

Shift4 Capital	Department	Sales
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Exclusively for U.S. Shift4 Dine merchants, Shift4 Capital is a new way to access flexible business funding, designed to help your customers grow and thrive.

Whether your customers want to expand, invest in equipment, or cover unexpected expenses, Shift4 Capital offers a simple funding solution to boost their cash flow.

Eligibility and Availability

- **Purpose-agnostic funding.** Shift4 Capital does not restrict or vet how funds are used.
- **Who can use it?** Available exclusively to **Shift4 Dine merchants in the U.S.** and not offered to merchants on legacy platforms.
- **New and existing merchants.** Open to both new and existing Shift4 Dine merchants. New merchants may not receive a pre-qualification offer since eligibility is based on historical sales data.
- **Shift4 Customer Hub access for new merchants.** The Capital link still appears in **Shift4 CustomerHub**, and new merchants can submit sales history from a previous POS system as part of the application process.
- **Planned expansion.** Availability is expected to expand outside the U.S. soon.

Key Benefits

- **Quick and easy application.** Apply online in just minutes.
- **No hidden costs.** Pay only a one-time fixed fee, with no interest.
- **Flexible repayments.** Pay back through a percentage of your daily sales.
- **Fast access to funds.** Funding can land in your account within 24 hours.



How It Works

Application Process

Customers can apply for funding via Shift4 Customer Hub. The online application typically takes about 5 minutes and requires basic business information and business bank statements. Quotes are usually provided the same day.

- **Direct merchant relationship.** The transaction and funding are directly between Shift4 and the merchant.
- **Partner commissions.** No commissions are paid to partners for Shift4 Capital funding.

Merchants can apply at any time. If approved, funding can be disbursed immediately. There is no requirement to have three months of Shift4 Dine reporting to apply; three months is only the minimum needed for displaying a pre-qualification estimate in Shift4 Customer Hub.

Shif Visibility and Pre-Qualification

- **Capital Landing Page visibility.** Once a merchant has full access to Shift4 Customer Hub, the Capital Landing Page will be visible to them.
- **Pre-qual widget requirements.** To be pre-qualified and see the pre-qualification widget in Shift4 Customer Hub, a merchant needs at least 3 months of reporting history.
- **Application without pre-qual amount.** A pre-qualification amount is not required for a merchant to submit an application.
- **Non-Shift4 Dine statements accepted.** If a merchant's sales history is from a non-Shift4 Dine, those statements can be uploaded with the application and will be considered during review.
- **Pre-qualification is informational.** The pre-qual amount, when shown, is an estimate for reference only and does not impact the ability to apply or the outcome of underwriting.



Pre-estimates via Relationship Manager

A Shift4 Relationship Manager (RM) can run an estimate of potential funding based on projected processing volume and time in business. The public-facing estimator tool is still under development. Please reach out to Ryan to coordinate with our RM for an estimate.

Funding Offers

Offers are based on sales history. Shift4 Capital offers up to two times monthly revenue in funding. For example, a business generating \$10,000 in monthly sales could be eligible for \$20,000 in funding with a fixed fee of \$2,000 and repayment of 20% of daily sales.

Repayment Structure

Repayment happens automatically as a fixed percentage of daily sales. If repayment is set at 20% and the business makes \$1,000 in sales on a given day, \$200 goes toward repayment and \$800 goes to the business. On days without sales, no repayment is required. This approach adjusts to cash flow, providing more flexibility than traditional business loans.

Top-Up Funding

Once funded by Shift4 at least once, customers can usually get quotes for additional funding and receive funds on the same day they request it.

Important Notes and Disclaimers

- **Estimator via RM.** A Shift4 Relationship Manager can take processing data you provide and run an estimate. The public estimator tool is still in development. Please contact Ryan to coordinate with our RM.
- **Not a qualification.** Estimates are not approvals. If a merchant has credit issues, they may be declined and may not receive an offer until they are signed and actively processed.
- **Approval considers overall creditworthiness.** Underwriting evaluates the merchant's overall credit profile. Reporting history is considered when available but is not required and



is not the sole determinant.

- **After going live.** Once live and processing, merchants typically see multiple funding options over time.

Pricing and Transparency

Shift4 Capital charges only a single fixed fee with no interest. Customers know exactly what they will repay upfront, with no unexpected fees or big monthly bills.

- **Fixed fee, not a percentage rate.** Capital uses a one-time fixed fee rather than an interest or percentage-based rate.
- **Fee calculation.** The fee amount is based on several factors related to the terms selected by the applicant. It is not a fluctuating percentage-based origination fee.

Managing Your Funding

Customers can track their outstanding balance and view full payment history by logging into their Shift4 account through a centralized dashboard, accessible anytime, anywhere.

Additional Resources

Click the links below to see additional information about Shift4 Capital.

- [View the FAQs](#)
- [Download the Marketing Slick](#)
- [Watch the Overview Video](#)

Contact Information

For questions about current funding or to learn more before applying, the Shift4 Capital Team is available by phone at **+1 (470) 256-5594**.



Change Log

Date	Description of Change	Comments	Initiated By
May 12, 2026	SkyTab/SkyTab POS to Shift4 Dine Lighthouse/Lighthouse Business Manager to Shift4 Customer Hub		Hyah Takiang

