

ARE YOU SHORTCHANGING YOUR STAFFING COMPANY?

Compare for yourself:	TRICOM (Asset-Based Lending)	Bank Line of Credit	Factor
Rate/cost for funding			
Line usage fee	None	Yes	
Initial application cost	None		
Loan fee	None	Yes	
Line of credit increase fee	None	Yes	
Lockbox fees	None		
Annual audit fee*	None	Yes	
Clearance days (funds available)	0 Days		1 – 3 (or more) days
Number of days to receive A line of credit increase	Automatic for clients in good standing	Minimum of 30 days	
Funding limits by customer	No		Yes
Borrowing base certificate	None	Weekly or monthly	
Accounting resources	Yes	No	No
Portfolio analyst (i.e., professional receivables management)	Yes	No	
Access to payroll processing services	Yes	No	
Complimentary credit summary reports on new customers	Yes	No	
Checks payable to your staffing company	Yes	Yes	No
Only includes your staffing company name and logo on invoices	Yes		No
Weekly verification process for funding	No		Yes
Staffing-specific	Yes	No	No

Mandatory Business Covenants:

How much executives can earn in a year	None	Yes	
ROI requirements	None	Yes	
Restrictions on capital expenditures	None	Yes	
Limit on business growth	None	Yes	Yes

*TRICOM waves the Annual Audit Fee for clients with a line of credit under \$5 million.



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