



Now is an invoice payment solution made by entrepreneurs, for entrepreneurs.

In 2010, our cofounders created Now because they were sick of waiting for their customers to pay.

Initially, they celebrated when they landed a big contract, but weeks and weeks would pass and payment would still be outstanding. Like many business owners, they needed working capital to continue business operations and their cash was tied up in their invoices.

Everyone told them to get a line of credit or try factoring, and they thought, "Why should we have to borrow money or factor when we are the free bank to our customers? There had to be a better way!"

They knew other businesses have the same frustration with invoicing, so they created Now to help.



Lara O'Connor Hodgson
Co-Founder, President & CEO

Now is committed to helping businesses grow through accelerated invoice payments.

By getting paid sooner, businesses have the revenue needed to support sustainable growth. With Now, they win larger contracts, minimize administrative burden, and mitigate financial risk with increased cash flow.

How businesses get paid changes everything. With Now, small business owners don't need to take risky loans or wait 30, 60, or 90 days. Now helps businesses get paid on their outstanding invoices within 1 day for a single transaction fee (3-5%).

It's our mission to empower businesses to grow fearlessly.

Who are our clients?

- Small and Medium Sized businesses who sell to other businesses and government organizations.
- Professional service providers like consulting firms, staffing, recruiting, media, logistics and IT firms.
- Product supply chain companies like manufacturers, wholesalers and distributors who sell to trade channels and retailers.

What makes us different?

Enable your clients to get paid immediately.

		Loans & Factoring
Ease of Use	Used daily, weekly, monthly just like accepting a credit card.	A risky spot solution that doesn't grow with your business.
Flexibility	Highly flexible - your clients choose which customers pay via NowAccount.	Low flexibility - all customers and invoices pay through a factor.
Risk	Non-recourse agreement eliminates your client's risk of absorbing nonpayment losses.	Agreements vary between recourse and non-recourse, fees adjust accordingly.
Cash Flow	Off balance sheet - no liability is ever booked.	Reflected as a liability on your client's balance sheet, limiting your access to additional capital.
Who Benefits	Creditworthy, growing small and mid-sized businesses.	Low Credit Businesses.
Fee Structure	No fee to apply, Low Annual Membership Fee, One-time transaction fee (3-5%) for each invoice.	Application/underwriting fee, Discount fees of 5-15% of each invoice PLUS interest for every day the invoice remains unpaid.

Why partner with Now?

Empower small businesses with Now. Now helps you offer your clients working capital without a loan.

Benefits for your Clients:

- Working Capital benefit via early payment
- Reduced risk exposure to customers
- Non-recourse, off balance sheet financing
- No impact to existing bank facilities
- Shortened Days Sales Outstanding (DSOs)
- Transparent pricing
- 100% advance rate less the fee
- Flexible, choose which customers pay via NowAccount
- Easy enrollment

We offer competitive revenue Share Programs:

- Regular performance reporting
- A dedicated partner manager
- Marketing Support
- World class sales and support staff ready to help your suppliers succeed

How NowAccount Works



Deliver goods or services and invoice your customer.

Use your existing accounting system to send customer invoices with payment terms that help you win business.

NowAccount allows you to offer payment term of up to Net 120 days, giving you the ability to win larger projects and grow your business with working capital.

Choose to accelerate invoice payment with your NowAccount.

NowAccount seamlessly works with your existing accounting systems, including QuickBooks Online.

Simply choose which customer you'd like to accelerate payment from and get paid Now.

Get Paid within 1 day!

Once the invoice is complete, NowAccount pays you as quickly as 1 business day! Our one-time service fee is 3-5% of the invoice total.

By verifying the invoice and the creditworthiness of your customers, we take on the risk of non-payment, allowing you to focus on business operations.

Rest easily while we manage the invoices and do the waiting for you.

As trusted partners, we understand nothing is more important than your customer relationships. As a white glove service, customers will continue to write checks or electronic payments to your business' attention.

We promise to manage each invoice with care, according to your contract terms.