



Washington Bancard Merchant Cash Advance Program

The Merchant Cash Advance process is made up of a few different steps and our trained representatives are readily available throughout the process.

Do you need working capital for your business? Do you have strategic business plans but don't have the cash? We can deliver funding amounts ranging from \$2,500 to \$100,000 based on your business profile.

FOUR EASY STEPS

BUSINESS OWNER ACCEPTS VISA/MC, PROCESS MINIMUM \$5,000 PER MONTH
BUSINESS OWNER COMPLETES SIMPLE APPLICATION AND PROVIDES REQUIRED UNDERWRITING DOCUMENTS
BUSINESS OWNER GETS APPROVED FOR FUNDS! 75%-125% OF MONTHLY VISA/MC SALES VOLUME
BUSINESS PAYBACK MERCHANT CASH ADVANCE: WE COLLECT SMALL % (10-25%) FROM FUTURE VISA/MC SETTLEMENT UNTIL PAID BACK

WBC buys a small, fixed percentage of future credit card revenues and advances that money up front. Once the capital is available, we collect a small, agreed upon percentage of daily credit card sales until the agreement is completely met. There is no check writing and no risk of late fees as the processing bank will automatically transfer funds electronically the way it does with current credit card batches. The concept is simple. Your business accepts more than \$5,000 each month from your customers who use credit cards to make their purchases. WBC will fund between 75%-125% of your total monthly credit card volume as an unsecured cash advance for your business. What makes this program unique is how you pay the advance back. Washington Bancard will take a small portion - typically 10%-25% of your credit card processing daily to repay the advance. For every dollar advanced, Washington Bancard will recover an additional 15-45 cents depending on your specific program. This is paid a little bit every day as your business batches out your credit card processing each day. We only get paid back through your future credit card processing sales.

No Hidden Fees	Buy New Equipment
Simple Application Process	Purchase Inventory
No Collateral	Fund Payroll
No Tax Returns	Fund Marketing and Advertising Campaigns
No Startup Cost	Pay Taxes
No Perfect Credit Requirement	Additional Business Cash Flow
Non-Traditional Loan, Simple Process	Business Expansion
No Late Fees	Hire New Staff
No Personal Liability	Fund Business Initiatives

**IF YOU BORROW \$10,000 YOUR PAY BACK WILL BE NO MORE THAN \$13,500
FOR EVERY \$1.00 YOU SETTLE WE TAKE AN ADDITIONAL \$.15-\$.45 TOWARDS CASH ADVANCE
PAYBACK**