

EVERYTHING YOU NEED TO KNOW ABOUT PAYRO

PAYRO is the long-awaited solution to a common business challenge: Covering payroll when cash is tight, without going into long-term debt.

Unlike other loan options, PAYRO offers low-cost funding at the lightning quick turnaround you need – just 48-hours to approval, and same-day funding from there.

TERMS

- ✓ Rates as low as 1.5%
- ✓ Financing up to \$500,000
- ✓ Same-day funding

PRE-QUALIFICATIONS

- 2 years in business
- At least 5 employees

**NOTE: This loan can only be used for payroll.*

HOW IT WORKS

1. APPROVAL

Apply by phone, email, or online. (See contact info below).

A PAYRO underwriter will reach out within 1 business day to process your application.

→ Documents you'll need:

6 months of bank statements (financials are not required).

PAYRO will review and analyze your application and will have a decision within 1-2 business days.

2. FUNDING

Once approved, you can request payroll coverage anytime cash is low and payroll is due.

→ Timeline:

PAYRO, upon request will wire the funds same-day to ensure your payroll is covered on time.

3. REPAYMENT

You have up to 4 weeks (28 days) to repay the funds you've borrowed.

Simply choose the date you want to repay your loan within those 4 weeks and Payro will draw the entire amount plus interest on the date you requested.

→ Early Payments:

There's no 'early payment' penalty. You can repay the loan at any time throughout the 4 week period.

FAQS

1. Will my credit score be affected by applying?

No

2. What is the deadline to request same-day funding?

1 pm EST

3. What if my payroll is more than the approved amount?

You can get funded up to your credit limit.

4. Can I request additional financing if I have an open balance?

Yes. If payments are up to date, you can request funding up to your credit limit.

5. Can I change my payback date?

Yes. You can change to any time within a four week period

APPLY NOW TO GET STARTED



A partnership with



To apply: payrofinance.com/funding/sdp/

call: 1-833-271-4499

email: processing@payrofinance.com

