

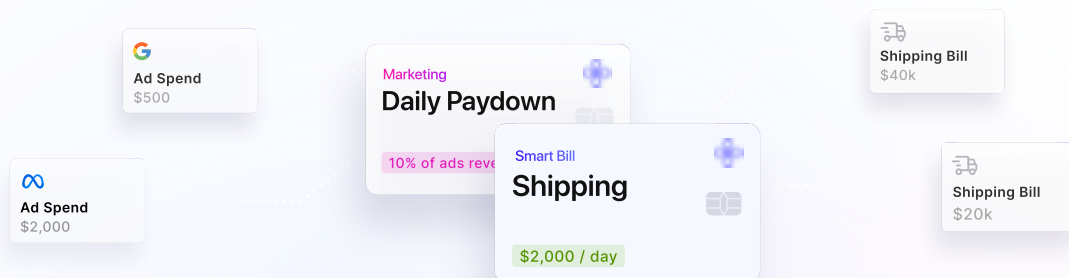
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Cash Flow, On Your Terms

Olina covers your largest bills upfront - so you stay in control, repay flexibly, and let payments run on autopilot.

One monthly fee. No interest. No surprises.

Try Free for 60 Days



HEALYAN **BIZZ** LOKA.HAUS  HEALYAN **BIZZ** LOKA.HAUS

The Problem

Cash Flow is Hard, Even When Sales Are Strong

82% of ecommerce brands fail because their cash flow can't keep up.



Mismatched Timing

Vendors charge before your revenue hits, and it throws everything off.



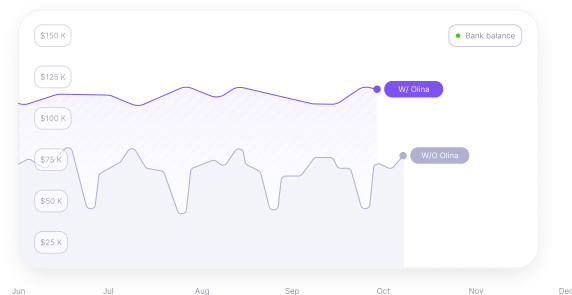
Unexpected Costs

You're always scrambling to cover surprise bills.



Broken Planning

It's hard to scale when expense spikes make forecasts fall apart.

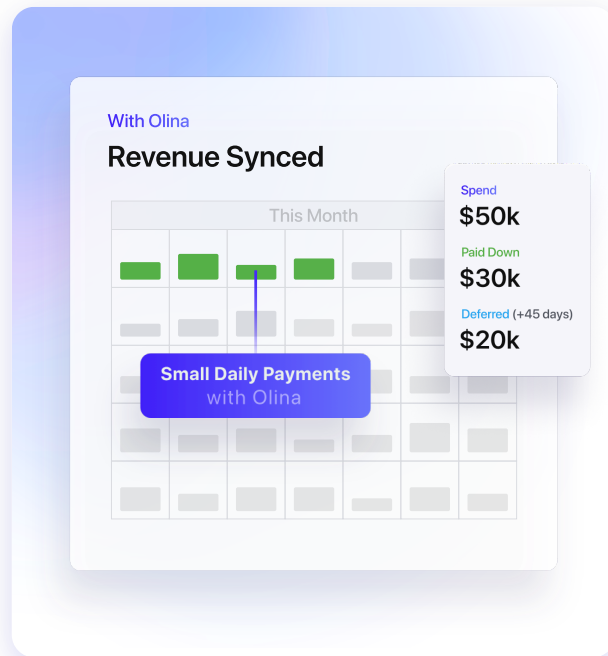


Olina keeps your cash flow steady - even when your expenses aren't.

Olina Growth

Fuel Growth With Confidence

We front your ad spend - and you pay us back from sales, flexibly and on your terms.



You're in Control

Set a custom payback rate - or defer up to 45 days. Your repayment rate adjusts with revenue, so you pay less when sales dip and accelerate repayment when business is booming.

Build Steady Momentum

Ramp spend when performance is strong, without running into cash flow gaps.

No Interest, Ever

You'll never pay interest or get hit with hidden fees - what you spend is what you repay.

Limits That Don't Limit You

Spend can surge and ads stay live - we size limits to your growth. Goodbye "payment failed"; hello uninterrupted performance.

Olina Bills

Smooth Out Your Expenses

Turn unpredictable bills into steady, daily payments - so you can plan ahead, reinvest confidently and scale without hesitation.



Predictable Payments

Large bills become small daily payouts - no more budget whiplash, just smooth financial rhythm.



Easy Planning

Olina turns unpredictable spikes into smooth, daily payments you can plan around.



Cash Flow, On Autopilot

Set it once - and let your payments run quietly in the background while you focus on growth.

Easy Planning and Small Payments

Week 1	Shipping Bill	\$17,000
Week 2	Shipping Bill	\$13,500
Week 3	Shipping Bill	\$8,200
Week 4	Shipping Bill	\$5,800

Without Olina

\$44,500

With  olina

\$1,483/day 30 days

No more surprise lump sum bills!

Process

How It Works

Olina sits between your bank and your bills - smoothing payments so cash flow runs quietly in the background.

1 Choose a Bill

Meta Ads, your 3PL invoice, a big inventory order — whatever's holding you back.



2 Attach the Olina Card

We cover the bill upfront. No interest. No hidden fees.

3 Repay With Flexibility

Pay daily, synced with revenue, to avoid spikes and keep your cash flow steady.

4 The Result

A cash flow system built to scale with you.

Try Free for 60 Days

Reviews

Trusted by Fast-Growing eCommerce Brands

**Randall***CEO at Prima Dona*

The team at Olina is super kind and are knowledgeable about all things paid marketing.

**Dean***Advisor at Anime Guru*

Spend performance and budget fluctuate; I feel this just smooths everything out and lets us grow when ROAS allows.

**Noland***Capital Specialist*

I've helped businesses secure over \$2.5 million in funding, and I can confidently say—Olina is the smarter way to grow.

**Denise***COO*

Cash flow is hard— this makes it a lot easier. It smooths things out — kinda like a safety net.

**KJ***Founder of Bizz*

Finally, a platform that aligns payments with how we earn.

Ready to Smooth Out Your Next Big Bill?

Try Olina with just one expense, and feel the difference.

[Try Olina Free](#)

60 day free trial

FAQ

Answers to your questions

Really? There's NO interest fees? There must be a catch, right?

No catch. We earn processing fees from platforms like Meta and Google - not from you. You just pay a small monthly fee.

I already have decent cash flow. Why should I use Olina?

Why Should I Pay Down Some of the Marketing Bill?

What if my ads don't perform as expected?

What Ad Platforms do you currently support?

How much control do I have over spending and payments?

Does Olina manage my campaigns?

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with funds held at Fifth Third Bank N.A., Member FDIC. Olina Card Visa® Commercial cards are powered by Stripe and issued by Celtic Bank.