Terms of Use

Last updated: November 2026

PLEASE READ SECTION 18 CAREFULLY. IT WAIVES CLASS ACTIONS AND JURY TRIALS. SECTIONS 14 AND 15 DISCLAIM WARRANTIES AND LIMIT OUR LIABILITY.

1. Acceptance of these terms

These Terms of Use ("Terms") govern your access to and use of solverarecovery.com, its forms, the client portal and the payment page (together, the "site"), operated by Solvera Recovery LLC, a Wyoming limited liability company ("Solvera," "we," "us"). You accept these Terms, and our Privacy Policy, which is part of them, when you check an acceptance box, create or use a portal account, submit a form or payment, or otherwise use the site. If you do not agree, do not use the site.

If you use the site for a business, you confirm that you are authorized to bind that business, and "you" includes it.

2. About Solvera and this site

Solvera is a business-to-business commercial collection and recovery agency. We act as agent for our clients. We do not buy or own the accounts we work on, and we are not the creditor on any account. We work only on accounts incurred for business or commercial purposes and do not collect consumer accounts. We perform recovery work on a contingency basis.

The site provides general information only. Nothing on it is legal, financial, accounting, tax or investment advice. Solvera is not a law firm and does not provide legal services. Where legal action is needed on a file, independent attorneys handle it and exercise their own professional judgment. Using the site or contacting us does not create an attorney-client relationship.

3. No service relationship until a written agreement

Visiting the site, submitting a form, booking a call or sending us a message does not create a client, engagement or service relationship with Solvera. A relationship begins only when you and Solvera sign a written agreement. Until then, please do not send us confidential information you are not comfortable sharing under our Privacy Policy.

If these Terms conflict with a signed written agreement between you and Solvera, the signed agreement controls, including on fees and remittance. Nothing in these Terms changes, waives or releases any right or obligation under the agreement that created an account, such as a funding agreement, guaranty or settlement agreement (an "underlying agreement").

4. Eligibility and territory

You must be at least 18 and able to enter into a binding contract to use the site. The site is operated from Florida and is intended for use only in the United States.

5. Client placements and the client portal

5.1 Placements. By placing a file, a client confirms that (a) it holds the account or is authorized by the holder to place it; (b) the account arises from a genuine business transaction and is not, to its knowledge, a consumer account; (c) the balances and documents it submits are accurate and complete to the best of its knowledge; and (d) it has every right and consent needed to share the personal information it submits.

5.2 Logins. Portal logins are personal to each authorized user. Keep them confidential. You are responsible for all activity under your login, and you must tell us immediately at admin@solverarecovery.com if you suspect unauthorized access.

5.3 Authorized users. Each client is responsible for its authorized users, their compliance with these Terms, and promptly removing access for anyone no longer authorized.

5.4 Confidentiality. Portal information is confidential. Use it only for the file or engagement it relates to.

5.5 Availability. We may change, suspend or discontinue any portal feature, or suspend a user's access, at any time and without liability, including for security reasons.

6. Payments and settlements

6.1 Authorization. When you submit a payment, you authorize Solvera and the payment provider to charge the card or debit the account you choose, in the amount and on the dates you approve. You confirm that the payment details are accurate and that you are authorized to use that payment method.

6.2 Payment platforms. We accept the payment methods shown on the payment page. Each processor and platform applies its own terms and privacy policy, and we do not store full card numbers. Include your business name with every payment so we can apply it correctly. We are not responsible for a payment we cannot identify or that a platform fails to deliver.

6.3 Fees. Any fee will be shown before you submit a payment. We do not charge a fee where state law prohibits it, and where state law caps a fee, we stay within the cap.

6.4 Application. Payments are applied under the underlying agreement, any settlement agreement and our client's instructions.

6.5 No accord and satisfaction. No payment, partial payment, restrictive endorsement or note on a check, memo line or payment platform settles, releases or changes an account. Only a written agreement signed, or expressly confirmed in writing, by Solvera or our client does. To the fullest extent allowed by Section 673.3111, Florida Statutes, and other law, any communication about a disputed amount, including a payment offered in full satisfaction, must be sent to Solvera Recovery LLC, Attention: Disputes, 4300 Biscayne Blvd, Miami, Florida 33137.

