

CapitalX Product Matrix

Six commercial funding products, one application, one broker. Use this matrix as a talking point to find the right fit for each business.

Product	Amount	Term	Repayment
Working Capital Loan	\$25k – \$600k	6–24 mo	Daily/weekly automatic payments; decision in ~2 hours
Revenue Advance	\$5k – \$300k	6–18 mo	Daily/weekly debit; flexes with revenue
Card Sales Advance	\$5k – \$600k	3–24 mo	Percentage of daily card receipts; adjusts to sales
Business Line of Credit	\$5k – \$300k	3–24 mo	Monthly on draws; revolving, reusable
Equipment Financing	To \$10M	Asset life	Monthly; equipment serves as collateral
Long-Term Business Loan	To \$10M	To 120 mo	Predictable monthly payments; structured to plan

General Qualification Guidelines

Requirement	Revenue Advance	Card Sales Advance (blended)	Term & Credit Products
Time in business	2+ yrs (cleaning: 10)	6 mo – 2 yrs	6+ mo (long-term: 2+ yrs)
Revenue	\$10k+/mo, 8+ deposits	\$10k+/mo deposits or card sales	\$15,000+/mo
Overdrafts	No excessive activity	No excessive activity	—
Open advances	Max 2, under \$100k	Max 2, under \$100k	—
Credit	—	—	500+ FICO typical
Business type	U.S.; no home-based sole props	U.S. with card processing	U.S. with physical location

How It Works

Step	What Happens
1. Apply	One-page application + statements; ~15 minutes
2. Get matched	We match your profile to the right product — often within hours
3. Receive funds	Capital to your business account, typically within days
4. Repay	Revenue-based products scale with sales; term products offer set schedules

Start at capitalx-funding.com/apply

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