



The SBA Compliant Bridge Loan Built for What's Next

OnRamp is ARF Financial's new interest-only revolver, structured as a bank loan making it the ideal short-term bridge for business owners seeking long-term SBA financing. While an SBA loan is processing, OnRamp delivers fast access to flexible and affordable working capital – without triggering ineligibility due to recent SBA refinancing restrictions.

New SBA Rule, New Risk

Effective June 1st, the SBA prohibits paying off non-bank, short-term debt like Merchant Cash Advances (MCAs) unless cleared by a complex financial spread test. This means MCA debt can block or delay your client's SBA approvals. OnRamp avoids this risk entirely. As a bank-originated product and fully SBA refinance-compliant, Being prepared for what's next is smart. OnRamp gives you the financing you need now without delay or disruption!

OnRamp Key Benefits

- Larger loan amounts – up to \$1.5 million
- Minimum initial draw – only 25% of total approval
- Low, interest-only payments for up to 12 months
- Flexible repayment terms up to 36 months if needed
- Unlimited draws and partial principal paydowns (\$10,000 minimum)
- Ability to pay off at any time with no prepayment penalties or fees



*Must be new merchant/guarantor (out of the program 120 days +). Unlimited draws and partial principal payments are only available during the revolving period. If interest rate sold is discounted from standard rate, referral partner commission will be discounted – communicated by assigned Loan Consultant. This is not a guaranteed extension of credit. All draw requests will receive a desktop underwriting ensuring the merchant's creditworthiness has not materially changed since the original loan was initiated. Merchant is required to submit updated bank transactional data via PLAID or via paper statements prior to draw request being funded. ARF strives to fund all qualified draw requests within two business days of receipt. ARF Financial is licensed by the California Department of Financial Protection and Innovation # 6037958. Loan approval, loan amount and interest rate are based upon applicant's credit worthiness and ARF's standard underwriting guidelines. OnRamp product is available through 9/30/2025.

CONTACT:

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