Privacy Policy

Last updated: November 2026

1. Who we are and what this policy covers

Solvera Recovery LLC ("Solvera," "we," "us" or "our") is a business-to-business commercial collection and recovery agency. We recover defaulted merchant cash advance balances, equipment financing, factoring balances and other commercial receivables for funders, brokers, syndicate participants and other commercial clients (our "clients"). We do not own the accounts we work on. When we handle information about a file, we act as our client's agent, and the client's own privacy practices may also apply.

This policy explains how we collect, use, share and protect information (a) when you visit solverarecovery.com (the "site"), contact us, use our forms or client portal, or make a payment, and (b) when we handle information as part of a file placed with us. It also covers our calls, texts and emails.

1.1 Business accounts only. We work only on accounts incurred for business or commercial purposes. We do not collect consumer accounts, meaning accounts incurred primarily for personal, family or household purposes. A personal guaranty of a business obligation does not, by itself, make it a consumer account. If you believe we have contacted you about a consumer account, tell us and we will review it promptly.

1.2 Not legal advice. Solvera is not a law firm. Nothing in this policy or on the site is legal advice.

1.3 Other agreements. This policy is part of our Terms of Use. If a client has signed a written agreement with us, any data terms in that agreement control over this policy for that client's information.

2. Information we collect

What we collect depends on how you deal with us.

2.1 Clients. When a client places a file or uses the client portal, we collect the client's business and contact details; the contract and any amendments, bank and processor statements, payment histories, UCC filings and correspondence; names, addresses, phone numbers and emails for the merchant, its owners and guarantors; and portal logins, activity logs and uploaded files.

2.2 Merchants, guarantors and payors. We collect names, business names and contact details; account balances, payment history, settlement terms and correspondence; payment confirmations; and anything you send through our payment or contact forms.

2.3 Job applicants. We collect your résumé, contact details, work and education history, references and anything else you send, including to careers@solverarecovery.com. We run a background check only after giving any separate disclosure, and obtaining any authorization, that the law requires.

2.4 Visitors. We collect what you submit through a form or email, together with the technical data in Section 2.5.

2.5 Collected automatically. When you visit the site, we and our providers may collect your IP address, browser and device type, operating system, referring page, pages viewed, and the date and time of your visit, using the tools in Section 9.

2.6 Information we develop on files. We may add to a file from our own work, including notes and records of calls, emails and agreements, and from the searches described in Section 3. A file may include sensitive data, such as government ID numbers, Social Security or tax ID numbers, dates of birth and bank account details. We use sensitive data only to perform our services, verify identity, locate parties, process payments and comply with law.

3. Where we get information

We obtain information from:

- you, when you fill in a form, use the portal, make a payment, or call or write to us;
- our clients, when they place a file;
- skip tracing, location and identity-verification services;
- credit and investigative databases, and consumer and commercial reporting agencies (see Section 4);
- public records, such as court, lien, UCC, corporate and property records, and publicly available online sources; and
- the site itself, as described in Section 2.5.

We use these sources only as the law permits.

4. Credit reports

We may obtain a credit report on a guarantor or other individual who is personally liable on an account, but only where we have a permissible purpose under the Fair Credit Reporting Act, such as reviewing or collecting that account. We use report information only for that purpose, limit access to staff who need it, and dispose of it securely.

5. How we use information

We use information to:

- respond to inquiries and onboard clients;
- review, manage and pursue recovery on placed files, including contacting merchants, owners and guarantors, negotiating and monitoring settlements, and working with outside counsel where needed;
- locate people and assets connected to a file, and verify identity before discussing an account;
- process payments and remit funds to our clients;
- report to our clients on the status of their files;
- communicate with you, including as described in Section 7, and market our services to businesses;
- evaluate job applicants;
- run, secure and improve the site, the portal and our services, and prevent fraud and misuse; and
- keep records, resolve disputes, enforce or defend legal claims, and meet legal and regulatory obligations.

We do not use information collected for one purpose in an unrelated way without telling you or obtaining your consent where the law requires it. We may also use de-identified or aggregated data, which does not identify you, for any lawful purpose.

6. Who we share information with

We do not sell your information, and we do not share it for cross-context behavioral advertising. We share it only as needed with:

- the client that placed the file, for the purposes of that file;
- service providers that help us operate, such as payment, hosting, email, customer-management, communications, search and data providers, each of which may use it only to serve us;
- outside counsel and other professional advisers, and courts, in connection with a file;
- our affiliated companies, for purposes consistent with this policy;
- a successor or buyer if Solvera is involved in a merger, sale, financing or restructuring;
- government agencies and other parties where needed to comply with law or legal process, or to protect the rights, property or safety of Solvera, our clients or others; and
- anyone else with your consent or at your direction.

We do not share information with third parties for their own direct marketing.

