

ABOUT CAPITAL MATCH™

Capital Match™ is staffed by a team of finance and payment professionals with more than a hundred years of cumulative experience in payment processing, cash advance and electronic check and credit services.

FREQUENTLY ASKED QUESTIONS

Q *What kind of financing is available?*

A **Capital Match™** provides a variety of funding options ranging from traditional loans to factoring, as well as numerous types of cash advances.

Q *How much money is available?*

A Depending on your volume we typically fund up to \$350,000 on advances but higher amounts are available to qualified businesses. We can fund substantially more on loan and other types of programs also based on the business's qualifications.

Q *Does it cost anything to apply?*

A There is no application fee for the cash advance. Some of our financing or processing partners may require a small fee (which typically occurs after approval).

Q *How long does your approval process take?*

A In most cases we can complete the process within 3 to 10 business days. Depending on the size of the financing request, we may need additional time to complete the funding process.



Need to complete your financing puzzle?

Let us find the missing piece!



Have you been turned down for financing? Let us find your Capital Match™

In this challenging economic environment, you need access to all the working capital options available, not just to your bank and one or two non-traditional funding sources.

Capital Match™ provides a variety of unique financing options, not normally available through banks or other non-traditional lending sources ranging from credit card/check cash advances where you sell your future receipts (credit card or check) at a discount, to more conventional options (where you may still qualify even with slightly lower credit standards than traditional bank loans).

Capital Match™ reviews your application and determines the best overall match available, considering your credit circumstances, your cash needs, existing cash flow, as well as payback options you can afford. Our cash advance options are **NOT** available through traditional banking institutions. Why bother submitting multiple applications when you can find a complete solution under one roof?

CASH ADVANCES

Cash advances are similar to factoring except that the capital provider purchases future receivables at a discount. With factoring the funding company buys invoices already generated at a discount from their face value, and then collects the money directly from your customers. With factoring this business has already occurred and is less risky to the lender. A cash advance on the other hand, uses historical information from your previous deposits to determine an amount of your future receipts that will be purchased at a discount. Once you receive the cash advance, payments are made from future revenues being purchased and deposited by taking only a small

percentage from future payments you receive electronically. There is no “interest rate”. Your future receipts are purchased for less than face value, the difference being the “discount rate”.

CASH ADVANCE™ BENEFITS:

- Businesses who have been turned down or are not eligible for traditional financing can receive the capital they need
- You are not required to put up real estate or personal assets
- Does not affect personal credit
- Since payments are based on cash flow, the amount can vary with business activity

Previously, cash advances have been made against credit card receipts only, with the funding company receiving an agreed upon share of each credit card charge. This process makes payments automatic, rather than an end-of-the-month payment. We now also offer the **NEW CHEXAdvance™** program which is the **ONLY** service currently available that can include both **credit card AND check** transactions in your automatic payments to increase the size of your advance. Payment takes place as a share of each check deposited, just as credit card advances are paid by a share of each charge.

LOANS

We also offer traditional loans that are paid back with interest within a fixed period. They depend upon and affect your credit rating. Banks generally require very good credit and robust cash flow. **Capital Match™** can provide loans to somewhat less qualified borrowers, than a bank (even your own) is likely to provide. The application process is similar to that for a bank loan. In certain cases collateral may be required to secure your loan.

LOAN BENEFITS:

- You will have predictable repayment requirements.
- Your usual revenue streams are not interrupted or modified.
- Because they are often collateralized, loan interest rates tend to be lower than cash advance discount rates.

