



# MERCHANT CASH ADVANCE



**DANTOVA** provides a fast and easy way for merchants to obtain working capital by tapping into their future credit card sales volume.

## Are you a merchant looking for money and not able to obtain capital through traditional financial institutions?

- Your business has insufficient collateral, or hesitant to use their personal collateral to obtain a loan
- The business has not been in existence long enough.
- The business owners have less than perfect credit.



These are just some of the reasons merchants are concerned about... BUT **DANTOVA** can help...

### Why Cash Advance?

- Building inventory
- Purchasing new equipment
- Marketing and advertising
- Remodeling/expanding the business location
- Opening a new location
- Repairing existing equipment
- Catching up on bills
- Buying out a partner

### How do we do it?

- We purchase a set amount of a merchant's future credit and debit card receivables. This is called the Specified Amount.
- In exchange for the amount of purchased V/MC receivables, we pay the merchant an up front Purchase Price that is wire transferred directly into the merchant's bank account.

### Key Features:

- No personal collateral required
- Funding is as quick as 5 to 10 working days
- A client that is already setup and processing with you could receive additional funding in as little as two to four business days
- No application fees of any kind
- Easy approval process
- No minimum payment amounts required
- There are no fixed payment amounts
- There are no penalties if retrieval of the purchased receivables takes longer than the time-frame originally estimated
- Since it is not a loan, it does not show on the merchant's credit history as a loan.
- There is no "Personal Guarantee" of payment like those associated with loans.

### Why **DANTOVA**?

**DANTOVA** puts clients first, and takes pride in its ability to customize its finance programs to meet the specific needs of individual businesses. Based on your company's growth requirements, Dantova will tailor an optimal program to suit your specific financial situation. Contact us today!!

