



Eligibility Criteria

The following requirements need to be met before a merchant is eligible for our cash advance program:

- Company in business a minimum of 6 months*
- Processing a minimum of \$3,500 per month of credit card volume
- Provide documentation to support 4 consecutive months of processing volume with a minimum of 12 separate daily deposits
- Minimum of 9 months remaining on lease if applicable
- No open bankruptcy
- For merchants with a pre-existing cash advance, the merchant must have a pay-off balance of less than 50% of the cash advance they qualify for with RapidAdvance. In addition, the pay-off balance must be less than \$50,000.

* Restaurants that have been in business for less than 1 year will be eligible for our 4 month product only.

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Prohibited Merchant List

- Adult Entertainment
- Airlines
- Annual Memberships
- Antique/Collectibles
- Appliance Stores
- Appraisal Services
- Big Ticket Rental (**For Example: Car, Boat, RV, and Apartment**)
- Billiards
- Consumer Counseling Services
- Cruise Ships
- Direct/Multi Level Marketing
- E-Bay Sales
- Firearms
- Flooring
- Furniture indoor/outdoor
- Furriers
- Gas Stations/ Convenience Stores
- Guard Dog Services
- Hair Replacements
- Heating Oil
- Home Based/Door to Door
- House Remodeling/Improvements
- Import/Export
- Insurance
- Internet Prescription
- Internet Software Downloads
- Kiosks
- Mattresses
- Moving Companies
- New and used car dealerships
- Plumbers
- Pools/Spas
- Property Management/Realty
- Recreation Vehicle and/or campgrounds
- Roofing
- Schools
- Seminars
- Tile/Carpet
- Time Share Advertising/Sales
- Tractor Trailers
- Travel Agencies
- Upholstery
- Warranty Companies
- Weight Loss Centers
- Windows
- Wireless Phone/Accessories



Restricted Merchant List

- Advertising Services
- Bail Bonds
- Big Ticket Retail (For Example: Electronic, Jewelry, and Audio Equipment)
- Casinos
- Day Tours
- Entertainment (For Example: Night Clubs, Comedy Clubs, and Dinner Theatre)
- Flea Market
- Health Club Monthly Membership
- Internet Sales not on Prohibited List
- Limousine/Taxis
- Nurseries (Garden)
- Online Dating/Memberships
- Mail Order / Telephone Order

Additional Information Required for Restricted Merchant List

- Current Financial Statements (business or personal)
- 12 months of processing statements
- Most current tax returns (business or personal)
- Proof merchant has been with current processor for one year

* Please allow extra time for thorough due diligence with these files

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