# TRANSFAC CAPITAL



## AGENT WELCOME PACKET

Corporate Headquarters 257 East 200 South, Ste 350 Salt Lake City, Utah 84111 888-222-2840 801-575-6500

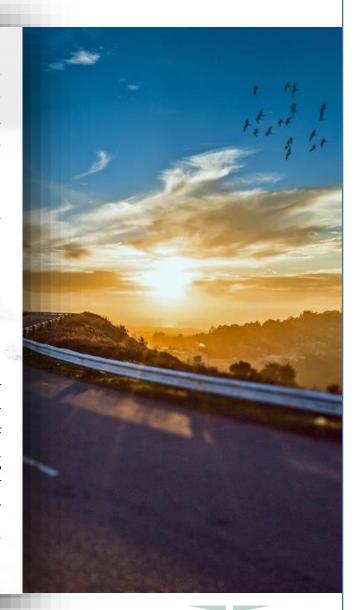
Transfac has regional offices in California,
Louisiana and Tijuana, Mexico.

#### **The Transfac Difference**

Going strong for over 75 years, Transfac can trace its roots to 1942 in accounts receivable funding, business credit risk assessment, and accounts receivables management.

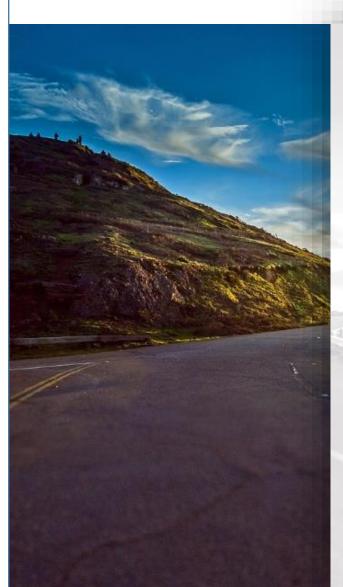
Transfac specializes in Accounts Receivable Financing and Management for small to medium sized businesses.

We help start-ups to seasoned businesses gain and maintain a healthy financial position. We consider ourselves a long term business partner to our clients and a great deal of thought goes in to developing programs to fit the unique need of our individual clients. Perhaps that is why we can boast about so many steady, long-term client relationships.





#### **Transfac's Agent Program**



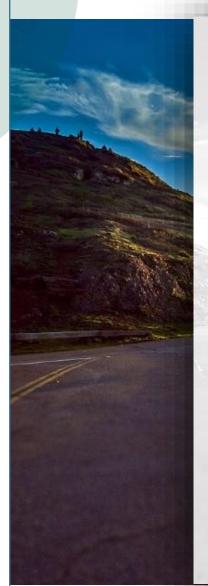
Transfac Capital develops rewarding, long-term relationships with our brokers and the clients they refer to us. Our clients and partners recommend Transfac with confidence, knowing that we deliver excellent service with all our financial solutions.

Depending on the product, you can earn up to 15% of fee income for the life of the client (and we don't take out cost of funds).

We specialize in factoring and ACH advances. As an accommodation to our existing clients, we will offer truck financing, Vendor Assurance letters, Purchase Order financing and Debtorin-Possession financing.



#### **Transfac's Target Transactions**



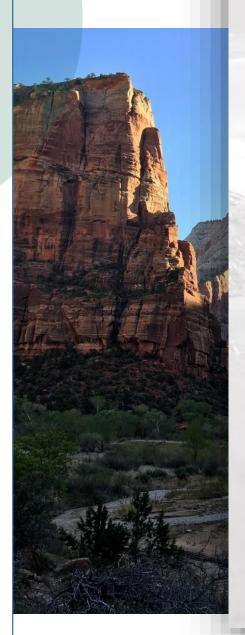
Transportation still constitutes a portion of our current business, but we have expanded across Canada and the US in a variety of B2B industries including manufacturing, energy services, distribution, wholesale, staffing, telecom and others.

Alongside A/R Financing, we also offer A/R Lines of Credit and ACH advances and, as an accommodation to our existing clients, truck financing, a fuel card program, Vendor Assurance letters, Inventory financing, Purchase Order financing and Debtor-in-Possession financing. We also have a white-label product.





### Transfac's Edge



We account much of Transfac's long-term success to our core attributes:

Experience – "Financing Business since 1942"
Transfac is a credible and successful company to work with. Many other factors open and close their shops in a couple of years and leave their clients in a crunch.

Reliability – "Rely On Us"

We have several clients that have been with us more than a decade, which is rare for factoring companies. Our clients typically stay four times longer than other factoring companies. Professional brokers are most concerned about their reputation when trusting us with a referral. It is also conveyed through testimonials of customers we have had for several years and the experience of our staff.

Responsiveness – "People Make the Difference" End users and Brokers are concerned about speed of transactions. In most cases, we can provide a proposal (LOI) within a day of receiving the full application and the AR aging/customer list. If all the documentation is in order and all the right criteria are in place, we can fund as fast as 24 hours.

