



Accessing working capital to boost cash flow or pay off debt can be a challenge for any business. When the banks turn down your loan application, where can you go?

Over the past decade or so, a series of online lending platforms have emerged to fill the business funding gap. These tech-driven firms offer companies a simpler and often more accessible alternative to the big retail banks. But, as a company that's looking for **fast, flexible finance**, it's important to understand that online loans are not the only option available to you.

If you deal business to business and sell on credit terms that do not stretch longer than 180 days, factoring may be an ideal way for you to access the capital you need to grow.

So, How does factoring work?

[Click here to find out](#)



Online lenders tend to focus purely on the money. They do not often provide support services to their borrowers.



With factoring, the service continues beyond the initial cash advance. This is because factoring specialists manage your sales ledger on your behalf.

Merchant Factors has been helping businesses grow since 1988, when it was founded to offer a fast, flexible alternative to traditional bank loans. Since then, Merchant Factors has helped over 3,000 companies to reach their financial and business goals.

