cash Advance (MCA) company.

In the past, small business owners, specifically restaurateurs with troubled credit histories, accounted for a large portion of cash advance portfolios. Because traditional financing options have tightened up their guidelines, the landscape of the MCA industry is now filled with a mixture of business types. Funding sources have also seen an increase in the number of submissions, as well as credit quality.

Market disruptions have also been accompanied by a rise in bankruptcies, foreclosures, and businesses closing their doors. In response, numerous cash advance companies have also responded with their own underwriting enhancements to mitigate defaults. Many would agree that it seems documentation requirements, acceptable SIC types and maximum funding limits are changing on a continual basis.

Being that Merchant Cash Advances are typically unsecured, and don't require collateral or a personal guaranty – the funding companies are making every effort to protect their investment by making smarter credit decisions. Underwriters need to be certain that the daily collection will not impact the merchant in a negative way. They will also want to verify that the funds are being used for a good business purpose, and not just to keep the doors open. Merchants applying for funds to catch up with the landlord or delinquent bills are typically turned down.

Merchants that may have been approved for cash advances even a year ago - may today be considered automatic declines. Other business owners that may have never considered a cash advance in the past may now be the best candidates. Just like small business owners, MCA companies have also been required to be flexible with the changing market conditions. It seems that the business owners and MCA companies that are able to adapt to these changes are those that will be around for the long run.

Brian Bartos
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As in any sales environment, You are only as good as the contacts you make and the data you are provided. Leads play a definitive role in your success. Yet these leads come in many shapes and forms. There are direct inquiry leads, online leads, opt in leads, D&B leads and the standard cold call generated leads. The latter generally tend to be the best lead type as they preferably were generated by none other than yourself and you can attest to the quality of them. In the Merchant Cash Advance field all leads should be treated equal as the commodity and service we are offering is one that all business owners are always in dire need of...cash. So whether you call a \$70 dollar call center generated hot transfer or a free yellow pages listing the opportunity for you to achieve success will always be present. Remember those who are successful got there by one of two ways, either lady luck or hard work. Keep dialing and remain professional and watch your business grow.

Offshore Call Centers

We have all been approached at one time or another with the possibility of utilizing an offshore call center to either generate leads or to take the sale from application through funding. Buyers beware as the majority of these call centers generate second rate leads. It will really be up to you as a domestic agent to qualify the Merchants and re explain to the them the entire program.

Key Questions when pre qualifying a Merchant:

1. What is your credit score?
2. How much do you process monthly
3. How long have you been in business
4. What does your personal credit profile look like
5. Do you have any Judgments, Collections, Bankruptcies, Foreclosures or Tax liens?
6. Do you have a Current Cash Advance? If so what is your balance?

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From The Desk of an Underwriter

Well, well, well.....Do I have a story to tell you! I may have gone from the worlds most valuable player to the least liked in as little as 24 hours, you must all understand that I have been hit as hard or even harder than you!

I know we have a unique product and our clients are not the "bank types" yada, yada, yada! Yet I am the one getting blamed from both sides, my boss and his bank and from the ones who used to send me chocolates and flowers when I approved their deals.....the agents!

As we have all heard there is always 2 sides to every story, let me tell you about the third side, Mine. I have been an underwriter for the last 19 months. Prior to that I was in the insurance underwriting industry about as far away and drastic change as one can accept. When I first started underwriting files my approvals were based on the Merchants ability to repay relative to their current and historical processing, now the Merchant must be the perfect candidate for an advance in order to qualify.

If you ask are we picking the cream of the crop, the answer in more words or less is yes. We need to make up for all of the defaults that took us from very profitable to a break even in the past year.

Do the math, to obtain breakeven we had a lot and I mean a lot of defaults. The funny thing was that when my co-workers and I underwrote these files, the Merchants were strong and consistent, now they are dying a slow and drawn out death!

