



NEWS RELEASE

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AMERIMERCHANT LAUNCHES VERSION 2.0 OF ONLINE APPLICATION FOR SMALL BUSINESSES SEEKING WORKING CAPITAL

Improved online application provides small and mid-sized businesses with quick decisions, updated features and immediate access to alternative lending solutions

NEW YORK – April 10, 2015 – [AmeriMerchant](http://AmeriMerchant.com), a leading financial technology/data company providing alternative lending solutions to small and mid-sized businesses (SMBs), today launched Version 2.0 of their [online application](#) that allows SMBs to apply for working capital solutions with real-time decisions in 60 seconds or less.

Key features of AmeriMerchant’s online application 2.0 platform include:

- Co-branding/White Label Inclusion: Partners are able to customize their page based on overall company branding. Corporate logo and contact information can be fully integrated for a consistent user experience;
- An API interface that allows platforms to offer small business customers real-time decisions about working capital approval amounts based on available merchant data;
- Enhanced security functionality that ensures private information is never compromised;
- Ability for marketplace lenders and financial institutions to lend capital utilizing AmeriMerchant’s proprietary underwriting/scoring model;
- Businesses can receive funding in as little as two business days.

“With the updates to our online application, financial institutions and marketplace lenders now have access to a robust platform for them to invest with that can produce attractive yields for investors,” said David Goldin, CEO and Founder of AmeriMerchant. “Marketplace lenders made an estimated \$8.8 billion in loans in 2014, and thanks to innovative technology like our online application, it’s clear why the industry is expected to originate \$1 trillion in loans annually by 2025. These products and services give SMBs across the country immediate access to the capital they need to help our local and national economies grow.”

Through AmeriMerchant’s online application, business owners are able to apply for AmeriMerchant’s two core programs; Merchant Cash Advance (MCA) and Small Business Loans. Both programs offer customized solutions for SMBs who are looking to grow or expand their business but have either been turned down by a traditional bank or are looking for capital a lot faster than a bank can offer it and without the hassle.

AmeriMerchant’s MCA program provides business owners with a sum of capital by purchasing a percentage of future credit and debit card sales. AmeriMerchant’s business loans, offered through its

affiliate, Main Street Business Loans, is a non-traditional loan designed to make financing accessible to a wide range of small business types. For both options, no paperwork is involved, most types of credit are accepted, and business can receive up to \$1,000,000 in funding. Through these services, AmeriMerchant has funded over \$500 million to SMBs since its inception in 2002.

About AmeriMerchant

Founded in 2002, AmeriMerchant is a leading financial technology company that leverages a proprietary underwriting technology platform to provide working capital solutions to businesses including merchant cash advances, business loans and inventory purchase programs. Our merchant cash advance and business loan products give small businesses access to funding quickly, and provide a viable alternative for merchants that are turned away by traditional lending sources.

AmeriMerchant is a direct funder and has earned an A+ rating from the Better Business Bureau. We currently have over 200+ employees and our offices are headquartered in New York City. Business loans are provided through Main Street Business Loans LLC, a Licensed California Finance Lender, License # 6054509.