6.6 Settlement defaults. A settlement stays subject to its terms until paid in full. If it defaults, Solvera and our client may pursue every right and remedy under the settlement, the underlying agreement and the law.

6.7 Returned payments. A returned or reversed payment does not reduce the balance. A returned-payment fee applies only where the underlying agreement and the law allow it.

6.8 Questions. We confirm payments by email or other written means. Please raise any question about a charge with us before starting a chargeback or platform dispute.

7. Information you submit

If you submit information or documents through the site, you confirm that:

- you have the right to share them, including any permission needed from third parties;
- they are accurate and complete to the best of your knowledge; and
- they do not contain anything unlawful, harmful or infringing, and our use of them as described in these Terms and our Privacy Policy will not violate any law or agreement.

You grant us a non-exclusive, royalty-free license to use, copy, store, process and disclose your submissions to provide our services, comply with law and as described in our Privacy Policy. We are not obligated to accept any placement, submission or inquiry.

8. Employment applications

Applications go to careers@solverarecovery.com. Applying does not create a job offer, an employment contract or any duty on us to respond. Employment with Solvera is at will unless a written agreement signed by an authorized representative of Solvera says otherwise. We run a background check only after giving any separate disclosure, and obtaining any authorization, that the law requires. Solvera is an equal opportunity employer and does not discriminate on the basis of race, color, religion, sex, pregnancy, national origin, age, disability, genetic information, marital status or any other characteristic protected by law.

9. Electronic communications and signatures

You agree to receive notices, disclosures, receipts, agreements and other records electronically, by email, text or posting on the site. Electronic records and signatures have the same effect as paper ones under the federal E-SIGN Act and Florida's Uniform Electronic Transaction Act. You may withdraw this consent, or ask for a free paper copy of any record, by contacting us. Please keep your email address current. Calls and texts are governed by Section 7 of our Privacy Policy, and you can reply STOP to any text to opt out.

10. Acceptable use

You agree not to:

- use the site in a way that breaks the law or violates the rights of others;
- try to gain unauthorized access to the site, our systems or any account, file or information that is not yours;
- introduce viruses or other harmful code, or interfere with how the site works;
- use bots, scrapers or other automated tools to access or copy the site without our permission;
- reverse engineer any part of the site, except where the law expressly allows it;
- impersonate anyone or misstate your identity or authority;
- submit false, misleading or fraudulent information or payments; or
- harass, threaten or abuse our team.

We may restrict or block access if we believe these Terms are being broken.

11. Intellectual property

All content on the site, including text, logos, graphics, design, layout, the portal and our proprietary technology, belongs to Solvera Recovery LLC or its licensors and is protected by intellectual property laws. You may view and print pages for your own business use, but you may not copy, reproduce, modify, distribute or otherwise use any of it without our written permission. We may use any feedback you give us without restriction or payment.

12. No guarantee of results; advisory services

Descriptions of our experience, results or past work reflect our team's history. Every file is different, and past results do not guarantee, predict or promise the outcome of any file. Testimonials and examples, where shown, may be anonymized and are not a guarantee of what any client will experience. Response and onboarding times on the site are operating targets, not commitments.

Our consulting, pre-funding advice and portfolio reviews reflect our commercial judgment on collectability and default risk. They are not investment advice, a recommendation to fund or decline any deal, or a guarantee of how any deal or portfolio will perform. Each client remains solely responsible for its own funding and credit decisions.

13. Third-party links and services

The site may link to or rely on third-party websites, payment platforms and services. We do not control them and are not responsible for their content, availability or practices. A link is not an endorsement. Using them is at your own risk and subject to their terms.

14. Disclaimer of warranties

THE SITE, ITS CONTENT AND THE PORTAL ARE PROVIDED "AS IS" AND "AS AVAILABLE." TO THE FULLEST EXTENT PERMITTED BY LAW, SOLVERA DISCLAIMS ALL WARRANTIES, EXPRESS, IMPLIED OR STATUTORY, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, ACCURACY AND NON-INFRINGEMENT. WE DO NOT PROMISE THAT THE SITE WILL BE UNINTERRUPTED, SECURE, ERROR-FREE OR FREE OF HARMFUL COMPONENTS, OR THAT ITS CONTENT IS COMPLETE OR CURRENT.

