

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 online credit checks
- FedEx program
- Advance program
- Fuel card