

# Integrity Cap Unveils 'Know Before You Sign' Toolkit to Help Business Owners Avoid Predatory MCA Loans

*Integrity Cap launches "Know Before You Sign" toolkit to help business owners avoid predatory MCA loans and access fair, transparent capital options.*

CLEARWATER, FL, UNITED STATES, August 22, 2025 /EINPresswire.com/ -- In a bold move to combat the growing epidemic of predatory merchant cash advance (MCA) lending, [Integrity Cap](#) has launched the "Know Before You Sign" MCA Education Toolkit, a free, publicly available resource designed to educate, empower, and protect small business owners from high-cost daily-payment loan traps.

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*Matthew Carlucci*

The toolkit includes a side-by-side comparison guide of MCA vs. monthly payment financing, a breakdown of hidden fees and clauses often found in MCA agreements,

and a capital-readiness checklist that shows entrepreneurs how to qualify for lower-cost, long-term financing.

“We empower small businesses with the lowest cost of capital bank financing they are eligible for in the nation,” said Matthew Carlucci, CEO of Integrity Cap. “This toolkit is about giving business owners the knowledge and tools they’ve never been offered - especially in underserved communities that are too often exploited by short-term, high-pressure lending.”

## An Industry in Crisis: The MCA Problem

Merchant cash advances have surged in popularity as fast, easy options for small businesses - but often come with daily payments, APRs north of 50–100%, and little to no transparency. Businesses seeking quick capital are left with suffocating repayment schedules that drain cash flow, limit growth, and push many toward default or stacking debt.

Integrity Cap’s toolkit is an antidote to that environment, and part of a larger movement to democratize responsible, long-term business financing.

## Monthly Payment Financing, Not Daily Stress

Integrity Cap has built its reputation by providing monthly-payment financing with transparent terms, a stark contrast to the daily or weekly withdrawal model of MCA lenders. The firm partners directly with national banks and SBA institutions to offer customized growth capital - without hidden fees or misleading offers.

"We're filling a gap in the market that virtually every legacy institution fails to deliver," Carlucci added. "We're talking approvals in less than 72 hours and cutting your payments by 50% or more at close. This is the monthly-payment finance you deserved all along - brought to you by entrepreneurs who understand your needs, not brokers who profit from pretending to."

## A Mission Rooted in Access and Inclusion

Integrity Cap's mission extends beyond product offerings, it's about reshaping access to capital for communities that have been overlooked and underserved.

"We're focused on developing communities that are ignored by the prevailing banking system," said Carlucci. "Our technology is inclusive, not exclusive, and designed to find eligibility in places whereas most legacy bank credit boxes look for reasons to say no."

By pairing financial education with modern lending tools, Integrity Cap is helping business owners take control of their capital decisions-and avoid the costly mistakes that can derail their long-term success.

## About Integrity Cap

Integrity Cap is a national business financing firm committed to providing fair, transparent, monthly-payment capital solutions. With a focus on borrower-first strategies, anti-MCA alternatives, and inclusive lending innovation, Integrity Cap has delivered over \$500 million in growth capital to U.S. small businesses.

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