

Understanding Clearbanc Marketing Capital Pricing

Your advance is calculated with a 12% fee upon issue, making your repayment amount your advance amount + 12%. If you spend the advance on marketing, the fee on that spending is 6%. Since your repayment amount assumes a 12% fee, the difference between the 6% for marketing spend and 12% for all other spend is reduced from your balance owing and represented in blue on your Clearbanc dashboard.

How does Clearbanc pricing work?

Clearbanc uses powerful predictive models that look at your revenue, ad performance and other third party data to generate funding offers. We don't take equity, we don't dilute your investors, we don't take personal guarantees and we don't do a credit check. Instead, your business metrics determine your funding eligibility and a portion of your revenue is shared with Clearbanc until the advance plus a fee is paid back. When you receive your advance you will also agree upon a repayment percentage. This is the percentage of daily revenue that will be taken in order to repay your advance. It will continue to run until your advance & fee are fully paid off. As of September 4th, 2020, the amount that you will repay is determined by how you spend your Clearbanc advance. The fees you pay on your Clearbanc advance are as follows: 6% on marketing spend, and 12% on all other spend. This means that whenever you spend funds from your Clearbanc advance, whether it be through the billpay or card feature, a flat percentage will be added to that transaction and to your total balance owing.

How do we determine marketing spend?

BillPay

When adding a vendor, they will be considered marketing if you select any of the following Vendor Categories:

- FACEBOOK ADS
- GOOGLE ADS
- PINTEREST ADS
- AMAZON ADS
- TWITTER ADS
- LINKEDIN ADS
- MICROSOFT BING ADS
- REDDIT ADS
- SNAPCHAT ADS
- SHARE-A-SALE
- OTHER MARKETING

This method requires an invoice to be submitted prior to funds being released. [Click here for more information about submitting a new vendor.](#)

Card

- Any spend on our [referral partners](#)
- Any spend to a company that the payments industry has assigned the Merchant Category Code of “7311 - Advertising Services”. Merchant Category Codes (MCC) are 4 digit numbers used by the payments industry worldwide to classify businesses by market segment. Clearbanc does not have control of Merchant Category Codes, please reach out to the merchant you would like to work with to determine what their MCC is to ensure they will qualify for the 6% rate.

How will I be able to see my balance owing?

On your Clearbanc Dashboard:



Image Not Available

This image is not available because:

- You don't have the privileges to see it, OR
- It has been removed from the system

- **Fee** is always calculated at the 12% rate and is static, so it will be 12% of your total advance.
- **Cashback** is the 6% credit for marketing spend. Since the fee remains static at 12%, this details the amount removed from your remaining balance by using your advance for marketing spend or with our partners.
- **Activated** is the date the current advance was issued.
- **Expected Settle** is the date that your advance will be paid off if your repayments and fees remain the exact same until then.
- **Amount Paid** is the amount you have repaid so far, also represented by the green bar.
- **Remaining Balance** is the amount let on your advance to pay back.
- **View Payment Details** allows you to view and export a detailed list of all the payments made toward your advance

When do I start paying back my Clearbanc advance?

After sign up, funds are available and you can start spending your Clearbanc advance immediately in the form of a virtual visa card, or by submitting invoices in your Clearbanc dashboard. Your spending does not dictate the rate at which you payback your Clearbanc advance. Payback begins 2 days after sign up. When signing up for your advance you will agree upon a repayment rate, which is the percentage of your daily revenues that will be invoiced and debited from your bank account to payback your Clearbanc advance. You will receive an invoice every weekday (with Friday, Saturday and Sunday sales grouped on Monday's invoice) for the amount of repayment rate multiplied by your daily revenues across all sales channels and this

will be debited from your bank account 2 days later. If you only work with an ecommerce channel that has a special schedule for payouts (Amazon, Google Play store) please let us know and we can adjust the invoicing frequency!