

MERCHANT ADVANCE FUNDING

Do you need a faster, more effective and hassle-free alternative to traditional bank financing to acquire money for your business?
We can help.

Introducing the Trilogy Merchant Funding Program

Merchant Advance Funding is a program that provides your business with **advanced funds** on your future credit card processing deposits. An agreed upon percentage is taken directly from your business' future Visa and MasterCard credit card processing deposits until the advance is fully repaid.

Advance amounts can be anywhere from \$10,000 up to 100% of your business' average monthly credit card processing volume. This volume is calculated from the prior six months of credit card processing statements. **Funding is quick**, you generally receive funding within 5 days after a signed contract is received.

Advance repayment takes about seven months. Unlike a bank, the **payback period is not fixed**, because the repayment amount is based from a percentage of your business' credit card processing receipts. It may take longer or shorter than seven months to repay the advance.

A business is required to process their credit cards with us in order to receive funding simply because we must be tied into the business's back-end processing bank. You can be assured that **rates with our company will never be higher than what you are currently paying**. Generally, businesses actually **save money by processing with us**, so this is an additional benefit to the Merchant Funding Program.

Merchant funding is also known as merchant factoring and is not a loan. There is no interest rate, and there are no requirements for collateral, financials, tax returns, audits, etc.

Ready to get the money you need for your business today?

Call us at **817-877-3700** or **800-609-7880**—we would be happy to explain how the advance program works. It's simple!

(Frequently asked Questions on reverse)



P.O. Box 427
Fort Worth, TX 76101
817-877-3700
800-609-7880

Frequently Asked Questions

Q. How is the amount of funding that a merchant can receive determined?

A. The funding amount is determined from the previous six months of processing statements. Those statements are averaged to set a base-line amount for the available funding for the merchant, which is up to 100% of your business's average monthly credit card processing volume.

Q. How quickly can a business receive funding?

A. A business receives funding 5 days after a signed contract is received.

Q. Is this a loan?

A. It is important to know that merchant funding is not a bank loan, but rather an advance backed by your businesses credit card processing volume history. Because this type of funding is not a loan, there is not a specified fixed period of repayment.. There are no loan payment coupons, no dealing with people who don't understand your business, none of the traditional bank hassles, and most of all...no more "no's." You are not being judged by your past, you are being rewarded for it. We provide cash advances that are based upon your future sales.

Q. What happens if credit card volume increases or decreases after we receive funding.

A. Since merchant funding is not a loan, and does not have a fixed payment period, a businesses processing volume can change without effect to the repayment of the funding.

Q. Will I need to switch my credit card processing?

A. Since funds are paid by the back-end of your credit card processing, you must be a customer of ours for us to provide funding to you. We can give you a 100% assurance that we can meet or beat your current processing rates, while providing a superior service for your processing needs. In most cases, you will be saving money by switching and get the cash advance you need to grow your business.

Q. What can the funds be used for?

A. We are not a bank, and as a result, you can use the funds you receive for anything. We strongly recommend that you invest the funds back into your business. A few examples of responsible, cost-effective, uses for funding include: expansion, renovations, partnership buyouts, opening new locations, purchasing increased inventory, and increasing your businesses marketing.

Q. How easy is it to get approved?

A. It is a lot easier and faster than a typical bank loan. We understand the reality and the issues of owning and operating a business. We approve over 97% of the businesses that apply. We're always looking for ways to say yes!

Q. How I can qualify?

A. You:

✦ have a business that accepts VISA/MasterCard as a form of payment, process a minimum of \$10,000 dollars a month, have been in business at least six (6) months. (Exception – for new restaurants only – funding will be provided for the POS system only).

✦ complete an application for a merchant advance and can provide:

- Six months (if business is not seasonal and 12 months if business is seasonal) of recent credit card statements.
- Most recent 2 months of business banking statements
- A voided check for the business banking account
- Copy of recent utility and telephone bill
- Copy of premise lease agreement (if applicable)
- Copy of business owner's driver's license

Q. How do I repay the cash advance?

A. With each purchase transacted using your merchant account, a small percentage is deducted from the total sale. If you are funded 0-70% of your average processing volume, repayment is 15% of your daily deposits. If you are funded 70-100% of your average processing volume, repayment is 20% of your daily deposits. This small amount goes to repay your cash advance. Repayment is completely automatic. No monthly bills or headaches! Your cash advance repayment process is convenient, easy-to-understand, completely automatic, and adapts to the variations in your business revenue. Never worry again about meeting your financial commitments because unlike banks our programs adjust to the cash flow of your business.

Q. Do I have to change my equipment and software?

A. If you are a current Trilogy customer, you need to do nothing. If you are not a current Trilogy customer, most likely we will be able to simply reprogram your existing equipment. If new equipment is necessary, we offer equipment at a low cost. In many cases, we offer a trade-in allowance on your old equipment.

Q. Is it going to cost me to apply for financing?

A. No -- the application is free and there are no up-front fees charged to our customers.

Q. How complicated is the paperwork?

A. The paperwork that you will complete is quite simple and generally takes no more than ten minutes to complete.

Q. What if I need additional funding once my previous advance is paid back in full?

A. You are already pre-approved! We will just need to review your previous six months of processing statements to determine the amount available for your next merchant advance.