

UNITED CAPITAL FUNDING

Invoice factoring for small businesses



How does factoring work?

We convert your invoices that are owed by a business or government entity into funds that you can use to fuel business growth.

How much does it cost? Apply now at ucfunding.com/application to receive a proposal (no cost to apply).

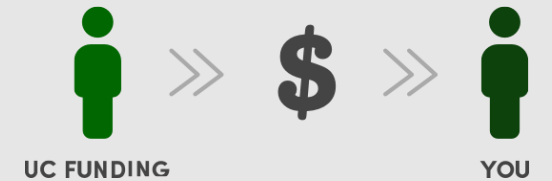
Step 1

A copy of your invoice is provided to United Capital Funding



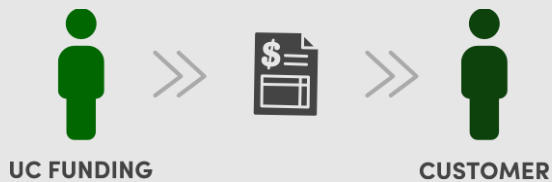
Step 2

United Capital Funding verifies the invoice with your customer, then pays you 80-90% of the invoice (advance) in cash.



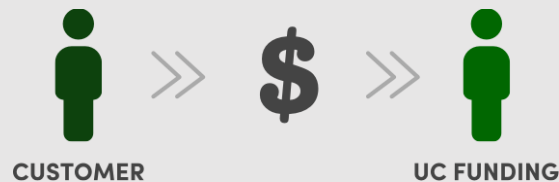
Step 3

United Capital Funding acts as your accounts receivables department and services the invoice.



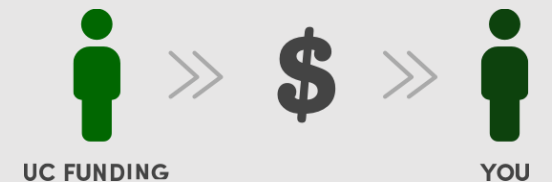
Step 4

Your client pays 100% of the invoice to United Capital Funding at our secure lock box facility.



Step 5

United Capital Funding pays you the 10-20% balance less a small professional fee (reserve).



Our Service

We are a full-service factoring firm that provides funds to small businesses by funding its invoices.



Factoring



Get access to funds to help your business grow. Ease the growing pains of a fast-growing company.



Off balance sheet transaction. We apply fees before transferring funds to your account.



Increased purchasing power. Use your healthy cash flow to fund new business.



Progressive relationship. We review your customers as you grow and increase credit limits, if applicable.



No requirement to fund every week. Factor when it is best for your business.

Our Benefits

We are full-service, providing valuable resources to growing businesses.



Seek reliable customers for your business

We provide credit qualification for your customers, helping you predict a customer's ability to pay promptly. This will help you avoid slow-paying customers. We act as a credit manager for your business and can provide credit/delinquency scores and recommend credit limit for each entity.



Gain time to focus on your business

Your account executive will service your factored invoices, which means you will spend less time on credit approvals, collections, and debt servicing.

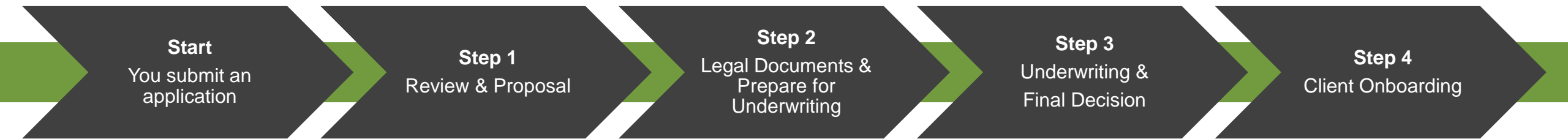


Comprehensive accounts receivable management

With your direction, our firm contacts your customers to ensure factored invoices do not age past its due date. This increases the efficiency of your invoice cycle. In addition, our ownership under an FDIC-insured bank keeps our procedures at a high standard. The result is an expert approach with you and your customers.

Our Approval Process

An overview of the process from application to first funding.



Our process starts when you submit a secure online application. If further information is needed before moving onto the next step, our team will let you know.

[Click here](#) to submit an application.

We review your application and issue a proposal, which will include the proposed fees and credit limit for each of your approved customers.

After you accept our proposal, we send the legal agreement, and we help you gather important information about your business for the underwriting stage.

During this stage, you will speak to one of our underwriters. When approved to proceed, we begin the client transition.

Your company is assigned an account executive and we start the notification and verification process. You receive your first funding and are given access to our online account receivable management system, CADENCE.

Our Platform

Clients can monitor financial information on-demand with CADENCE.



- Examine the status of accounts receivables
- Print any generated screen in a secure PDF format
- Download and export data
- Understand fees with clear, transparent reporting

Who We Are

We provide the competitive advantage for your business.



