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Why merchant loans trump all by [Joseph Richard](#)

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Every business needs some help every now and then. That is when you need to consider the different options there are. While many business men look at small business loans, only they will be able to tell you of the kind of trouble they will run into when applying for such loans. What will work better on the other hand is a merchant cash advance. Here are some of the benefits of a merchant cash advance.

What every merchant would love to have is a loan that does not look into your credit history or ask you for a collateral to keep at stake. This is the safest way of getting cash that you need for your business immediately. Commercial loans can work against your credit rating, if you are unable to return it on time. Those who take on a merchant loan will automatically keep all their assets safe even in a default situation.

An advantage with a merchant loan is that it is easy to apply for and the collections process is rather simple as well. Raising funds via merchant loans is rather simple and you can get through the process in a short while. When it comes to commercial lenders, you will have to go through the process of them evaluating your financial statements, your future business plans etc. and not always will they approve of them same. In a merchant advance, only two things are taken into consideration – how long you have been in business and the kind of money your card transactions bring in. If you are in business for around nine months and have around \$5000 coming in a month, you should be able to qualify.

It's also a matter of convenience that you are able to get quick access to your cash once it is approved. Since the amount of paperwork involved is minimal, you can get your cash as soon as one week. In the case of commercial lending organizations, this can take up to a month or more depending on how long it takes to process an application and follow through all the formalities involved. Getting a quick response can be fundamental to turning a business around.

The good thing about merchant cash advances is that there is a very high approval rate on them. This means that any business that has been stable will automatically be able to qualify for it. And then comes the part of returning the loan. Most returns are taken directly from your earnings on credit card transactions that are done at your establishment. This makes things all the more simple for you.

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