



## **Merchant Cash Advance**

*Merchant Cash Advance is an advance based upon business volume!*

**APPLY ONLINE**

### **What is a Merchant Cash Advance?**

Did you realize there are financial institutions willing to give your business a Merchant Cash Advance based upon the volume of your business transactions? Yes that's right! AND it's not hard to get the advance along with all the details.

### **We Can Help With a Merchant Cash Advance**

JR-N-Associates can help you the business owner receive a Merchant Cash Advance. We understand sometimes as a business owner the financial pinch can sneak up on you at anytime. The loan amount is based the amount of sales the business receives through the business owner's credit card merchant account.

### **How much can I qualify for a Merchant Cash Advance?**

Your Business must have been in business at least one year to qualify and the Merchant Cash Advance amount is based upon the amount of sales receipts during the prior 90-120 day period. After the evaluation is taking, we can determine the best financial solution and cash advance based upon total volume for you the merchant and business owner.

### **How long does the approval take?**

Pre-approval usually happens within 24 hrs and the underwriting starts immediately after that!

### **Merchant Cash Advance Information:**

The cash is usually provided upfront to the merchant. The Merchant then pays the principal back from the sales from credit cards. The loan is paid back as a percentage of credit card sales as the sales from your credit card processing roll in. There are no monthly minimums and the best thing is it flows with your business structure; if the season is slow or even the month, you would pay less back, unlike set monthly payments with traditional loans.

If you hit a hot month and because the loan is amortized the payback will be much quicker.

The processor will need to have your prior 3 credit card processing statements to approve the Merchant Cash Advance and proof your business has been an on-going concern for at least one year. This model is particularly good for those who are seasonal and could use funds in the down time.

It is very difficult these days to receive a conventional type business loan, which makes the Merchant Cash Advance the wave of the future. The cash is available instantaneously and is very appealing to retail stores and restaurants as well. Your money can be in your hands within 24-72 hrs. Because this is a risky type of loan the underwriters' costs involved are higher. The benefit is it is very quick and there's a much higher approval rate for Merchant Cash Advances compared to the Small Business loan or Cash Advances. Not to mention, the flexible repayment terms.

We are your one stop shop for Merchant Cash Advances, credit card processing and credit card equipment. Let [JR-N-Associates](#) friendly staff help you in choosing the best direction for your business.

**We hope you are finding our site and this information helpful. We look forward to serving your needs. Please contact us @ (480) 678-9595 with any questions. Once again, thank you for visiting our site.**

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