



Balboa Capital Delivers Instant Credit Decision and Electronic Signature Capabilities to Business Owners

Leading Independent Financing Company adds Innovative Technology to its Web-Based Equipment Leasing Platform. Greater Convenience, Increased Speed among Key Benefits for Business Owners Who Apply for Equipment Financing

IRVINE, CA, JANUARY 13, 2016 - Balboa Capital, a leading independent financing company since 1988, today announced it will deliver instant credit decision and electronic signature capabilities to its customers who are seeking financing for new or updated business equipment. These technologies allow for a more efficient and convenient equipment leasing process.

“As a technology-driven financing company, we are always looking at new and innovative ways to improve the customer experience,” said Jake Dacillo, Marketing Director at Balboa Capital. “Instant credit decisions and electronic signatures are game-changing technologies that will enhance our competitive position in the alternative lending space.” Business owners who submit an equipment financing application through the Balboa Capital website will receive an instant credit decision based on the information they provided. “Our sophisticated credit decision-making technology takes the guesswork out of the application process for our customers,” added Mr. Dacillo.

Once Balboa Capital approves an equipment lease application, the customer can accelerate the financing process with an electronic signature. “We move at the speed of today’s business world in order to meet the needs and expectations of our customers,” said Mr. Dacillo, adding, “Electronic signatures provide our customers with a faster, easier and completely secure equipment financing application process. There is no need to print, fax or mail documents.”

Instant credit decisions and electronic signatures complement Balboa Capital’s all-in-one equipment leasing platform that allows business owners to calculate instant finance estimates and submit one-page applications from any computer or mobile device. Balboa Capital funds over 96% of its equipment leasing deals on the same day. Balboa Capital has funded more than \$4.8 billion to business owners since its inception. The company has an A+ rating with the Better Business Bureau (BBB), a consistently high Net Promoter Score (NPS) and a top rating on TrustPilot.

About Balboa Capital

Balboa Capital is a technology-driven financing company that provides business owners with fast, hassle-free solutions to fuel their growth and success. The company specializes in small business loans, equipment financing, commercial financing, equipment vendor financing and franchise financing. Balboa Capital developed an intuitive online platform that simplifies the entire financing process. Calculators provide instant estimates, applications can be completed and submitted in a matter of minutes, and sophisticated credit scoring technology provides instant decisions. To learn more, visit <http://www.balboacapital.com>.