



Working Capital Readiness Checklist

- ☐ Gather 3-6 months of card processing statements.
- ☐ Verify consistent daily batch activity.
- ☐ Request clear disclosure of factor rate, holdback %, and total payback.
- ☐ Model ROI before accepting any offer.
- ☐ Maintain cash reserves for repayment months.
- ☐ Track repayment daily via your processing dashboard.
- ☐ Avoid overlapping advances ('stacking').