



SUBMISSION GUIDE

APPLICATIONS TO: SUBMISSIONS@OVERNIGHT-CAPITAL.COM

Helping Brokers Navigate MCA Submission Requirements

<i>Team</i>	<i>Phone</i>	<i>Email</i>
ISO Relations	(929) 665-3993	Jacob@overnight-capital.com
Underwriting	(929) 205-8207	Submissions@overnight-capital.com

Submission Funding Criteria

Time in Business	12 Months
Fico Score	500+
Merchant Funding amount	\$20,000 - \$2,000,000
Monthly Gross Deposits	\$100,000 (General) \$200,000 (Trucking)
Positions Accepted	1st Position with MCA History, 2nd Position+
Deposit Frequency	Minimum 5 Deposits per Month
Minimum Avg Daily Balance	\$1,000
Negative Days/NSFs	4 Negative Days Monthly, OD Protection Preferred
Bankruptcies	None Within Past 7 Years
Tax Liens	Allowed if on a Payment Plan

Term Options



Maximum Term

- 12 Months (240 Days)

ACH Options

- Daily & Weekly

Industries



Preferred Industries:

- Healthcare, Restaurants, Professional Services, Biotech

Restricted Industries

- Legal, Auto Sales, Non-Profit, Real Estate, Cannabis

Additional Notes



Maximum Withhold

- Up to 45% of Revenue

Rent Status

- Must be Current

Bank Verification

- Manual Login & Team Viewer Options Available

All files

- Are reviewed case-by-case, even if some aspects fall outside these parameters.