

Integrity Cap Redefines Business Lending in 2025 With Faster SBA Approvals, Ethical MCA Rescue, and Broker Education

Integrity Cap reshaped small business lending in 2025 with faster SBA approvals, ethical MCA refinancing, bank term loans, and a new broker education platform.

CLEARWATER, FL, UNITED STATES, December 23, 2025 /EINPresswire.com/ -- [Integrity Cap](#), a

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Matthew Carlucci

national business financing firm powered by its proprietary [IntegriTech](#) platform, announced today that 2025 marked a defining year in its mission to fix what is broken in small business lending. Through faster SBA approvals, ethical alternatives to predatory lending, and the launch of a next-generation broker education platform, Integrity Cap has redefined how business owners access capital.

While many lenders focused solely on volume, Integrity Cap spent 2025 focused on structure, speed, and transparency.

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decisions because the system is confusing, slow, and stacked against them,” said Matthew Carlucci, CEO of Integrity Cap. “This year, we proved that responsible lending can still move fast and scale.”

Accelerating SBA When Businesses Needed It Most

During the federal government shutdown, Integrity Cap continued operating at full strength behind the scenes by pre-qualifying SBA borrowers, packaging files, and preparing submissions in advance. When SBA systems reopened, Integrity Cap clients were able to move immediately through the pipeline, avoiding weeks of national backlog delays.

Using its AI-powered IntegriTech infrastructure, Integrity Cap reduced underwriting preparation timelines from weeks to minutes and enabled borrowers to check SBA eligibility without credit pulls or lengthy applications.

As a result, Integrity Cap processed one of the largest waves of SBA submissions in company history following the reopening.

Ethical Alternatives to Predatory MCA Lending

In 2025, Integrity Cap expanded its commitment to ethical lending by aggressively replacing merchant cash advances with stable, bank-backed solutions.

Through its MCA Rescue and Refinancing programs, Integrity Cap helped business owners convert daily or weekly withdrawals into fixed monthly payments, often reducing debt service by 50 to 80 percent. These restructurings were paired with true bank term loans, including Integrity Cap's 3-Day Bank Statement-Only Term Loan, which offers fast funding without MCA structures.

"Our position is simple," Carlucci said. "If a loan hurts the business, it is not the right loan. Period."

Building a New Generation of Ethical Brokers

One of Integrity Cap's most significant launches in 2025 was its Broker-in-a-Box education and support platform. Designed for new brokers and ISOs, the program provides complete backend infrastructure including lender relationships, underwriting, compliance support, branded websites, and hands-on training.

Unlike traditional broker courses, Integrity Cap processes every deal internally and remains the underwriting and support arm for brokers long term. Participants are trained to structure deals responsibly, qualify clients correctly, and build sustainable businesses without relying on predatory products.

Graduates of the program are already generating commissions ranging from \$3,000 to over \$10,000 per deal while operating with full transparency and compliance.

Specialization in High-Impact Industries

Throughout 2025, Integrity Cap also deepened its focus on high-impact sectors including healthcare, home care, medical products, wellness, contracting, trucking, and ecommerce. By developing vertical-specific underwriting playbooks and decision frameworks, the company increased approval rates and improved borrower outcomes across these industries.

Looking Ahead to 2026

As Integrity Cap closes 2025, the company enters 2026 positioned not just as a funding provider, but as an integrated capital platform combining technology, education, underwriting, and banking access.

“This year was about fixing the foundation,” Carlucci said. “Next year is about scale. We are building the future of business lending, and we are just getting started.”

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, bank term loans, MCA refinancing, equipment financing, and business checking through a growing network of bank and institutional partners. The company has delivered over \$500 million in responsible growth capital to small businesses across the United States.

For more information, visit <https://integritycap.ai>

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