

#### Solution

## Capital as a service

Present Working Capital from Fiserv 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 Working Capital from Fiserv comes in to provide merchants with working capital to help their business grow. With the added advantage of Capital as a service, accessing fast, flexible funding is even easier.

Capital as a service facilitates a fully digital experience that enables software partners to seamlessly present Working Capital from Fiserv 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.

# Working Capital from Fiserv at a glance

85%

Approval rate

86%

Overall satisfaction

Merchant growth

**2**X as fast

75%

Renewal rate

96%

Speed of funding

88%

Will apply in the future

## Not your typical business funding

Working Capital from Fiserv 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 Working Capital from Fiserv offers within your software a more engaging way to communicate with users
- → Easy implementation: Streamline your workflow as the integrator. Easily retrieve and present Working Capital from Fiserv 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 Working Capital from Fiserv through your own software. You will receive a share of the bank card revenue on eligible Working Capital from Fiserv fees, with payments processed through CoPilot from Fiserv as part of your monthly residuals.

#### Connect with us

Contact your sales representative for more information.

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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