



IFG Frequently Asked Questions (FAQ)

Q: What is invoice factoring?

A: [Invoice factoring](#) is the process of selling invoices or receivables to a factoring company which gives a company an immediate cash flow infusion.

Q: Who is The Interface Financial Group (IFG)?

A: IFG is a non-publicly traded company providing short-term cash flow assistance for small to medium sized businesses by purchasing selected invoices at a discount.

Q: In today's economy can spot factoring help a company?

A: Due to today's competitive economic environment, businesses are under pressure to maintain stability and profitability. Many companies are not able to accommodate their growth due to cash flow pressure. [Factoring invoices](#), or spot factoring helps by providing companies with immediate working capital, allowing them to increase their revenue – because with increased cash flow they can accept more purchase order or contracts.

Q: Is spot factoring just like a loan?

A: No, it is not. Spot factoring is a way to acquire working capital without payments to a lender. Spot factoring is much better than a loan because it is “off balance sheet funding”.

Q: What is spot factoring?

A: Spot factoring is selling single or multiple invoices whenever a company needs additional working capital. Unlike standard factoring, there is no time or volume commitment.

Q: Is spot factoring a good idea if a business has seasonal fluctuations?

A: Yes. IFG spot factoring assists companies lacking a financial cushion, and those that experience seasonal demand for their products or services. IFG spot factoring is especially valuable during recessionary pressures when a company is concerned about a customers' economic stability.

Q: When does a spot factoring company get involved in the business process?

A: IFG gets involved after the product or service has been shipped or delivered and an invoice is produced.

Q: How quickly can a company receive working capital funding?

A: IFG usually completes funding transactions within 24 hours.

Q: If a company uses IFG for spot factoring, who bills their customers?

A: IFG does not get involved in a company's accounts receivable administration. The company continues to prepare and send invoices as usual.

Q: Can a company be selective in the invoices they sell?

A: Yes clients can be selective. IFG does not expect to buy 100 percent of receivables.

Q: How many invoices can a company sell?

A: IFG has no minimum sales volume requirements. Clients use the service only as needed. Similarly, there are no maximum limits either.

Q: How much will IFG advance against an invoice?

A: IFG can advance up to 90 percent against purchased invoices.

Q: How much will IFG spot factoring cost?

A: IFG's professional rates are very competitive. Each client's circumstances will vary and may have an impact on the fees.

Q: How many invoices can be factored?

A: The number of invoices that can be factored is unlimited.

Q: What is the overriding benefit of spot factoring?

A: IFG spot factoring is an excellent method for obtaining immediate working capital. Companies that [factor receivables](#) to IFG turns them into cash upon delivery, providing the working capital and cash flow needed to sustain and grow.

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