



BAMwire™ provides a hassle-free alternative to traditional lending to provide operating capital to the transportation industry.



## No Longer Wish For Your Own Money Tree.



### Capital Meets Technology

BAM provides a low-cost capital lending solution that is fully automated using our free software, or it can be integrated with an existing package.



### Easy Access

Gain access to working capital based on your size and credit profile.



### Improve Efficiency

Integrate services and reduce operational costs to maximize workflow.



### Grow Profitably

Build a foundation for growth without the hassles of a bank line or factoring company.

Slow-paying customers and slim operating margins are a bad combination, especially in a capital-intensive business like trucking. For small carriers, factoring – the selling of invoices to a third party for a large discount of face value – has traditionally been their only option to generate quick cash.

BAMwire™ is an innovative, asset-based working capital program that is tailored specifically to the needs of small carriers. With BAMwire™, you retain ownership and control of your receivables while using a platform that delivers fast, easy and inexpensive funding to grow your business.

### Why companies like yours use BAM Worldwide funds.

- ✓ Fast, easy access to capital
- ✓ Up to 95% advance rate on individual receivables
- ✓ Same-day funding
- ✓ Inexpensive: average fee per load is 1.5%
- ✓ Control: you select the invoices and amounts to fund
- ✓ End-to-end automation



## Cash flow to help you grow

We understand the financial restrictions and risks that make it difficult for small carriers to grow. Our solution removes these barriers to facilitate growth with fast and profitable access to working capital.

With instant access to low-cost capital, our clients can take on more business.

### With this innovative cash management platform, you:

- Gain instant access to capital through our FREE and fully customizable software
- Remain independent and in control of your funding needs
- Compete with much larger companies for new business



## How it works

BAMwire™ includes a world-class platform that enables carriers to automate routine funding transactions through BAM Worldwide. Rather than purchase your invoices and charge a high factoring fee, BAMwire™ lets you select the invoices and amounts you wish to fund. Interest is then charged only on the outstanding loan amounts.

This cloud-based solution is not meant to replace technology you already use, but to enhance your business by providing a convenient and instant platform to access capital and other vital services from BAM Worldwide.

### This specialty platform uses a simple, efficient workflow to infuse capital when and where you need it:



Carrier is set up and pre-approved to receive BAM funds backed by their accounts receivables



BAMwire™ injects funds and opens an account payable



Client decides when and how much cash to borrow from invoices and submits load documents electronically



Client pays outstanding loan balance on agreed upon terms



Revenues  
Efficiencies  
Profit Margins



Our effective cash management solutions provide you with greater access to working capital to sustain long-term, profitable growth. Unlike traditional factoring arrangements, you control when you need the money, how much, and only pay for the funds you need. You also maintain control of your business and customer relationships when using BAMwire to obtain fast, convenient and low-cost funding.

Reach out today and get started!

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