

Code:
GCC01-PC



Providing the Growth Capital Small Businesses Need NOW®

Apply NOW®

- Step 1 Login to WWW.NOWACCOUNT.COM using the code printed above as your User ID and Password.
- Step 2 Read and electronically sign the Merchant Services Agreement.
- Step 3 Print and fax or email the completed State and Bank Information form to 678.268.4051 or support@nowaccount.com.
- Step 4 Log out of the system.

Once your application has been submitted, you will receive an email confirmation with your unique credentials and instructions to begin submitting customer credit requests for preauthorization.

When your enrollment has been completed, you will receive an activation confirmation email with instructions for submitting invoices for processing.

For help, contact: support@nowaccount.com or call 855.921.5300 Ext.1

Get paid NOW, regardless of when your customer pays.

With NOWaccount, you choose which invoices you want to receive payment on NOW, while your customers continue to enjoy the free and flexible payment terms they require.

If your customers take 30, 60 or even 90 days or more to pay, NOWaccount lets you turn your receivables into cash – all for less than the cost of accepting a credit card for payment.

- You choose which customers to enter into your NOWaccount.
- You receive approval decisions on your selected customers within 48 hours.
- You receive 90% of the invoice amount (less any applicable surcharge) within 5 days of invoice submission.
- You receive the 10% reserve, less the 2.5% fee, 30 days after invoice maturity. (ex. Day 60 for a Net 30 Day Invoice)
- Your fee is based on the payment terms you offer, not when, or if, the customer pays. Fee equals:
 - 2.50% for up to Net 30 Day Invoice
 - 0.25% surcharge for additional 30 Day terms (ex. Net 60 = 2.75%, Net 90 = 3.00%)
 - 1% international surcharge for customers outside the U.S.
 - \$35/mo. Merchant Service fee is waived for businesses that enroll in 2013, unless account becomes inactive for 90 days.
- You have no credit risk on the customer.
 - NOWaccount assumes liability for customer payments.
 - You are responsible for satisfying customer disputes.