Our Aim

United Capital Funding converts your invoices that are owed by a business or government entity into working capital, giving you more time to grow and manage your business.



Overview

United Capital Funding is an invoice factoring firm, based in the Tampa Bay area. We are a subsidiary of FDIC-insured Gulf Coast Bank & Trust Company ([view the 2020 Annual Report](#)).



Advantages

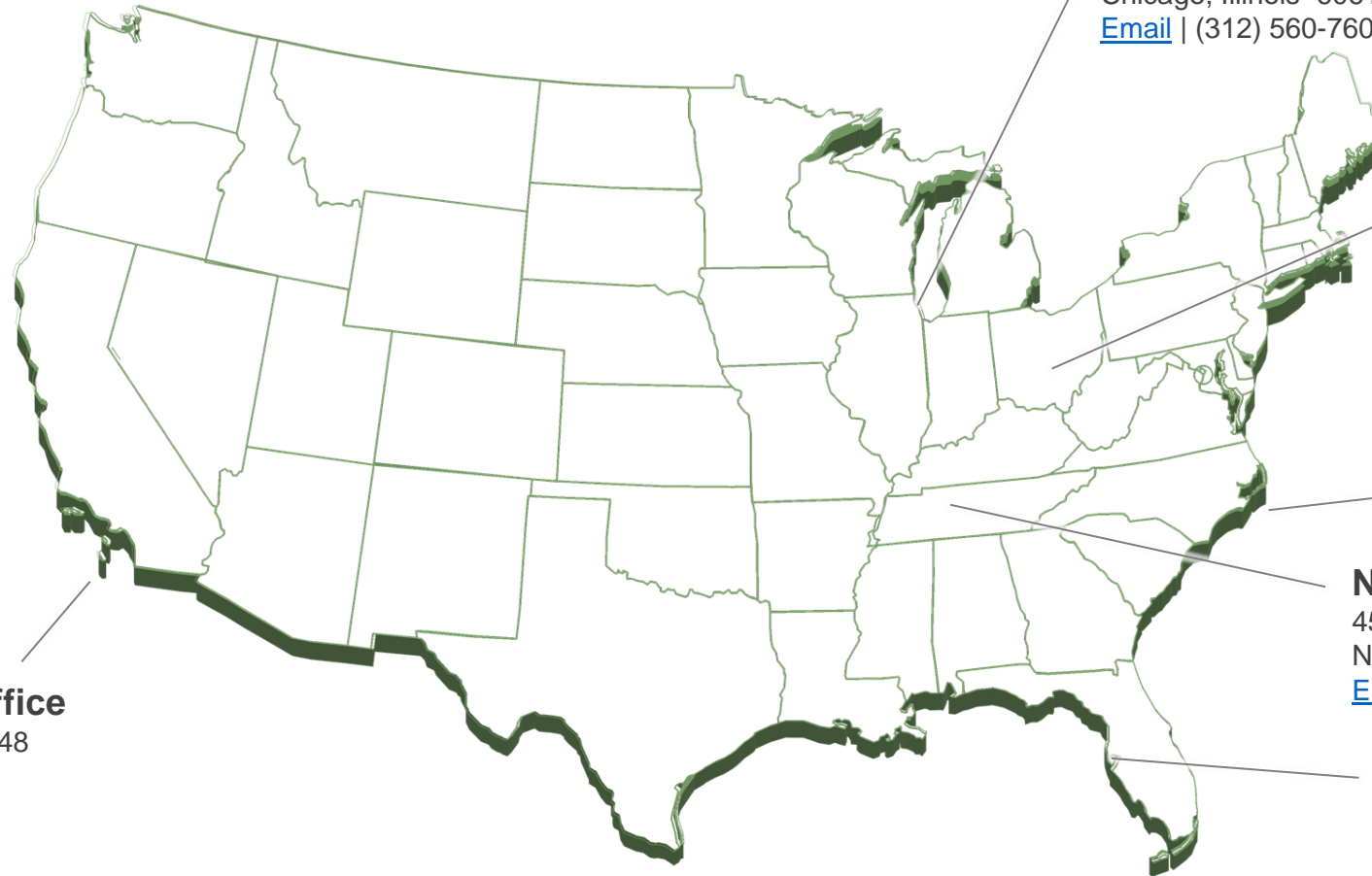
Financial Strength: Because of our bank ownership, we can handle your funding needs and we do not depend on unstable investors and funding sources

Competitive Advantage: We take pride in our dedication to exceptional client service and retention. Our client retention rate is more than five times the industry average, and our firm boasts 98% client satisfaction according to our recent survey data.

Nationally Recognized Services: Our client's debtors include 90% of the top Fortune 50. We are experienced in dealing with industry leaders.

Contact Us

We serve clients nationwide. References are available upon request.



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