

Clover Capital as a Service

Present Clover Capital offers within your software and give merchants an easy way to access the funds they need

Running a business can be challenging when you need additional cash to make renovations, upgrade equipment, or hire more employees. That's where Clover Capital comes in to provide merchants with working capital geared to help their business grow. With the added advantage of Clover Capital as a Service, accessing fast, flexible funding is even easier.

Clover Capital as a Service facilitates a fully digital experience that enables software partners to seamlessly present Clover Capital offers within their software – making the application process more efficient, streamlined and convenient for merchants.

Offer a unique merchant cash advance program. With Capital as a Service, eligible merchants click on an 'Apply now' link within your software to seamlessly apply and choose their funding offer.

Clover Capital at a glance

85%

Approval rate

75%

Renewal rate

86%

Overall satisfaction

96%

Speed of funding

Merchant growth

2x as fast

88%

Will apply in the future

Not your typical business funding

Clover Capital is not a loan. It's an advance of funds based on future sales.

- **Quick and convenient.** Fully digital application experience
- **Fast funding.** Once approved, merchants can access funds within two to three business days
- **Flexible repayment.** Easy repayment that adjusts based on your sales
- **Merchant-friendly terms.** No fixed term or personal guarantee

How it works

1. Apply

Eligible merchants are presented with an 'Apply now' link within your software, seamlessly routing them to our application.

2. Choose best offer

Merchants compare offers and choose the desired amount that fits the needs of their business.

3. Fast funding

Once approved, merchants will see available funds in their account in as little as two to three business days.

4. Easy payback

Merchants pay back the advance amount with a percentage of their daily sales. Repayment is worry-free, automatically adjusting to daily sales.

Partner benefits

- **Better engagement:** Reach more merchants by conveniently presenting Clover Capital offers within your software – a more engaging way to communicate with users
- **Easy implementation:** Streamline your workflow as the integrator. Easily retrieve and present Clover Capital offers within your system with minimal effort
- **Partner value:** Gain new revenue opportunities, improve product differentiation and enhance the value you provide to merchants

Partner revenue sharing opportunity

As an ISV partner, you can qualify for revenue sharing by promoting Clover Capital through your own software. You will receive a share of the bank card revenue on eligible Clover Capital fees, with payments processed through CoPilot as part of your monthly residuals.

Connect with us

Contact your sales representative for more information.

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