



INTRODUCING NOWaccount

An innovative new payment solution for the USDOT Small Business Services West Central Region, NOWaccount lets you Get Paid NOW® on invoices to your business and government customers. You choose which customers to put on your NOWaccount, while your customers continue to receive your invoice and pay according to their schedules.

NOWaccount is not a loan or factoring and it does not interfere with your customer relationships. Similar to accepting a credit card for payment, except you choose when to use it, NOWaccount allows you to offer trade credit to your customers without having to wait for payment or take on added payment risk. For your customers, NOWaccount works just like their current accounts payable process. The only change is the P.O. Box remittance address on the invoice.

How does it work?

- You choose which customers go into your NOWaccount.
- NOWaccount approves your selected customers within 48 hours. All of the selected customers' invoices are then processed through your NOWaccount.
- Your NOWaccount pays you 90% of the invoice amount within 5 business days.
- The remaining 10% reserve, less the 2.50% Transaction Fee is paid to you 30 days after invoice maturity.
- NOWaccount is invisible to your customers. Your client never knows you that you have a NOWaccount since there is nothing for them to sign and they still make their checks payable to you.
- No long-term contract. Customers may be removed from your NOWaccount at any time, but once removed, may not be reentered for 12 months.
- NOWaccount assumes liability for customer payment.

What does it cost?

Invoice Transaction Fees:

- Fee is based on the invoice payment terms you offer your customer:
 - 2.50% up to Net 30
 - 2.75% up to Net 60
 - 3.00% up to Net 90
 - 1% additional surcharge for invoices outside of the U.S. and Canada
- \$35 monthly service fee is waived

Still have questions?

For more information call
404-921-5300 Ext. 1



Apply for your NOWaccount at hoya.nowaccount.com

PLEASE PROVIDE THE FOLLOWING INFORMATION TO APPLY FOR THE HOYA NOWACCOUNT



Contact Name: _____

Email Address: _____

Company Legal Name: _____

Doing Business As: _____

Physical Street Address (Not PO Box): _____

City, State, and ZIP: _____

Telephone: _____

Legal form of organization:

Corporation (C-Corp)
Limited Liability Company
Professional Association

Corporation (S-Corp)
Limited Liability Partnership
Sole Proprietorship

Corporation (Non-profit)
Partnership
Other

State of Organization: _____

Description of Business: _____

Approximate Sales in Past 12 Months:

Less than \$1M \$1M-\$5M \$5M-\$20M \$20M-\$50M Above \$50M

Estimated Sales Growth in Next 12 Months:*

0% or less 0%-5% 5%-10% 10%-20% 0%-40% 40% or more

Please indicate when would you expect to use your NOWaccount?. When would you expect to use your NOWaccount?

- Have invoice in hand/immediate need
- Known customer/need within 30 days
- Known customer/need beyond 30 days
- Pending proposal/opportunity
- No immediate need
- Need more information

To apply online visit:

hoya.nowaccount.com/ApplyNOW