



Working capital for your business is closer than you think.

(And easier to get than you ever thought possible.)

Your company could qualify for up to \$1 million dollars in an unsecured cash advance by leveraging an asset you probably have not thought of – your future Visa®/MasterCard®/American Express®/Discover® Card credit or debit card receipts.

Program Features

- Fast, easy approval process
- No upfront costs or hidden fees
- We get paid when you get paid!

Benefits for your Company

- Quick access to funds
- No usage restrictions
- Payback tied to credit card receipts
- Personalized customer service

Qualification Criteria

- Accepts VISA, MasterCard, American Express or Discover cards as a form of payment
- Processes a minimum of \$3,500 per month
- Provides 4 months of past processing statements
- Has been fully-operational for at least one year

Now is the time to act. Don't wait until the situation is urgent.

Call us now. You could be pre-qualified within 48-hours, with funding in your account in about one week.

Try our easy, 4-step process:

- 1** Fill out our application
- 2** Submit four months worth of processing statements
- 3** Obtain approval
- 4** Get your funding!

240 W 35th Street, 14th Floor, New York, NY 10001

Call us toll-free: 888-839-6925, or visit us at: www.firstfundsonline.com

Frequently Asked Questions (FAQ)

1. Is this a loan?

No. This is not a loan. It is a purchase of future receivables.

2. How easy is it to get approved?

It is a lot faster and easier than a conventional bank loan. We understand the reality and the hardship of owning and operating a small-medium size business. The majority of applications are pre-qualified within 48 hours of receiving the application and documents, and funded within 7 days

3. How easy is it to apply again and get another advance?

If there has been no significant change in your financial status, applying for another cash advance from First Funds is fast and easy. You do not have to wait until your first advance is fully paid off.

4. How does the program work?

You are advanced an amount based on your current Visa/MasterCard/American Express or Discover Card sales receipts. Then, over a period of several months, a small percentage is deducted from your ongoing credit and/or debit card receipts. There are no fixed payments and no fixed term.

5. Is there a fee for providing a business cash advance?

No, the application is free. First Funds does not impose any up-front charges or administration fees.

6. Will bad credit affect my cash advance request?

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

7. How quickly can I get a business cash advance?

As quickly as 5 days after you submit your application accompanied by the required documents. If relevant documents are missing or difficult to obtain, the process may take somewhat longer.

8. How will I pay back the business cash advance?

Payback is automatically deducted from your bank account daily, based on a low set percentage of your daily Visa/MasterCard/American Express/Discover Card receipts.

9. Can I receive an additional cash advance while an advance from another company is still outstanding?

Yes, but any outstanding cash advances must be repaid from the proceeds of our first advance to you.

10. Can the advance be renewed?

When the business cash advance balance is down to approximately 50% of the original balance, you can request a renewal. As a matter of fact, most of our customers opt to do so. The business owner can request a renewal by phone, fax or e-mail. Renewals are usually funded within 3-5 days of their request.

11. Do I have to switch my current credit card processor?

Not necessarily. In some cases, you will be able to remain with your current processor.

“We value our partnership with First Funds. It enables us to offer the best program available to our customers.”

James F. Marchese
IRN Payment Systems
