




Factoring with Meritus Capital

Everything you need to know



Changing the game by putting you first

Personalized service sets us apart from the rest. We believe in finding solutions that are uniquely tailored to your business.

	Other Lenders
Full advance for invoices within 1 business day	Funding takes 2 – 3 business days
NO hidden fees	Funding fees, origination fees, termination fees, limits, and more
Up to 95% advanced upfront	Up to 90% advanced upfront
FREE credit checks with access to over 85,000 broker files	No credit checks to verify brokers
NO float days or clearance days	Add 3 – 5 days to the number of days for which fees are charged
NO minimum or maximum requirements	Require clients to submit a minimum amount of invoicing per month
NO automatic renewal of contracts after initial term	Contracts automatically renew
NO setup fees	Charge setup fees to cover the costs of searches and lien registrations



What is Factoring?

Invoice factoring, is a financial transaction in which a business sells its accounts receivable (unpaid invoices) to a third-party company, known as a factor, at a discount.



From Invoice to Payment

The process is simple:

1. You provide a product or service to your customer.
2. You send your invoice directly to Meritus Capital.
3. We pay you up to 95% of your invoice value instantly.
4. We wait for your customer to pay us per their terms.
5. We return the holdback to you less a small fee.

Factoring allows businesses to receive immediate cash for its outstanding invoices instead of waiting for the customers to pay. It's a simple, accessible, and renewable capital solution for startups, growing enterprises, and established businesses.



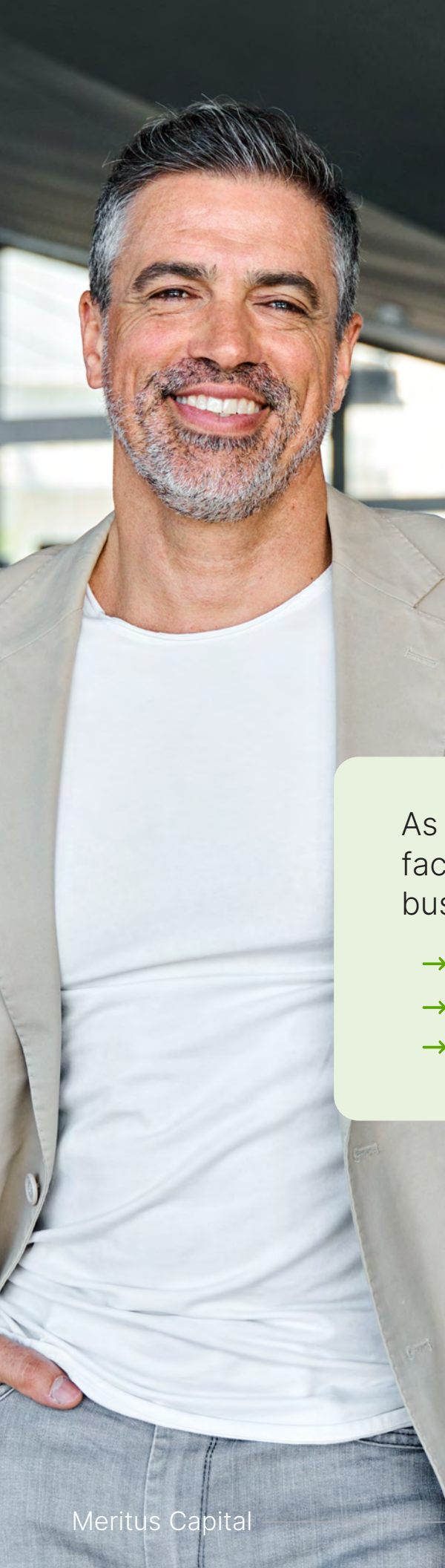
Why Should Your Business Utilize Factoring?

Collecting outstanding invoices can often be cumbersome, expensive, and time-consuming. When your customers fail to pay their bills, either because they cannot afford to or because they refuse to, your business falls into bad debt and if left unchecked, this can lead to insolvency.

While you might think about going to traditional lenders, their one-size-fits-all approach often doesn't cut it for the unique needs of a growing business like yours.

Traditional Lenders vs. Factoring

	Traditional Lender	Factoring
Qualifying	<p>Often time-consuming and complex. They pay close attention to personal credit scores and net worth.</p> <p>Additionally, businesses need to offer collateral for security and the lender will scrutinize your company profits or losses.</p> <p>A business needs to have been operating for a year or more.</p>	<p>All you need are collectable, B2B invoices.</p> <p>Your credit score or net worth are not a big deal here, and we only need your accounts receivable as collateral.</p> <p>Plus - the age of your business doesn't matter.</p>
Reporting Requirements	<p>Usually required to submit various financial reports – failure to do so can result in penalties or loan being revoked.</p> <p>They also often require certified or audited financial statements from the business.</p>	<p>Don't worry about reporting if your account is small to medium sized, and even with larger accounts, we keep it minimal.</p>
Flexibility	<p>The total loan or line of credit amount is fixed.</p> <p>A business needs to go through the complicated, lengthy approval process again when they need a loan increase.</p>	<p>We're here to support your growth. As you bring on bigger clients, we'll increase your credit limit.</p>
Payment Collection	<p>Beyond receiving a loan, no support is offered to help with collection, payment posting, and reporting.</p>	<p>We take care of sending out your invoices, managing collections, and posting your payments.</p> <p>Feel free to check all the details of your account anytime through our 24/7 online portal.</p>
Debt	<p>Debt and interest must be paid off on-time to not accumulate bad credit.</p>	<p>No debt to pay off.</p>



Traditional loans can sometimes fall short when your business needs a quick cash injection or long-lasting financial support. That's where alternatives like invoice factoring come in, converting your invoices into immediate cash.

