

CapitalX Funding Qualification Checklist

A quick reference for business owners. If you check most of these boxes, let's talk — every business is evaluated individually.

Basic Qualifications — Revenue Advance

✓	Requirement	Details
■	Time in business	2+ years (cleaning services: 10 years)
■	Current ownership	1+ year
■	Bank deposits	\$10,000+/month average, 8+ deposits/month
■	Overdrafts	No excessive activity
■	Open advances	No more than 2, combined under \$100,000
■	U.S. business	Physical location; home-based sole proprietorships excluded

Basic Qualifications — Card Sales Advance (Blended)

✓	Requirement	Details
■	Time in business	6 months – 2 years (depends on program fit)
■	Volume	\$10,000+/month in deposits or card sales
■	Overdrafts	No excessive activity
■	Open advances	No more than 2, combined under \$100,000
■	U.S. business	Physical location with card processing

Basic Qualifications — Term & Credit Products

✓	Requirement	Details
■	Time in business	6+ months (long-term: 2+ years typical)
■	Monthly revenue	\$15,000+
■	Credit standing	500+ FICO typical

✓	Requirement	Details
■	U.S. business	Physical location in the United States

What You'll Need

✓	Item	Details
■	Application	One page, ~15 minutes
■	Bank statements	Recent months
■	Processing statements	If you take card sales
■	Photo ID	Government-issued

What to Expect

Step	Timeline
Application	One page + statements; ~15 minutes
Match	Matched to the right product — often within hours
Funding	Days (sometimes same-day)
Repayment	Scales with revenue or fixed schedule

Ready? Apply at capitalx-funding.com/apply

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