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New Merchant Cash Advance Small Business Loan Denial Program Announced by [Merchant Cash Advance](#)
September 19, 2011 09:01 PM EDT

New Merchant Cash Advance Small Business Loan Denial Program Announced

A new program for small businesses denied bank loans is being rapidly adopted by US merchants. Many businesses have found a needed alternative business lending options to access cash when they need it most. Less than ten percent of all businesses who applied for bank loans were denied, reports MerchantCashinAdvance.com. The [merchant cash advance](#) program has allowed many businesses to grow in the recession even in the short time it's been introduced.

The economy is nearing its worst peak since the depression. This explains why the rapid growth in merchant cash advance requests by business owners is no shock. According to MerchantCashinAdvance.com, the shortage of capital among businesses is a real concern among merchants. Merchant cash advances provide capital where a typical business loan cannot.

A merchant cash advance works this way: a [merchant cash advance provider](#) gives a business a lump sum of money as advance on future sales , and the loan is paid back through small payments from their normal credit card processing so as to not impact daily business operations. This is also called credit card factoring. The main difference between a merchant cash advance and a typical small business loan, is merchant cash advance companies do not rely on the applicants credit for approval. MerchantCashinAdvance.com advocates a 95% approval rate for all merchant cash advance applicants.

For inquiries, call [Merchant Cash in Advance](#) at 877-875-0231

<http://www.twitter.com/merchantcashcow>

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