

Clover Capital

Turn future sales into working capital.

Say you want to expand. Or make renovations. Or even upgrade your equipment. Borrowing money through a loan isn't the only option. In fact, it's easier than ever to get the funds you need. Introducing Clover Capital.

Knowing cash flow is one of the top concerns for small businesses, Clover Capital helps you grow your business with a convenient alternative to bank loans. We qualify your business for an advance amount based on your average Visa, MasterCard and Debit monthly processing.

Benefits of Clover Capital

- **Use your sales to generate a working capital advance**
Sure you're a small business. But that doesn't mean you don't dream big. That's where Clover Capital can help.
- **Fast application process**
Standard loans aren't for everyone. And they definitely aren't simple, one-page applications like Clover Capital.
- **Get funded quickly**
Not only is applying fast and easy, but once you're approved, you'll see cash in your account within just 5-7 days.





Clover Capital makes it
easy to invest in your
business using the money
you're already making.

Trouble getting investment capital? Not anymore.

Sometimes it's tough for your business to get investment capital through traditional small business loans. Clover Capital solves all of that. With approval rates of 85% and a simple, single page application, we make it easy for you to get started – and get qualified.

How Does It Work?

- 1. Apply.** To start, just tell us a bit about you and your business. It's quick. Besides, you've got other things on your plate today.
- 2. Get Qualified.** Approved applicants get their working capital advance amount based on their average monthly Visa, MasterCard and Debit processing. Brilliant, right?
- 3. Repay based on your sales.** You won't get stuck with a fixed payment that your current sales can't support, since repayment is managed through partial withholding of settlement funds. Unlike a loan, Clover Capital has:
 - No fixed term
 - No fixed payment amount
 - No interest rate
 - No personal guarantee
 - No collateral

To learn more about Clover Capital visit www.clover.com

First Data[®]