



OCC is a nationwide direct lender offering factoring services, a tried and true process that helps companies quickly acquire working capital. Since 1979, we have been customizing programs to best meet the needs of our transportation clients of all sizes. We do one thing and we do it well: freight bill factoring.

And as transportation specialists, we have trusted partnerships with companies offering equipment financing, insurance, safety and compliance, authority set up, reporting and tax services – just about anything a carrier may need.

occfactor.com



When you think factoring, think OCC

 **Tina Cawthorn,**
Business Development Officer
888-266-0211
tcawthorn@occfactor.com

Office Locations

Headquarters
2415 Heritage Court, SW,
Olympia, WA 98502

Anaheim, CA | Nashville, TN
Portland, OR | Seattle, WA

 occfactor.com

Invoice Factoring: Cash Flow That's Ready To Go



Steady cash flow is the not-so-secret ingredient to business success – without it a business can't pay drivers, purchase fuel and equipment, pay for repairs, or meet operating expenses in a timely manner. Factoring with Orange Commercial Credit (OCC) gives transportation companies the quickest and easiest way to access working capital.

What is Invoice Factoring?

Instead of carrying unpaid invoices on a balance sheet, invoice factoring transforms credit worthy invoices into valuable working capital. Trucking companies that use invoice factoring can extend payment terms to their customers but still get paid today for completed work. This puts the business owner in charge of when they get paid.

Who Factors?

- ▶ Early stage or start up companies with inconsistent cash flow
- ▶ Rapidly growing companies with a need for steady cash flow
- ▶ Turnaround companies looking for balance sheet enhancement
- ▶ Undercapitalized companies that need cash flow

Some Benefits of Factoring

- ▶ Same day funding on approved freight bills
- ▶ Off-balance sheet accounting
- ▶ Free customer credit monitoring & collection services
- ▶ Does not create debt

Features

- ▶ No setup costs
- ▶ No minimum monthly requirement
- ▶ Simple one page application
- ▶ Easy to use and set up
- ▶ Lines up to \$3 Million monthly
- ▶ Fuel card program

How Factoring Works

