

In today's fast-paced economy, liquidity is key. Monex Trade Finance provides flexible, efficient working capital solutions to help U.S. importers and exporters strengthen supply chains, protect margins, and grow their businesses.

How Recourse Factoring (Trade Finance) Works

Get instant liquidity in just four simple steps:

- 1. Submit Your Invoice:** Ship goods and issue an invoice to your overseas buyer. Monex reviews and accepts the invoice for factoring.
- 2. Get Paid Fast:** Receive up to 90% of the invoice value within 1 week, giving you immediate working capital to keep your business moving.
- 3. Collect Payment from Buyer:** Work with your buyers as usual to collect payment on the invoice.
- 4. Repay Monex:** Once paid, repay Monex the advance plus a small fee. If the buyer defaults, you remain responsible — keeping costs lower and approvals faster.

What Sets Us Apart?

- **Rapid Access to Capital:** Receive funding in days, not weeks, and skip lengthy approval processes or the need for asset pledges.
- **FX Expertise Advantage:** Leverage Monex's global currency expertise to reduce foreign exchange risks and save money on cross-border transactions.
- **Deal-Based Financing:** Unlike traditional lenders, we fund real trade transactions—P.O.s, invoices, and shipments—rather than focusing solely on your balance sheet.
- **No Collateral Requirements:** Unlike banks, Monex doesn't require cash collateral. We evaluate the full deal, not just your credit score, for faster approvals and greater flexibility.

HOW WE COMPARE	MONEX	DRIP/c	EXIM
SME Focused	✓	✓	✓
Collateral-Free Options	✓ Available	✓	✗ Rare
Speed of Funding	✓ Fast (2-5 days)	✓	✗
Deal-Based Underwriting	✓	✓	✗

Take Control of Your Cash Flow

Keep your business moving with smarter, faster, and more flexible trade finance solutions. Monex gives you the capital to thrive in today's competitive markets.

