



NON-RECOURSE VS RECOURSE FACTORING

WHAT IS FREIGHT FACTORING?

Freight factoring is a financial tool that provides you with immediate working capital by factoring your invoices. Factoring involves selling your invoices at a discount. In turn, you get immediate cash and TBS—not you—waits for payment.

NON-RECOURSE: TBS TAKES THE RISK

If a customer doesn't pay due to their own credit or funding issues, TBS takes the loss! We will not come to you for repayment.

BENEFITS

- No Reserve Account
- No Volume Requirement
- No Long-Term Commitment
- No Sign-Up Fees
- No Personal Credit Score Minimum
- Free Online Credit Checks
- FedEx Program
- Advance Program
- Fuel Card

RECOURSE: YOU TAKE THE RISK

This option offers lower fees because you take on more risk. If a customer doesn't pay, you are on the hook for that money. If your company has enough funding to take that risk, recourse factoring may work for you.

BENEFITS

- Highest Advance Rate In the Industry
- Pricing can vary by Volume and Debtor Quality
- No Volume Requirement
- No Sign-Up Fees
- Free On-Line Credit Checks
- FedEx Program
- Advance Program
- Fuel Card

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