



IntegrityCap Launches 3-Day Bank Statement Only Term Loan & MCA Refinance as the first Responsible Replacement to MCAs

Fast, fair, bank-backed term loans in as little as 3 days—no daily payments. Integrity Cap offers a modern, responsible alternative to MCA financing.

CLEARWATER, FL, UNITED STATES, November 5, 2025 /EINPresswire.com/ -- [Integrity Cap](#), a

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Matthew Carlucci

leader in transparent and technology-driven business financing, today announced a revolutionary new term loan program that allows small business owners to secure bank-backed financing in as little as 3 days using only bank statements.

This innovative, non-MCA (merchant cash advance) funding option eliminates weeks of underwriting delays and endless paperwork, giving entrepreneurs access to fast, fair, and fully legitimate term loans that rival traditional

banking- but without the red tape.

A Game-Changer for American Small Businesses

Integrity Cap's 3-Day Bank Statement Term Loan program provides flexible, low-cost working capital for growth, expansion, and debt consolidation - without the suffocating daily payments common with MCAs. Borrowers simply upload recent business bank statements, and the Integrity Cap platform intelligently analyzes eligibility using AI-enhanced underwriting tools.

“This is the biggest leap in small business lending history,” said Matthew Carlucci, CEO of Integrity Cap. “We can now deliver real bank-backed term loans in as little as 72 hours, using just bank statements. No invasive paperwork, no excessive fees, and no daily or weekly payments. It’s a smarter, faster, and more honest way to fund business growth. It funds with the speed of an advance, but instead it’s a true term loan with Integrity.”

With the launch of this program, Integrity Cap continues to expand its mission to democratize access to capital, making sophisticated financing solutions accessible to business owners who have historically been shut out by traditional banks or trapped by predatory MCA lenders.

The Power Behind the Platform

This new offering is powered by Integrity Cap's proprietary technology infrastructure - [IntegriTech](#), an AI-driven lending ecosystem that has already transformed underwriting and eligibility processing across the industry. IntegriTech enables:

- 1) Real-Time SBA Eligibility Checking – Borrowers can discover their SBA loan eligibility in minutes, not months.
- 2) AI Document Intelligence – Automated analysis of 100+ pages of financial data in minutes, improving accuracy and reducing fraud risk.
- 3) All-in-One Digital Lending Hub – Lenders, brokers, and borrowers collaborate through one secure, transparent online portal.

"The industry has been waiting for a solution that merges speed with integrity," said Carlucci. "We built this technology to do exactly that-empowering lenders, brokers, and small businesses to move capital efficiently, ethically, and transparently."

Built for Brokers and Business Owners

Integrity Cap's new 3-Day Bank Statement Term Loan is available directly to small businesses and through its rapidly expanding broker and ISO network.

Brokers gain full back-office support, white-glove underwriting assistance, and access to over 50 national bank and credit partners.

"This isn't just another loan product, it's the foundation for a fairer financing ecosystem," Carlucci added. "We're giving brokers the tools to deliver better outcomes to their clients, and giving business owners the confidence that they're working with a partner who genuinely wants them to succeed. Over time, we help them graduate to even better bank financing products. This is what a true partnership is supposed to be."

About Integrity Cap

Integrity Cap is a national business financing firm committed to delivering fair, transparent, monthly-payment lending solutions for small and mid-sized businesses. Through its exclusive lending relationships and IntegriTech AI platform, Integrity Cap has helped U.S. companies secure over \$500 million in growth capital, setting a new benchmark for ethical, technology-powered business funding.

Learn more or apply today: <https://integritycap.ai>

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