So here I am as a mere mortal underwriting the new batch of files, I run their credit and every other cash advance provider populates under recent credit pulls, the Merchant just lost an investment property to foreclosure, and is still managing to make all their other payments on time. The Merchant still processes twenty seven thousand dollars on average monthly albeit still off the high of forty four thousand from last August and I have to go fight with upper management for an exception because the Merchants credit score is below our "new" guideline limits. The funny thing is, the new guidelines seem to circulate so often around here, that I haven't even bothered looking at the most recent update since I know there will be a revised one in circulation by Friday!

Oh ya did I mention that upper management just got out of a meeting reviewing last weeks defaults. Good luck on the exception!

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How Merchant Cash Advances Work – By Business Week

As attention grows, providers of the loan alternative are trying to avoid regulators' scrutiny. Here's what you should know about the industry

Small-business owners who need quick access to capital have a burgeoning industry eager to fund them: merchant cash advance providers. The decade-old industry has grown significantly in the past two years, to more than 50 providers, observers say, and the tight credit environment is fueling demand. As interest in their business grows, providers—who charge premiums of 30% or more on the money they advance—are trying to promote industry standards to avoid scrutiny from regulators.

Cash advance providers offer businesses a lump sum payment in exchange for a share of future sales. They mostly target retail, restaurant, and service companies that have strong credit-card sales but don't qualify for loans because they have bad credit or little or no collateral. The catch for takers is how much cash advances cost compared with interest on a loan or credit line. The equivalent interest rates can range from 60% to 200% APR, according to Leonard C. Wright, a San Diego accountant and "Money Doctor" columnist for the American Institute of CPAs. He says that may be acceptable for companies with no other options, but business owners need to treat the advance like a loan and understand what the costs are.

Merchant cash advance companies take pains to point out that advances are not loans; instead, the deal is a "purchase and sale of future income." That means that merchant cash advances are not bound by laws that regulate lenders and limit interest rates. Instead of requiring regular fixed payments, they directly collect a set percentage out of a merchant's daily credit card sales until they recover the advance and their premium, usually in fewer than 12 months.

Advance providers say businesses benefit because the amount they pay varies with their cash flow, so they pay less in slower months. "When a business takes a loan, they have a firm date that it has to be repaid; they have fixed payments that have to be made on a schedule," says Mark Lorimer, chief marketing officer of Kennesaw (Ga.)-based AdvanceMe, which pioneered the industry in 1998. "In a merchant cash advance, there is no due date, there is no fixed payment."

Room for Growth

Observers see plenty of room for growth in the merchant cash advance industry. Advance providers have penetrated just 10% of a market potentially worth \$5 billion to \$10 billion in outstanding advances, says Marc Abbey, managing partner at consulting firm First Annapolis, who has researched the industry. Most business owners who use merchant cash advances would prefer conventional credit, Abbey says. But if they're unable to borrow, some swallow hard and take the high-cost advances.

Tony Boulton, owner of the three-person kitchen supply store Design & Grace in Grapevine, Tex., got \$20,000 from AdvanceMe in 2007, which cost him \$27,000 in credit-card sales. He renewed for the same terms when his first advance was paid for, because he needed the money for working capital. Boulton says he'd rather have a bank line of credit, but he's been repeatedly turned down. "It's the only way that I've found of getting funds that I need," he says. "The sooner I can get out of it, the better. But right now it's the only option I have."

The costly funding is not for every merchant. Jim Amato, a former CPA who now owns a seven-employee wine store in Baltimore with \$1 million in sales, considered a merchant cash advance to fund store renovations because banks wouldn't accept his liquor inventory as collateral. Bethesda (Md.)-based RapidAdvance offered him a \$42,600 payment in exchange for collecting \$59,788 of his credit card sales, which they expected to recoup in nine months by taking 18% of Amato's Visa (V) and MasterCard (MA) transactions. Taking the advance would be the equivalent of borrowing at about 50% APR. "Basically I would be in a loss situation immediately," Amato says. He passed.

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Without commenting on Amato's situation specifically, RapidAdvance President Jeremy Brown says responsible merchant cash advance companies are careful not to retrieve so much money from a customer that the business won't be able to survive. "If you're operating under a very thin margin like a grocery store, for example, you have to be very careful with that retrieval rate," he says. Advance providers typically collect between 8% to 10% of gross sales, Brown says, but in the case of a low-margin business, they might collect just 1%. AdvanceMe has a self-imposed limit of retrieving no more than 9% of gross revenues, Lorimer says.

