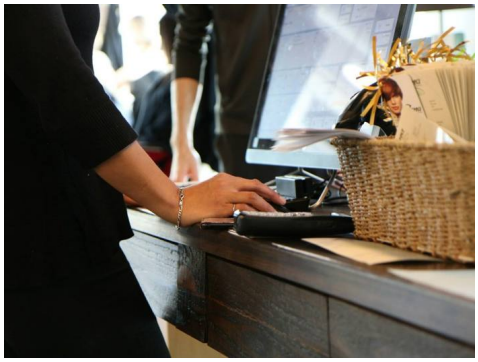


WORKING CAPITAL

Merchant Cash Advance (MCA)

Fast Funding That Scales with Your Business

A Merchant Cash Advance (MCA) provides a business cash up front in exchange for a percentage of its future sales. It's an alternative financing option for business owners to get funding without collateral or personal credit requirements.

MCAs are also called a credit card processing loan or revenue-based financing because they're commonly utilized by retail and service-based companies that accept payments through a business merchant processing account.

Funding in as Fast as 24 Hours

An MCA isn't a loan, but an advance based on a company's creditworthiness, future sales, and past debit and credit card sales. You and one of our lending partners agree on an advance amount, payback amount and a holdback percentage — no fixed monthly payments.

The holdback percentage is withheld from your daily or weekly sales as payment, and applies until your balance is paid in full. The payback amount depends on a factor rate set by the lender.

We have lending partners capable of providing advances from 1st Position through 5th Position. Our lending partners also offer Reverse MCA Consolidation solutions, which combine multiple merchant cash advance obligations into a single repayment plan.

What Point-of-Sale Merchant Financing Can Be Used For

- Making Payroll
- Inventory Needs
- Purchasing and Renting Equipment
- Unexpected Costs
- Operational Costs
- Commercial Rent
- Growth and Expansion

Basic Criteria

Here is what you need to qualify for a Merchant Cash Advance:

MINIMUM FICO **550+**	TIME IN BUSINESS (TIB) **6 months**	MONTHLY REVENUE **$5,000 minimum**
TERMS **3 – 24 months**	MINIMUM ADVANCE **$5,000**	MAXIMUM ADVANCE **$5,000,000**
✓ Must have a Business Bank Account	REPAYMENT SCHEDULE **Daily or weekly through ACH payments**	

Types of Businesses

MCA loans are a great option for businesses that process a high volume of credit card transactions and whose revenues fluctuate during the year.

- ✓ Retailers
- ✓ Distributors and Suppliers
- ✓ Bars and Restaurants
- ✓ Service-Based Businesses
- ✓ Specialty Trades
- ✓ Transportation Companies
- ✓ Auto Repair Shops

Why Work with Eagle Bend Capital Financing?

Eagle Bend Capital Financing offers the financing you need, when conventional lending sources cannot. We work with a broad network of lending partners to help businesses secure flexible working capital solutions tailored to their needs.

Get Started

If you would like to learn more about our Merchant Cash Advance (MCA) Loans, or any of our other product solutions, contact us today.

QUESTIONS? GIVE US A CALL

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