

# Integrity Cap Launches FDIC-Backed Business Checking Accounts to Integrate Banking, SBA Loans and Capital Planning

*Integrity Cap now offers FDIC-backed business checking accounts, connecting small businesses to faster SBA loans, bank term funding and capital planning.*

CLEARWATER, FL, UNITED STATES, December 4, 2025 /EINPresswire.com/ -- [Integrity Cap](#), a

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It changes everything when  
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at the bank account”

*Matthew Carlucci*

national leader in transparent business financing, announced today that it has partnered with a digital bank to launch FDIC-insured business checking accounts for U.S. entrepreneurs. The new Integrity Business Checking product is designed to sit at the center of a financing ecosystem that includes SBA loans, 3-Day Term Loans, MCA refinancing, equipment financing, and AI-powered

underwriting technology through the company’s proprietary [IntegriTech](#) platform.

With the introduction of business checking accounts, Integrity Cap becomes one of the only fintech-enabled lending platforms offering a full Banking + Funding + Capital Planning experience in a single environment, helping entrepreneurs manage banking, cash flow, SBA financing, equipment lending, MCA refinancing, and underwriting automation in one unified platform.

“It changes everything when a lending relationship starts at the bank account.”

- Matthew Carlucci, CEO, Integrity Cap

“Business owners shouldn’t have to jump across banks, portals, brokers, spreadsheets, and email chains just to manage money, move money, or access capital,” said Matthew Carlucci, CEO of Integrity Cap. “This is a checking account built for businesses that expect real financing support. It allows us to help them manage money and unlock money in one place – with transparency, ethics, and speed.”

The Power of Banking + Lending Together

Business owners can now open a FDIC-backed Integrity Business Checking account and instantly

connect to a capital ecosystem that includes:

- SBA 7(a) & 504 Fast-Track Financing
- 3-Day Bank Term Loans (Bank Statement Only)
- MCA Rescue & Refinancing
- Equipment Loans & Lease Financing
- Capital Planning Portal for CPAs & Advisors
- AI-Powered Underwriting Through IntegriTech
- Credit Memo Automation & Lender Matching Across 50+ Partners

By integrating banking and underwriting, Integrity Cap eliminates one of the biggest bottlenecks in lending: financial verification. The company's technology uses connected bank data to scan cash flow, risk trends, and financing eligibility in real time, without hours of PDF uploads or document chasing.

### Why Business Checking Matters for Small Business Financing

Today, most lenders and banks operate as separate entities, forcing borrowers into slow onboarding, repeat document submissions, manual underwriting, and fragmented advice.

With an Integrity Checking Account, businesses can:

- Verify financials instantly for loan applications
- Generate a "Capital Health Snapshot" automatically
- Qualify for SBA and bank term loans faster
- Get alerts when they become eligible for refinancing or expansion
- Track real-time capital recommendations based on cash-flow patterns

Instead of focusing only on historical financials, Integrity Cap's banking-powered underwriting looks forward – spotting opportunities for expansion, refinancing, and debt improvement.

Carlucci: "This is the future of responsible lending."

"With this launch, we're not just helping business owners borrow smarter – we're helping them bank smarter. It's no longer just about loans; it's about long-term financial health and planning," said Carlucci.

## About Integrity Cap

Integrity Cap is a national business financing firm committed to ethical, transparent, monthly-payment lending solutions. Powered by its proprietary IntegriTech platform, the company provides SBA loans, 3-day bank term loans, MCA refinancing, equipment financing, and capital planning support through its 50+ bank and institutional partners. Integrity Cap has delivered more than \$500 million in responsible growth capital to U.S. businesses.

Open an Integrity Business Checking Account:

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