



CAPITAL

US ONLY

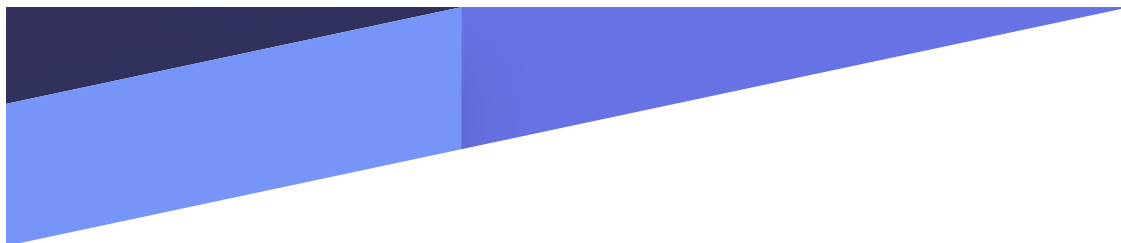
# Get funding for your next hire

Stripe Capital provides access to fast, flexible financing for you to grow your business.

START NOW

LEARN MORE





Businesses on Stripe rank access to capital as their biggest obstacle to growth. Traditional lenders aren't set up to serve internet businesses, typically requiring lengthy applications, complex collateral obligations, and fixed payment schedules. We built Stripe Capital to cut through the red tape. Our goal is to provide access to fast, flexible financing that helps online businesses invest in growth.



### Get funds quickly

Eligibility is determined solely based on your history with Stripe. There's no lengthy application process, and funds typically arrive the next business day.



### One flat fee

Pay one flat fee that never changes. There are no compounding interest charges, collateral obligations, or late fees.



### Pay when you get paid

Repayment is fully automated and adjusts to your daily sales. Stripe deducts a fixed percentage of your sales until the total owed is repaid.



*“Stripe Capital helped us expand our global footprint. We used the advance to set up servers in China, India, and Japan, allowing us to reach customers all over the world. Since then, we’ve seen our annual revenue more than double.”*

**RICHARD BLAKELY**

Co-founder & CEO, Xirsys

## How it works

1

Check your eligibility

Log in to your Dashboard to see if you're eligible for an offer based on factors that include your payment volume and history on Stripe.

2

## Select your offer

Select the amount that's right for your business needs. The fixed fee and repayment rate are set based on the loan amount.

3

## Receive your funds

After our team reviews your selection, the funds will be deposited into your Stripe account, typically the next business day.

4

## Pay down as you earn

You'll automatically repay the loan with a fixed percentage of your daily sales until the total amount is repaid.

### **DAILY SALES**

12% to loan repayment

<b>\$15,000 LOAN</b> \$1,500 fixed fee 9% of sales toward repayment	<b>\$20,000 LOAN</b> \$2,000 fixed fee 12% of sales toward repayment	<b>\$25,000 LOAN</b> \$2,500 fixed fee 15% of sales toward repayment
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*All numbers shown are examples.*



**FREQUENTLY ASKED QUESTIONS →**

Learn more about Stripe Capital by reading our frequently asked questions.



### STRIPE CAPITAL FOR PLATFORMS →

Help your customers access the capital they need to accelerate growth. Get in touch or start building with Stripe Connect.

## Ready to get started?

[CHECK THE DASHBOARD](#)

[LEARN MORE](#)

Stripe Capital will initially be offered to select businesses in the US based on factors that include payment volume and history on Stripe. As we grow our program, this set will expand. Eventually, we hope to offer capital to virtually every business on Stripe.

Loans are issued by Celtic Bank, a Utah-Chartered Industrial Bank Member FDIC. All Loans subject to credit approval.

[United States](#) [English](#)

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