

Merchant Cash Advance Referral Program

How Would your Business Change if You had Access to Working Capital?

Would you expand? Remodel? Buy new equipment?
Increase advertising?

First Data can refer you to an alternative funding provider who helps business owners access a financial solution that can help dramatically advance their business. This referral relationship allows merchants to benefit from First Data's operational expertise in providing payment processing solutions, as well as from the alternative funding provider's leading-edge funding capabilities and First Data's Merchant Cash Advance program.

How Does a Merchant Cash Advance Program Work?

It provides a fast, easy way for businesses to gain access to working capital today by tapping into their future credit card sales:

1. A business enters into an agreement with the alternative funding provider to sell a portion of its future credit card sales at a discount to this provider and receive a lump sum cash payment.
2. A specified percentage of the business' credit card sales are remitted the alternative funding provider each day. Statements can be viewed anytime online!
3. The specified percentage is a fixed amount and may only change upon mutual agreement by the business and the alternative funding provider.

What Would Your Business Do with up to \$150,000?

- Renovate
- Upgrade Equipment
- Expand
- Advertise
- Purchase Inventory
- Manage Seasonality

Credit-worthy but underserved businesses can access capital without the time, documentation and availability issues that are associated with a loan.

Access Working Capital Easily and Quickly

Business owners that want capital quickly, and to find working capital based on the potential of their profitable business, should consider this referral program. There are no complicated applications, no application fees and no checks to write.

Benefits include:

- High approval rates
- Minimal documentation requirements
- Fast funding—in as little as 5 to 10 business days
- Unlike a loan, no fixed payment schedule

Take Advantage Today!

The Merchant Cash Advance referral program process is simple and involves no obligation or fee. Present your last four credit card processing statements showing a minimum of \$5,000 per month to your First Data sales representative, who will assist you with the referral process.

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

For more information, contact your First Data Sales Representative or visit firstdata.com.