



MCA Program Basics

We have direct lenders that offer non-collateralized short term Merchant Cash Advance Programs to small businesses. A primary determinant for both qualifying and maximum loan amounts is in the analysis of the cash flow characteristics and trends within the most recent 4 months of business bank statements.

Underwriting Qualification Basics:

- Personal credit scores are checked to ensure minimum thresholds are met. (560 Score min.)
- Length of Business. (Not a Determining Factor)
- Must be a Retail Business (No Home based or Service Business)
- > 5 years seasoning on a bankruptcy discharge (If Applies).
- > 2 month seasoning on previous MCA (If Applies)
- Business ownership must personally guarantee the loan
- Must process a minimum of \$10K per month in credit card volumes

Submission Requirements:

See the full list on page 2 of this document

- ***All required supporting docs listed below on page 2 should be in PDF format and in separate files within a single email to prevent confusion or loss of information. Please email the completed file to sales@globilitylink.com. If more than one email is needed, please reference the account name and part 1 of 2 and part 2 of 2 in each email being sent so we are looking for the continuation of files.***



Prohibited Industry List:

Non Approved Merchant Types	Approved Merchant Types
Law Firms	Doctor's Offices
Attorneys	Restaurant
Internet Based Businesses	Bars
Home Based Businesses	Mini Market, Prvt. Supermarkets, Bodega's
Cleaning Businesses	Auto Repair, Gas Stations
Mobile Businesses	Retail, Clothing, Shoe shops
Service Based Businesses	And more
See full list on page 3 below...	

The required docs to start underwriting for the MCA Program are:

- ___ 1) Signed legible completely filled out application - all line items. Home phone cell phone etc.
- ___ 2) at least 4 months of processing statements - 12 months if very seasonal
- ___ 3) at least 2 months bank statements
- ___ 4) copy of drivers licenses of all owners with 20% or more ownership
- ___ 5) copy of signed lease or commercial mortgage statement if location is owned
- ___ 6) copy of voided check of all business checking accounts
- ___ 7) copy of 2 utility bills
- ___ 8) copy of any other statements of any debts currently owed by the Merchant
- ___ 9) Minimum Credit Score 560
- ___ 10) Minimum Credit Card Processing Volume \$10k Monthly

In some cases we will also require tax returns for the business. In general the more documentation that a Merchant can provide that might support their case, the better.



Prohibited Merchants/Industries

We do not provide Merchant Accounts for the following types of Merchants:

- Business Practices Promoting Racism, Violence, Abuse, Discrimination or Other Immoral Activity
- Law firms
- Illegal products/Activities of any Kind
- Intellectual Property Rights Violators
- All Adult Entertainment, sexually oriented or pornographic merchants, including but not limited to: Adult telephone conversations; Internet sex/porn; Adult pictures & photos; Misc. adult entertainment (not elsewhere classified)

Collection Agencies

- Credit Repair Services
- Stolen property
- Escort or Dating Services
- Gambling Establishments
- Multi-level Marketing
- Time Share Sales
- Bankruptcy Lawyers/Firms
- Travel Agencies
- Age Verification Services
- Adult Videotext Merchants
- Negative Option Billing
- Outbound/Inbound Telemarketing
- Internet Pharmaceutical Sales
- Long Distance Services
- Pre-paid legal advice/services
- Cable box de-scramblers
- Internet/Mail-Order designer/imitation handbags
- Internet/Mail-Order watches
- Male or Female Sexual Enhancement Supplements or Products
- Pre-Paid Phone Cards
- Annual Billing with High Average Tickets
- Downloadable Software
- Internet as Seen on TV Products
- Knock off Merchandise sales
- Sunglasses
- Medical Advice
- Human Growth Hormones
- Check cashing services
- Counterfeit items, including but not limited to: Currency; Coins; stamps; Counterfeiting equipment; Trademark infringement items
- Investment opportunities