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**Tips On Choosing A Merchant Cash Advance Factoring Company**

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Factoring, what is this financial tool you are looking into that will hopefully fuel your business with the capital it needs to prosper? Each person and business is different, so Merchant Cash Advance how do you know which factor is the right choice for your company.

Some things you need to know before you choose a factor!

Term Contracts!

Do they require a Merchant Cash Advance term contract?  
There are pros and cons to a term contract:

Some Cons:

- \* You are not happy with the factor due to the Merchant Cash Advance way they service your account.
- \* They may treat your customers poorly, jeopardizing them as your customer.
- \* They may have poor reporting.
- \* You need to make sure they do not have a hefty termination Merchant Cash Advance fee, lets say for what ever reason you may need to terminate the relationship, what will it cost you.

Pros:

- \* You may get a better fee structure due to locking in on a term contract

When choosing a factor here are several questions to Merchant Cash Advance ask them before you sign up:

- \* Do they bulk your receivables; in other words, when you Merchant Cash Advance sell them your receivables, do they release your reserves as each invoice is paid, or do they wait for all the receivables to collect from a given schedule before they release your Merchant Cash AdvanceMerchant Cash Advance reserve.

As an example, you sell a factor 100k in receivables on one schedule which consist of four Merchant Cash Advancedifferent customers at 25k each, two of your customers pay the invoice within 30 days and the other two pay in 45 and 60 days. That would mean Merchant Cash Advance you would have to wait until the last customer pays at 60 days before you get your reserve, this is not good, try to avoid signing up with a factor that does this.

- \* Ask about additional fees, do they have a service charge or any fees on top of the discount. This is not uncommon if you are set up on a prime plus rate, yet it still needs to be accounted for when Merchant Cash Advance choosing between factors. You may get some smoke and mirrors Merchant Cash Advance from conversations and proposals. When you receive the contract that will spell it all out, take the time to add up all fees to accurately and compare proposals, the one that seems to be Merchant Cash Advance the highest at first may not be that far off.

Ask about up front fees.

- \* Some factors charge a due diligence fee, this can range from Merchant Cash Advance \$250.00 to \$500.00 dollars, even higher for construction. Stay away Merchant Cash Advance from application fees, they are not necessary. A due diligence fee is okay and understandable since the factor does have cost associated with opening an account, however some factors do not even Merchant Cash Advance charge any up front fees.

- \* Ask how long they have been in business, some factors are larger Merchant Cash Advance than others and you want to make sure they are capable of handling your company's growth.

- \* Some factors are small and do Merchant Cash Advance not have adequate funding backing them, it has been known of some factors running out of money and were not able to fund their clients.

Working with consultants / brokers

You certainly do not need a broker to get set up with a Merchant Cash Advance factor, but it can be to your best advantage. Here are some pros and cons:

Cons:

- \* The broker has not been in business very Merchant Cash Advance long and does not really understand factoring to it fullest yet themselves, Merchant Cash Advance ask them how long they have been in business and how much business they have done.

- \* The training they received was not adequate and they Merchant Cash Advance do not know how to pre qualify and may end up wasting your time filling out Merchant Cash Advance an application and sending in documentation when certain questions could have been ask that may point out obvious reasons that would prohibit Merchant Cash Advance you from qualifying.

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