



Merchant Cash Advance

ALTERNATIVE FUNDS

A Merchant Cash Advance isn't technically a loan, but rather a cash advance that is paid back by withdrawing a percentage of your credit sales, typically on a daily basis. Since a merchant cash advance is based on a certain percentage of the daily balance, the more credit card sales a business does the faster they are able to repay the advance. On the other hand, during times of slow business, the payback would be reflective of the incoming cash flow.

A merchant cash advance lender will provide you a lump sum of money in exchange for a percentage of your future credit card sales. Instead of making a fixed payment over a period of time your loan is paid back usually daily or weekly by the lender collecting that set percentage of your credit card sales.

A merchant cash advance isn't technically a loan with set terms. It is an advance on future sales and is paid back by taking an agreed upon percentage on a daily or weekly basis. The benefits of a merchant cash advance are you can pay back the loan as quickly or as slowly as your business sales allow.

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