



Shift4 Capital

Frequently Asked Questions (Partners)

Q: Who can apply for funding?

A: Any U.S. Shift4 customer can apply for funding.

Q: How do my customers apply for funding?

A: Your customers can apply for funding via Lighthouse [here](#).

Q: How fast can my customers get a quote?

A: By applying online, your customers can typically get a quote the same day. In the application, they will be asked for some basic information about their business and to share business bank statements. This usually takes about 5 minutes, and the customer support team is available to answer any questions.

Q: How are offers determined?

A: Your customers' offers will be based on their sales history. The longer they've been trading and the higher their monthly revenue, the better their offers will be. We offer up to two times their monthly revenue in funding. For example, if your customer has a business that generates \$10,000 in monthly sales and has been operating for 12 months, they could be eligible for \$20,000 in funding with a fixed fee of \$2,000 and repayment of 20% of their daily sales.

Q: How will my customers repay?

A: Repayment happens automatically as a fixed percentage of their daily sales. For example, if their repayment is set at 20% and they make \$1,000 in sales on a given day, then \$200 would go toward repayment and \$800 would go to them. On days without sales, they won't repay anything. This approach adjusts to their cash flow, providing more flexibility than traditional business loans.

Q: Do my customers pay interest on Shift4 Capital?

A: No. They will only be charged a single fixed fee, so they know exactly what they will repay upfront.

Q: Can my customers get a top-up?

A: Once they have been funded by Shift4 at least once, they can usually get quotes for additional funding and receive the funds on the same day they request it.

Q: How do my customers find out their balance?

A: To find out their outstanding balance, they can simply log into their Shift4 account, which will display their full payment history.

Q: How can my customers get more help?

A: If your customers have questions about their current funding or want to learn more before applying, the Shift4 Capital Team is here to help. They can reach us by phone at +1 (470) 256-5594.