

FAQ's - Merchant Cash Advance Program

How can TGG help fund my business needs?

We offer an innovative new financing program designed to help you manage your cash needs by providing you a faster, more effective approach to acquiring money for your business. The Merchant Cash Advance program works for virtually any business and is designed with the needs of a business owner in mind. Most importantly its easy to qualify for, has little documentation required and credit is not important.

How does the program work?

It's important to know that it's not a bank loan. There are no loan payment coupons, no dealing with people who don't understand your business, none of the traditional bank hassles, and most of all...no more "no's." You are not being judged by your past, you are being rewarded for it. TGG provides cash advances that are based upon your future sales.

How do I find out how much I qualify for?

The amount is determined by your average credit card volume over a (6) month period. We would look at your last (8) months of credit card processing statements in order to determine exactly how much you qualify for. Most business owners will be approved for a cash advance equal to 100-110% of there average credit card sales volume.

How do I get started?

Call us at **888-225-6454**. One of our courteous and professional Funding Specialists will answer all your questions and help you get the funds you deserve.

How easy is it to get approved?

It is a lot easier and faster than a typical bank loan. We understand the reality and the issues of owning and operating a business. The majority of our Funding Specialists have also owned their own businesses themselves and they understand the needs of business owners. We approve over 97% of the businesses that apply. We're always looking for ways to say yes!

Will bad credit affect my cash advance request?

It is not necessary for you to have good credit to receive a cash advance. A poor credit rating, even delinquencies, will not normally influence a cash advance.

How I can qualify?

- You have a business that accepts VISA/MasterCard as a form of payment.
- You process a minimum of \$1,500 dollars a month.
- You can provide (8) months (if business is not seasonal and 12 months if business is seasonal) of recent credit card statements.
- You have been in business at least 1 year.

How fast can I get a cash advance?

Fast! Often as little as 24 hours provided we have a completed application and (6) months credit card merchant statements.

How do I repay the cash advance?

With each purchase transacted using your merchant account, a small percentage is deducted from the total sale. This small amount goes to repay your cash advance. Repayment is completely automatic. No monthly bills or headaches! Your cash advance repayment process is convenient, easy-to-understand, completely automatic, and adapts to the variations in your business revenue. Never worry again about meeting your financial commitments because unlike banks our programs adjust to the cash flow of your business.

How much of a cash advance can I receive?

\$2,500 to \$1,000,000

Will I need to switch my credit card processing?

Yes, your advance is repaid through your daily processing of your sales. Our policy is that we will meet or beat your current credit card processing cost. The bottom line: You'll be saving money by switching and get the cash advance you need to grow your business.

Do I have to change my equipment and software?

In most cases you don't. We work with almost every kind of credit card processing equipment and software. All that is needed is to reprogram your current equipment. If new equipment is needed or preferred we offer equipment at or near our cost and in most cases at no cost.

Is it going to cost me to apply for financing?

No -- the application is free and there are no up-front fees charged to our customers. The sooner you get your application in, the quicker we can advise you of the amount we will be able to advance you.

How complicated is the paperwork?

Our simple 1- page application is quite simple and takes no more than ten minutes to complete. We have Funding Specialists on hand to complete it for you or help you through this process.

Don't see an answer to a question you may have?

Please feel free to contact us toll free at: **888-225-6454**

Our Account Executives will be more than happy to assist you!