



Merchant  
Financing

# Access Short-Term Working Capital to Help Drive Business Results

Presentation Exclusively for:

# Introducing Merchant Financing from American Express.

It's a **unique commercial loan program** exclusively for American Express® card-accepting businesses.



**Competitive rate.** We offer a fixed fee. There is no APR, set-up fee or early termination fee.\*\*



**No personal guarantee.\*** And what's more, you're approved based in part on your company's historical credit/debit card receivables.



**Hassle free.** Even with an existing banking relationship, there may be mounds of paperwork or forms to fill out.



**Trustworthy.** With American Express, you'll work with a trusted partner who understands the needs of your business.

\*Sole proprietorships may require a personal guarantee.

\*\* Fees for insufficient funds may apply.

# The Merchant Financing Process in Four Steps

It's a commercial loan program exclusively for American Express<sup>®</sup> Card-accepting businesses.



1

## Application

Easily apply on the phone and the loan based in part on the business' historical credit/debit card receivables.



2

## Delivery

If financing is approved, funds will be deposited directly into the business' bank account.



3

## Repayment

Repayments are automatic which can mean less hassle for the back office.



4

## Monitoring

Check online at any time to see the status of the loan.

# Fee Rebate Available if Loan Paid Back Early

## One-Year

**50%**

Paid off in 90 Days

**25%**

Paid off in 180 Days

**10%**

Paid off in 270 Days

## Two-Year

**50%**

Paid off in 180 Days

**25%**

Paid off in 360 Days

**10%**

Paid off in 540 Days

**Hello**  
my name is

**Tom King**  
**Sr. Manager,**  
**Business Development**  
**Tom.j.king@AEXP.com**  
**866-415-7692**

Eligibility for lowest available Loan Fee is based on a variety of factors, including your processing arrangements, referral source, and creditworthiness. Final eligibility and loan amount will be based on a review of additional information submitted with the completed application. American Express® Merchant Financing products are commercial loans, not purchases or discounting of receivables. Merchant Financing loans are secured by all business assets, excluding real property, motor vehicles, and any assets held for personal, family, or household use. Amount of funding available is determined using forecasted credit and debit card charge volumes (as determined by us at our sole discretion). Participation in Merchant Financing is based upon current status as an American Express merchant that meets the program criteria. Financing is not guaranteed. This offer is not transferable. Additional terms and conditions apply. Fees for insufficient funds may apply.  
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