7. Calls, text messages and email

7.1 Your consent. When you give us a phone number, including through a form on the site, you agree that Solvera and those acting for us may call and text you at that number, including on a mobile phone, about an account, a payment, a placement, an inquiry, an application or our services.

7.2 Marketing. If you check the call and text consent box on a site form, you also agree to receive marketing calls and texts about our services. That is your prior express written consent under the Telephone Consumer Protection Act and the Florida Telephone Solicitation Act. Consent to marketing is not a condition of any purchase, payment, placement or form, and you can always reach us by other means.

7.3 Automated technology. Where the law allows, calls and texts under this Section may use an automatic telephone dialing system or other automated dialing, an artificial or prerecorded voice, or automated texts.

7.4 Frequency and rates. Message frequency varies. Message and data rates may apply. Carriers are not liable for delayed or undelivered messages.

7.5 Opting out. Reply STOP to any text to stop texts, or HELP for help. You can also revoke consent by any reasonable means, such as telling us on a call or emailing admin@solverarecovery.com. We will honor your request within 10 business days and may send one text confirming it. We may still contact you where the law permits without consent.

7.6 Your numbers. Give us only numbers you own or are authorized to use, and tell us promptly if a number changes hands or you stop using it.

7.7 Monitoring and recording. We may monitor or record calls for quality, training, compliance and records. If we record a call, we will tell you at the start and, where the law requires (including Florida law), obtain everyone's consent. If you do not want to be recorded, say so and we will offer another way to communicate.

7.8 Email. Our marketing emails identify us, include our postal address and offer an unsubscribe link. We honor unsubscribe requests within 10 business days. Unsubscribing does not stop account or transactional emails.

8. Payments

Payments are processed by third-party processors and platforms. Each applies its own terms and privacy policy to the data it handles. We do not store full payment card numbers. We keep payment confirmations, amounts, dates, partial account numbers and the business name you give us, so we can apply and document the payment.

9. Cookies and analytics

The site uses cookies and similar technologies, such as pixels, tags and local storage, to make the site and portal work, keep them secure, remember your settings and understand how visitors use the site. Some are run by third-party analytics providers and may collect information about your use of the site over time.

You can turn off or delete cookies in your browser settings. Turning off essential cookies may affect how parts of the site and portal work. We do not sell your information or share it for cross-context behavioral advertising, and the site does not respond to Do Not Track signals because there is no common standard for them.

10. Forms and other tools

When you submit a form, such as placing a file or contacting us, your submission reaches our team through our form and customer-management tools. We also use email, hosting and scheduling tools to run our business. These providers handle your information only to provide their service to us.

11. Security and breach notification

We use reasonable administrative, technical and physical safeguards, and we limit access to team members who need it. No method of transmission or storage is completely secure, so we cannot guarantee absolute security. Portal users are responsible for keeping their logins private. If you believe your information has been compromised, contact us right away.

If a security breach affects your information, we will notify you, and regulators where required, as the law requires. For Florida residents, we will give notice under Section 501.171, Florida Statutes, no later than 30 days after we determine that a breach occurred or have reason to believe one occurred, unless that statute allows a delay.

12. Where information is processed

The site is intended for use only in the United States. Our service providers store information in the United States. Our team may access information from outside the United States, under the safeguards in Section 11.

13. How long we keep information

We keep information for as long as reasonably necessary for our business, contractual, legal and regulatory purposes, including bringing or defending claims. That depends on the status of the file, our client agreements, legal time limits and any legal hold. After that, we delete the information or remove identifying details where we reasonably can.

14. Your choices and rights

You may ask what information we hold about you, ask us to correct or delete it, or ask us to stop sending marketing. Residents of some states may have additional rights under state privacy laws, and we will honor them where those laws apply to us. We will not treat you differently for exercising a right the law gives you.

To protect your information, we will verify your identity before acting, and an authorized agent must show proof of authority. We may not be able to honor a request where we need the information to handle a file, collect or enforce an account, meet a legal or contractual duty, preserve evidence or defend a legal right, or where it would reveal someone else's information. If so, we will tell you. Where we hold information for a client, we may refer your request to that client.

15. Children

The site and our services are for businesses and are not intended for anyone under 18. We do not knowingly collect information from minors, and we will delete any we learn we have collected.

16. Third-party sites

The site may link to other websites and payment platforms. We are not responsible for their content or privacy practices, and their own terms and policies apply.

17. Changes to this policy

We may update this policy from time to time. The current version, with its "Last updated" date, will always be posted on the site, and we will give reasonable notice of material changes. Continued use of the site after a change means you acknowledge the updated policy.

18. Contact us

Questions and requests about this policy go to: Solvera Recovery LLC, 4300 Biscayne Blvd, Miami, Florida 33137 · +1 (754) 260-8884 · admin@solverarecovery.com