Integrity Cap partnership lets CPA firms offer SBA loans, bank funding, and refinancing without becoming lenders.

Integrity Cap's new AI platform lets CPAs offer SBA loans, bank funding, and refinancing—no underwriting, licensing, or lending required.

CLEARWATER, FL, UNITED STATES, November 25, 2025 /EINPresswire.com/ -- Integrity Cap, a national business financing firm, and IntegriTech, its proprietary AI underwriting and document automation platform, today announced the launch of its groundbreaking Capital Planning Partnership Program designed specifically for accountants, CPA firms, and financial consultants.

> This partnership transforms accountants from historical record keepers into proactive financial strategists. They've always helped their clients look back – now they're helping them look forward. "
>
> *Matthew Carlucci*

This new partnership allows accountants to offer SBA financing, bank term loans, MCA refinancing, equipment funding, and business capital planning – without becoming a lender, loan broker, or underwriter.

Instead, partners gain access to a white-labeled AI-powered portal that instantly screens clients for multiple business lending options, performs document analysis, and generates lender-ready credit memos – all handled by IntegriTech's automated system.

"Accountants have always been the silent gatekeepers of funding success – now they can own the process."
- Matthew Carlucci, CEO, Integrity Cap

"For decades, accountants have seen their clients miss critical financing opportunities because they didn't have tools to advise on lending options, or the time to prepare financing packages," said Matthew Carlucci, CEO of Integrity Cap. "Now, they don't need to become lenders. They simply provide access to our AI-powered Capital Planning Portal and let IntegriTech do the rest. We handle eligibility, packaging, underwriting preparation, and placements through our network of 50+ bank and institutional partners."

The Problem: Business Owners Trust Their Accountants – But Their Accountants Aren't Equipped to Help Them Access Capital

Most small businesses turn to accountants, CPAs, or tax professionals for funding guidance – not lenders. But traditional financing models require accountants to manually advise on loan types, produce financial packages, analyze documents, and understand lender eligibility rules.

Until now, CPAs had two options:

□ Refer clients to third-party lenders and lose visibility and control
□ Attempt to help clients manually — without technology, underwriting tools, or lender access

The Integrity Cap Solution – Capital Planning, Powered by IntegriTech

A fully automated, plug-in capital advisory system for CPA firms, accountants, tax professionals, and business advisors.

With one login, accountants can now offer:

1) Instant SBA 7(a) & 504 eligibility screening powered by no credit pull, AI financial matching

2) 3-Day Bank Statement-Only Term Loans powered by true bank loans (not MCA), fixed monthly payments

3) MCA Replacement & Refinancing Programs powered by Monthly-pay debt restructuring and relief

4) Equipment Loans & Lease Finance powered by Fully automated underwriting & lender matching

5) Total Capital Fit Report for Business Clients powered by AI-driven capital planning report generated instantly

Clients upload documents securely through Integrity Cap's unified digital lending portal and IntegriTech extracts data, calculates cash flow ratios, builds credit memos, and matches the file to 50+ bank, SBA, and institutional lending programs.

Accounting firms never analyze financials, never process loan applications, and never underwrite manually – but remain the central trusted advisor in the capital planning conversation.

What Makes This Partnership Model Revolutionary?

1) White-Labeled Capital Planning Portal – CPA branding, Integrity Cap underwriting

2) Real-Time SBA & Bank Loan Pre-Approval Engine – No credit pull, no application

3) AI-Powered Underwriting and Credit Memo Builder – Complete lender package in minutes

4) Built-In Partnership Revenue Model – Firms earn revenue from capital planning

5) Bank-Level Compliance & Security – Fully FDIC, SBA, and FINRA-aligned

Who This Is For:

 CPA Firms
 Accounting & Advisory Practices
 Fractional CFOs
 Tax Planners
 Business Consultants
 Financial Strategists

Early Pilot Results Have Been Dramatic:

1) 10x increase in qualified funding referrals made through accounting channels
2) Credit memo production time cut from 7 days to 48 minutes
3) 67% increase in SBA approval probability when packages submitted via IntegriTech
4) Additional advisory revenue stream for CPA/Accounting partners

A New Role for CPA Firms: No Longer Just Reporting the Past – But Funding the Future

“This partnership transforms accountants from historical record keepers into proactive financial strategists,” said Carlucci. “They’ve always helped their clients look back – now they're helping them look forward.”

About Integrity Cap

Integrity Cap is a national business financing firm committed to transparent, monthly-payment lending solutions. Powered by its proprietary IntegriTech platform, Integrity Cap offers SBA loans, 3-day bank term loans, MCA refinancing, and equipment financing through its 50+ bank and institutional lending partners. The company has delivered over $500 million in responsible growth capital to U.S. businesses across all 50 states.

Discover Capital Planning for CPA Firms: https://integritycap.ai

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