

Cash Advance

Do you need funding for purposes of expansion, equipment or inventory purchases, new acquisition, or simply for short term cash flow?

Merchants' Choice Payment Solutions has a product by which you can receive a cash advance based on your future credit card sales. The process is uncomplicated and virtually seamless. Unlike other cash advance programs, there are no additional fees or up charges to credit card processing rates, and there is no deadline for payback as payment depends on daily volume.

Merchant requirements:

- Must process credit card services with Merchants' Choice Payment Solutions.
- Must have a minimum of \$3,500 per month in Visa/MasterCard/American Express/Discover volume.
- Must be in business for 12 months and be processing credit cards for a minimum of 4 months. Merchant may apply if they have only owned the business for 4 months but the business has been in existence at the same location for 12 months with references to validate this.
- Must not have an open bankruptcy or a charge off/collection with POS leasing company.
- Landlord references will be required for every account that is submitted (or mortgage if the merchant states they own the property).
- Must have positive trade references.
- Merchant interview will be required prior to funding.

MCPS offers cash advance funding to all types of industries.

- Retail
- Restaurant
- Government
- Supermarket
- Convenience Store/Gas Station
- Mail Order/Telephone Order
- eCommerce
- Wireless



Not only can Merchants' Choice provide you with payment solutions, but we also have unmatched service. Although we process merchant accounts nationally, you will have the feeling of localized, customized service to match your business needs. Unlike other payment processors, our **customer service** department is part of our company, on-site and working 24 hours a day, 7 days a week to ensure your payment processing runs smoothly during business hours. We have a team on hand to provide help at your most critical moments or when you just need to get a question answered. MCPS is here for you.

Note: Multi-location merchants (even if the proprietor has one DDA) will be funded separately, through separate applications and agreements, since funding is based on volume reported by Merchant ID.

**When you need additional payment options, see our other products and services:
Contact us at: 800.380.9060 for a merchant account or more information**