

# Recurring cash flow you can count on

## Meet the cash flow loan from Optum Bank®

The cash flow loan is an innovative lending solution that smooths cash flow to give health care organizations predictable, consistent access to funds.



### First of its kind

- Monthly disbursements
- Low, recurring fee and no interest
- Informed by 12+ months of history

### Frictionless process

- No personal guarantees
- Fast enrollment
- Automated repayment process

### Transparently smart

- Zero additional fees, charges, or penalties
- Real-time tracking and metrics

### How it works

1. **Enroll.** Fill out and submit the form.\*
2. **Accept offer.** If eligible, accept the offer.
3. **Receive funds.** Funds will be available in your account at the start of the next month.
4. **Repay simply.** Automatically based on your future claim payment activity.

### Explore your eligibility:

Go to [optum.com/lp/workingcapital](https://optum.com/lp/workingcapital) for more details.

\*By an authorized signer.

The cash flow loan, also known as Optum Pay® Express, is an accelerated loan program by which Optum Bank® may make disbursements (loans to be repaid via deposits made to your account) to Providers subject to ongoing eligibility requirements and other restrictions. While the Provider remains in the program, Provider may receive disbursements on a monthly basis. Disbursements are repaid through future claim payment activity or other deposits to your account. Disbursements are not guaranteed and can vary in amount. Providers may halt future disbursements at any time, but the Agreement and other Documents will continue to apply to you and your account until any outstanding balance has been repaid. Please see the Agreement and other Documents for full terms and conditions.

**Optum** Financial®

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