



# Say Hello to a Better Way to Grow.

Looking to expand, make renovations, or upgrade your equipment? With Clover® Capital Advance, it's easier than ever to turn your future credit card sales into working capital.



## Turn Sales into Capital

Sure you're a small business. But that doesn't mean you can't think big. Let Clover Capital Advance help.



## Get Funded Quickly

Once you're approved, you'll see your working capital in your account in just 3–5 business days.



## Fast Application Process

Complete and submit your application faster compared to traditional requests for capital. Applications are typically approved in 1–2 business days.



## Easy to Repay

Clover Capital Advance is based on your future sales, so you can feel confident in your ability to repay. The payment structure is managed through partial withholding of settlement funds. Unlike a loan, Clover Capital Advance has:

- No fixed term
- No fixed payment amount
- No interest rate
- No personal guarantee

## How It Works

- 1 Apply.**  
**Clover merchants:** Log into your Clover Dashboard and click on Clover Capital Advance on the left navigation bar. Follow the steps as indicated to complete your application.  
**All other merchants:** Call 1-844-425-7105 to speak with a lending specialist about getting pre-approved and they'll help you with the application process.
- 2 Select Desired Advance.**  
After you're approved, you'll be able to select the advance amount that works for you. The funds will be deposited into your account in 3–5 business days.
- 3 Repay Based on Your Sales.**  
Pay back the advance amount with a percentage of your sales. You pay more when your sales are strong; less if sales slow down.