Bad Apple Worries

However, Brown and others in the industry readily admit that some merchant cash advance companies don't act responsibly. Industry leaders say they're trying to promote best practices to avoid attracting regulators' attention. (An AdvanceMe whitepaper describes the challenge: "Regulate ourselves, or someone is likely to do it for us.") To that end, Brown formed a trade group, the North American Merchant Advance Assn. last April. "They all consider a gunslinger to be a real risk for the industry," says Marc Abbey of First Annapolis.

Brown says he's particularly concerned about how merchant cash advances are represented by third-party brokers, who are a major sales channel for the industry. "We do worry about how they're presenting the product. Are they explaining it properly?" he wonders. Reports that out-of-work mortgage brokers are flocking to the merchant cash advance industry—a development one company announced in a press release in March—also raised concerns about responsible business practices.

Some critics say merchant cash advance providers are simply lenders skirting usury laws. Anat Levy, a Beverly Hills attorney, filed a federal class-action suit against AdvanceMe in May claiming that the company's advances are thinly disguised loans and should be regulated as such. AdvanceMe and other merchant cash advance companies say they do not ask for collateral or personal guarantees, and they assume the risk if a business fails. But Levy says business owners who take advances have to agree to "very broad, very ambiguous clauses" that can leave them on the hook if the business goes under. "If you change the pricing of your menus, you've breached the contract," she says.

AdvanceMe would not comment on the pending suit directly, but Lorimer called the idea that the company would pursue an owner's assets based on a menu change "absurd." Lorimer adds that three out of four customers renew their advances, and AdvanceMe has an interest in keeping them healthy. He says AdvanceMe wants to deal with businesses that are using advances to grow or improve their companies, not as emergency rescue funding. "If a business goes out of business, then we take the loss," he says.

Credit: Business Week

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The 10 Hottest Forum Threads of January

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1. Ponzi scheme could be associated with 1 or more cash advance companies
2. InfiniCap Merchant Capital
3. Looking for Personal recommendations
4. Help!!!! I'm an easy sell!!!!
5. Anyone hear of On Deck Capital alternative business loan?
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9. How A Merchant Cash Advance Works Guide for Business Owners
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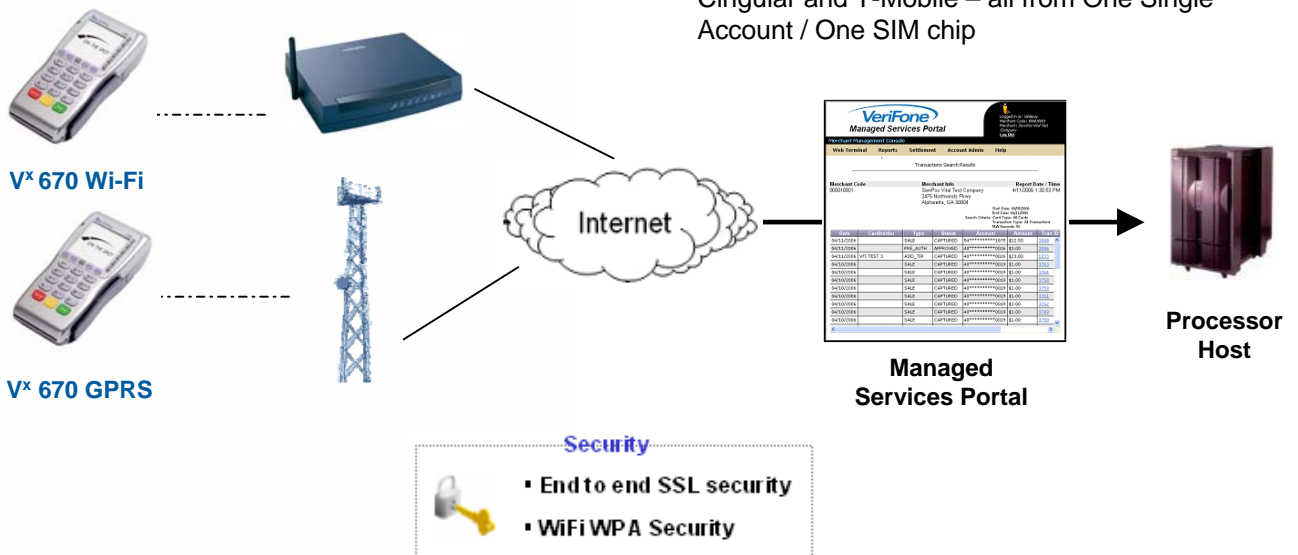
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Web: www.businessfinancialservices.com

