



# Split Funding

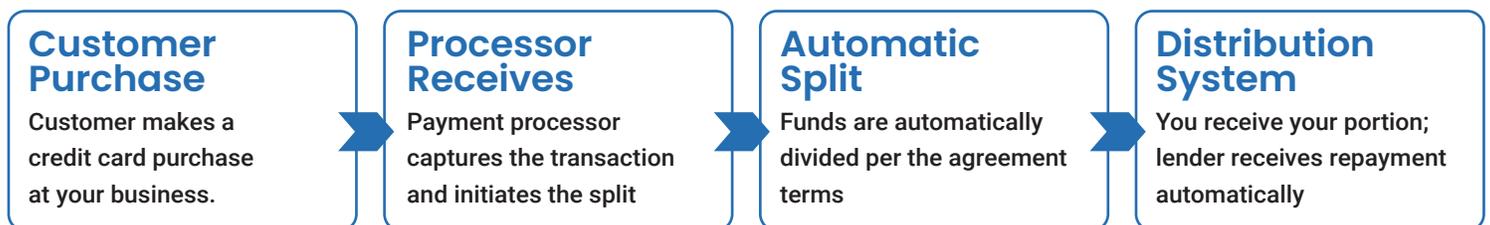
Funding that flexes with your cash flow.

## Grow your business, not your stress.

Split funding is a simple way to repay your cash advances from your daily card sales while keeping cash flow steady. Instead of making separate payments, a small preset percentage of each settlement is automatically routed to the right place, whether that is payroll, vendor invoices, or repayment of a merchant cash advance. You keep taking payments as usual, deposits continue to arrive, and Merchant Industry's split funding system quietly allocates what is needed in the background.

This automation removes manual transfers and lowers the chance of missed obligations, which means payroll stays on time, vendors are paid, and you and your team can focus on serving customers. With clear reporting and no extra steps, Merchant Industry's split funding program turns repayment into an almost invisible process that adapts to your sales rhythm and supports growth without the stress of juggling bills.

## How Split Funding works.



## Keep deposits flowing, let repayments run themselves, connect with Merchant Industry!

Turn yesterday's sales into today's progress. Split Funding keeps you focused on customers while Merchant Industry handles the rest.

# Benefits of Split Funding

- Pay as you earn, protect daily cash flow
- Clear reporting, easy reconciliation of gross, fees, split, and net
- Automatic repayment from card settlements, fewer manual tasks
- Flexible percentages, adjust up or down as seasons change
- Fewer missed payments, on time payroll and vendor payables
- Faster payoff on advances during busy periods, gentler pace on slow days

## Samples of businesses that can benefit from Split Funding

### Restaurants, quick service, cafes

Card volume is daily and predictable, margins depend on steady cash flow.  
Use it for: daily payroll set-asides, vendor invoices for food and beverage.

### Retail boutiques, convenience stores, liquor stores

Inventory cycles strain cash, seasonality creates uneven weeks.  
Use it for: Inventory replenishment and sales tax reserve.

### Salons, spas, barbers

High card mix, recurring appointments, frequent payouts to staff.  
Use it for: Chair rent or commission pools and product vendor invoices.

### Auto repair, tire shops, oil change centers

Parts purchases are frequent, cash can get tied up in jobs in progress.  
Use it for: Parts vendor payments and warranty program fees.

## Required Information

- Must be processing under Commercial Bank of California
- Provide legal names for all split fund recipients
- Provide bank account and routing numbers for each recipient
- Provide split percentages or fixed amounts for each account
- Provide signed authorization agreement from primary merchant
- Complete Split Funding form
- Once approved there is a \$29.99 monthly fee per MID