

# 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**



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<https://portal.payrofinance.com/sign-up?partner=selecthcm>

call: 1-833-271-4499

email: [processing@payrofinance.com](mailto:processing@payrofinance.com)



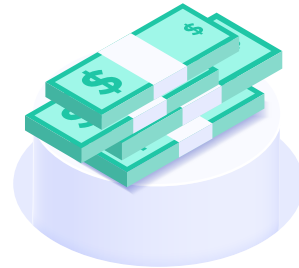
# THE ONLY FUNDING OPTION DESIGNED FOR THE REALITIES OF PAYROLL

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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.



## Because payroll can't wait – neither should your funding.



### IMMEDIATE

Once approved, you'll have same-day access to funding going forward. Just request it.

### FLEXIBLE

Funding whenever you need it, for however long you need it – even if that's just for a week.

### LOW COST

Rates are as low as 1.5% and you only pay for the financing you use.

*"PAYRO has removed so much of the stress I used to feel in the week leading up to payroll – and has allowed me to focus on my work." - Show'd.Me*

**APPLY NOW TO GET STARTED**



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email: [processing@payrofinance.com](mailto:processing@payrofinance.com)



# MEET PAYRO: The most business friendly way to cover payroll

Sign up for fast, flexible, low-cost payroll funding whenever you need it.

## TERMS

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

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



## Sign up once. Keep on standby.



### 1

#### APPROVAL

Approval takes approximately 48 hours, and is based on a few basic criteria such as years in business and revenue history

### 2

#### FUNDING

Once approved, funds are deposited into your account same-day as requested so you can cover payroll, stress-free

### 3

#### REPAYMENT

You have up to 4 weeks (28 days) to repay the loan, with no "early payment" penalty

**APPLY NOW TO GET STARTED**



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