First Funds, LLC
240 West 35th Street, 14th Floor
New York, NY 10001
Phone: 1-888-839-6925
Web: www.firstfundsonline.com

Greystone Business Resources Corp.
665 Molly Lane, Suite 130
Woodstock, GA 30189
Phone: 1-937-545-3986
lfranklin@greystonebr.com
www.greyco.com

GRP Funding, LLC
1350 Main Street - 4th Floor
Springfield, MA 01103
Phone: 1-877-571-7999
www.grpfunding.com

Merchant Cash & Capital
450 Park Avenue South 11th Floor
New York, NY 10016
Phone: 1-866-792-9366
EMail : info@merchantcashandcapital.com
Web : www.merchantcashandcapital.com

Merit Capital Advance
Phone: 1-866-528-9073
Web: www.meritcapitaladvance.com

Rapid Advance LLC
7316 Wisconsin Avenue Suite 450
Bethesda, MD 20814
Phone: 1-877-467-2743
Web: www.rapidadvance.com

Lead Sources

Credit.net
5711 S. 86th Circle
Omaha, NE 68046
Phone: 1-866-322-3708
Email: max.alewel@infousa.com
Web: www.infousa.com

Experian
P. O. Box 9595
Allen, TX 75013-9595
Phone: 1-972-390-3570
Web: www.experian.com

Merchant Cash Finder
Phone: 1-888-970-1119 x301
Email: partners@merchantcashfinder.com
Web: www.merchantcashfinder.com

The Phone Power Pro
Phone: 1-719-379-3344
Web: www.thephonepowerpro.com

Funding Sources (Canada)

1st Merchant Funding, LLC
1111 Kane Concourse Suite 502
Miami, Florida 33154
Phone: 1-866-710-2265
Email: info@1stmerchantfunding.com
Web: www.1stmerchantfunding.com

Advance IT
1630- 1 Westmount Square
Montreal, QC H3Z 2P9
Phone: 1-(866) 889-9412
Web: www.advanceit.com

Rapid Advance LLC
7316 Wisconsin Avenue Suite 450
Bethesda, MD 20814
Phone: 1-877-467-2743
Web: www.rapidadvance.com

Dialers

Live Transfers
Web: www.livetransfers.com

The Phone Power Pro
Blanca Peak Technologies, LLC.
Phone: 1-719-379-3344
Web: www.thephonepowerpro.com

Credit Card Processors

Alpha Card Services, Inc.
Phone: 1-866-253-2227
Web: www.alphacardservices.com

Benchmark Merchant Solutions
Phone: 1-877-382-6262
Web: www.benchmarkmerchantsolutions.com

iPayment, Inc.
26707 West Agoura Road Suite 100
Calabasas, California 91302
Phone: 1-800-554-4777
Web: www.ipayments.com

Heartland Payment Systems
90 Nassau Street
Princeton, NJ 08542
Phone: 1-888-798-3131
Web: www.heartlandpaymentsystems.com

North American Bancard
969 Chicago Road
Troy, Michigan 48083
Phone: 1-800-226-2273
Web: www.nabancard.com

Other

Green Sheet
Web: www.greensheet.com

We would like to thank those that participated in suggesting the companies in our directory. To suggest a company you for inclusion please write to info@mcaforums.com

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