Businesses choose to factor their invoices as it eliminates the waiting period of 30-60-90 days for payment from their customers.

Meritus Capital provides the **most flexible source of invoice financing for businesses across Canada and USA.**

As the leading provider of full-service factoring, we support over 400 businesses with:

- **invoice management**
- **credit underwriting**
- **collection services**

Our dedicated approach to factoring helps our clients grow their operations, maintain their competitive edge, and become leaders in their industries.

Preserving Equity: How A.B. Staffing Platform Scaled Smartly

Like many others in the industry, A.B. Staffing was looking to expand their operations after another challenging year in the staffing sector. Confronted with the need for capital to expand, A.B. Staffing faced a common hurdle: securing funds quickly without the complex, equity-diluting process that's typical of raising capital. Their goal was clear – to find a way to scale efficiently without relinquishing ownership.

Choosing an alternative path, they partnered with Meritus Capital for financial support. This partnership offered a much-needed advantage with immediate access to the capital they required, sidestepping the pitfalls of equity dilution.

With the resources to move forward, A.B. Staffing leveraged this opportunity to broaden their operations and tackle new opportunities, all without sacrificing ownership control of their business.

Meritus Capital's tailored financial solutions empowered the staffing company, providing hassle-free, flexible, and immediate access to funding. Today, A.B. Staffing has expanded beyond their initial goals and continues to be a major leader in the staffing industry.

What Business Owners Are Saying About Financing with Meritus Capital



4.8 out of 5 stars on **BirdEye**

"Meritus did a quick, smooth and thorough transition for our company. They have great communication and are always available to answer any questions we may have. They offer a great service at competitive rates and I will recommend them to any one looking for a positive change in their capital goals." - Peter D.



"I've been working with Meritus for over a year. Great experience is a constant with the firm. Always responsive, customer focused and very professional when communicating with my clients. I would recommend them to anyone looking for their services." - Dwayne H.

Our Commitment to You

Meritus Capital works with your business, not against it. We ensure that every interaction with our company and team is one that leaves you feeling satisfied, knowing your finances are in good hands. That's why we've established the following values to help us achieve this promise.

→ **Fast Approvals**

When your business is on the line, waiting on funds is not an option. That's why we've simplified the path to financial support with our quick online approval process. Submit your invoices today, and get the funds you need by tomorrow, so you can leap back into action without missing a beat.

→ **Flexible Terms**

When it comes to your finances, we work with you, not against you. Choose the method and frequency in which you access your funds, giving you full control and peace of mind.

→ **Personalized Service**

We know that every business has its own story and it's why we provide specific financing solutions tailored to your unique business. Every account is assigned a designated manager responsible for maintaining the overall health of your accounts receivable.

→ **Growth Potential**

Unlike conventional lenders, we support your growth every step of the way. As your sales increase, your funding automatically does too. Together, we'll ensure your journey towards scaling up is smart, sustainable, and aligned with your ambitions.





Our Preferred Industries

Invoice factoring is versatile, fitting well into any business across a range of sectors. We've probably served your industry before, but every business is unique. While we have experience with many industries, here are some we frequently work with:



Staffing

Ensure your cashflow is where you need it, when you need it - like payday. We allow staffing companies to meet payroll requirements efficiently and with great scalability.



Manufacturing

By getting invoices paid without having to wait 30+ days, you can purchase more supplies, pay your staff, and keep your manufacturing business operating at full stream.



Wholesale & Distribution

Unlock more of the growth potential inherent to the wholesale sector by using invoice factoring so you can stay competitive.



Oil & Gas

In a sector where navigating uncertainty can mean the difference between profit and loss, let us handle the uncertainties of invoicing.



Logistics

With instant funding from invoice factoring, your logistics company can settle carrier accounts faster and increase shipping volume.



Government Contractors

Cut through the red tape and avoid the cash crunch typically felt by businesses relying on government contracts by using invoice factoring to get paid instantly.

Invoicing Requirements

Curious to see if we can fund your invoice? We require the following information for each invoice you submit in order to fund them:

1. Your invoice must have:

- Your complete company name, e.g. BuildPro Manufacturing o/b 1234567 Inc.
- Your company's full mailing address
- Unique invoice number
- Invoice date
- PO or Reference number
- Due date or terms
- Amount being billed with applicable taxes
- Your customer's complete company name and billing address
- Your company's tax number

Please be sure to remove all references to paying your company directly.

2. Proof goods or services were ordered, and confirmation of the amount being billed in the following formats:

- Vendor agreement or contract – doesn't need to be submitted with each invoice, but we do require a signed copy for our records for each of your customers
- Purchase order
- Email from your customer

3. Proof goods or services were provided and accepted in the following formats:

- Timesheet signed by your customer
- Bill of lading or packing slip with receiver's signature and date of receipt
- Email from your customer
- Screenshot or report from your customer's website

Ready to get started? Applying for invoice factoring only takes a few minutes. Get the growth capital you need today:

[**Apply Now**](#)

More in Store for You: Referral Program



GET \$500 WHEN YOU REFER A FRIEND!

Meritus Capital is committed to supporting your financing needs. Our revamped referral program aims to give back to our wonderful client community.

How does it work?

We will pay you a one-time bonus of \$500 for any new client you refer, who has successfully signed and been funded by Meritus Capital.

Need more help?

We're here to support you and help you make the best decision for your business. You can always reach out to your broker if you have any questions or would like more information on factoring with Meritus Capital.

Name: _____

Company: _____

Phone Number: _____