

FOR IMMEDIATE RELEASE

Arbitrage Business and Loan Launches Breakthrough Monetization Product Led by President & CEO Royce N. Wells

Memphis, TN – August 11, 2025 – Arbitrage Business and Loan, headquartered in **Memphis, Tennessee**, a leader in financial structuring and capital analytics, today announced the market launch of its innovative **True Sale Monetization of Future Cashflows** solution. Under the leadership of **Royce N. Wells, President & CEO**, the company now offers organizations a powerful alternative funding avenue by converting recurring, validated revenue streams into immediate capital.

True Sale Monetization enables public agencies, enterprises, and non-profits to access upfront funding without adding debt to their balance sheets. “Our solution is not just financing—it’s smart fiscal engineering,” said **Royce N. Wells**. “By allowing entities to monetize future revenue while maintaining control and clarity, we deliver strategic liquidity with integrity.”

Key Features:

- **Upfront Capital Generation:** Receive immediate funds in exchange for future revenue ingestion.
- **Non-Debt Structure:** Transaction treated as a true sale, preserving debt capacity.
- **Regulatory & Compliance Alignment:** Structured to meet accounting and transparency standards.

Capital Deployment Capacity:

Arbitrage Business and Loan is backed by a **dedicated capital allocation exceeding \$15 billion** earmarked for asset purchases of recurring cashflows—supporting transactions of all scales with speed and certainty.

Eligible Cashflows:

The monetization product is compatible with a broad range of recurring revenue sources, including:

- Merchant processing revenues
- Energy and utility incomes
- Telecommunications and broadband streams
- Data center and colocation services
- Healthcare and nursing facility receivables
- Government service contracts
- Microgrid and distributed energy project incomes
- Waste management and municipal service revenues

Competitive Advantages:

- **Liability-Free Funding:** Inject liquidity without increasing debt burdens.

- **Operational Agility:** Enables funding for mission-critical initiatives or capital expenditures.
- **Risk Shielding:** Revenue risk transferred to financier; operational execution remains intact.
- **Speed to Funding:** Efficient structuring allows rapid deployment.
- **Balance Sheet Optimization:** Treated as revenue sale, enhancing financial reporting quality.

“Our offering empowers organizations to unlock trapped value in their revenue streams,” added Wells. “It’s more than monetization—it’s strategic asset transformation.”

About Arbitrage Business and Loan

Arbitrage Business and Loan, based in **Memphis, Tennessee**, provides sophisticated financial structuring, pricing, and monetization analytics for public and private sector clients. With a focus on capital transparency and structural innovation, the firm serves as a trusted partner in unveiling new pathways to liquidity.

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