15. Limitation of liability

TO THE FULLEST EXTENT PERMITTED BY LAW, SOLVERA RECOVERY LLC AND ITS AFFILIATES, MEMBERS, MANAGERS, OFFICERS, EMPLOYEES, CONTRACTORS AND AGENTS (THE "SOLVERA PARTIES") ARE NOT LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES, OR FOR LOST PROFITS, REVENUE, DATA OR GOODWILL, ARISING FROM YOUR USE OF, OR INABILITY TO USE, THE SITE OR THESE TERMS. THE SOLVERA PARTIES' TOTAL LIABILITY FOR ALL CLAIMS RELATING TO THE SITE OR THESE TERMS WILL NOT EXCEED THE GREATER OF US$100 OR THE AMOUNTS YOU PAID THROUGH THE SITE IN THE 12 MONTHS BEFORE THE EVENT GIVING RISE TO THE CLAIM.

This section applies to every theory of liability. It does not limit any liability that cannot be limited by law, does not reduce any amount owed under an underlying agreement or settlement, and does not change the terms of any separate written agreement you have signed with Solvera.

16. Indemnification

You shall defend, indemnify and hold harmless the Solvera Parties from all claims, losses, liabilities, damages, penalties, costs and expenses, including reasonable attorneys' fees, arising from (a) your use or misuse of the site; (b) your breach of these Terms; (c) any submission, including a claim that it is inaccurate or that you had no right to share it; or (d) your violation of any law or third-party right. We may take over the defense of any such matter at your expense, and you shall cooperate with us.

17. Suspension, termination and survival

We may suspend or end your access to the site or the portal at any time, with or without notice, including for a breach of these Terms or a security concern. Sections 2, 3, 6, 7 and 11 through 21, and any other provision that by its nature should survive, survive suspension or termination.

18. Governing law; venue; class action and jury trial waiver

18.1 Informal resolution. Before starting any lawsuit, the party with the claim shall send the other a written notice describing the claim and the relief sought. Notices to Solvera go to the address in Section 21. The parties will try in good faith to resolve the matter for 60 days after the notice is received, and any time limit for bringing the claim is paused during that period.

18.2 Governing law and venue. These Terms, and any dispute relating to the site, are governed by the laws of the State of Florida, without regard to conflict-of-law rules. Any court action shall be brought only in the state courts located in Miami-Dade County, Florida, or the United States District Court for the Southern District of Florida. You and Solvera each consent to the personal jurisdiction of those courts and waive any objection to venue there. Either party may bring an individual claim in small claims court.

18.3 Class action and jury trial waiver. YOU AND SOLVERA EACH AGREE THAT CLAIMS MAY BE BROUGHT ONLY ON AN INDIVIDUAL BASIS, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY CLASS, COLLECTIVE, CONSOLIDATED OR REPRESENTATIVE PROCEEDING. TO THE FULLEST EXTENT PERMITTED BY LAW, YOU AND SOLVERA EACH KNOWINGLY AND VOLUNTARILY WAIVE ANY RIGHT TO A JURY TRIAL.

18.4 Other agreements. This section does not apply to claims under an underlying agreement or a signed client agreement, which follow the dispute terms in that agreement.

19. Changes to these terms

We may update these Terms at any time. The current version, with its "Last updated" date, will be posted on the site, and we will give reasonable notice of material changes. Changes apply going forward. Continued use of the site after a change means you accept the updated Terms.

20. General

These Terms and our Privacy Policy are the entire agreement between you and Solvera about the site. They do not replace any signed client agreement or underlying agreement. If any provision is found unenforceable, it will be enforced to the fullest extent permitted, and the rest remains in effect. Our failure to enforce a provision is not a waiver. You may not assign these Terms without our written consent; we may assign them to an affiliate or successor. We are not liable for delays caused by events beyond our reasonable control. Except as a signed client agreement provides, these Terms create no partnership, joint venture, agency or fiduciary relationship. These Terms will not be read against Solvera because it drafted them. We may send notices by email, by posting on the site or by mail. Notices to us must be in writing, sent to the address in Section 21, with a copy by email.

21. Contact us

Solvera Recovery LLC, 4300 Biscayne Blvd, Miami, Florida 33137 · +1 (754) 260-8884 · admin@solverarecovery.com