Category	Sole Proprietor	Net 60 (Default)	Net 45 (Accelerated) 5 % Fee
Who Qualifies	Non-incorporated businesses with no more than 1–2 people.	All vendors who do not qualify as Sole Proprietors.	Any vendor opting for faster payouts with a 5% fee.
Invoice Deadline	By the 10th of the following month via the <u>Invoice Portal</u> .	By the 10th of the following month via the <u>Invoice Portal</u> .	By the 10th of the following month via the <u>Invoice Portal</u> .
When Payouts Begin	After service month is complete; first payout on the 15th of the next month.	After service month is complete; first payout 45 days after deadline.	After service month is complete; first payout 30 days after deadline.
Installments	50% on the 15th 50% on the 1st	50% at 45 days 50% at 60 days	50% at 30 days 50% at 45 days
Payment Logic	Always pays on the 1st or 15th.	Pays on the 1st or 15th based on 45/60-day marks.	Pays on the 1st or 15th based on 30/45-day marks.
Fees	None	None	5% fee deducted once per invoice.
Best For	Very small vendors who want fast, predictable cash flow.	Vendors who want a reliable, no-fee schedule.	Vendors who want faster access and accept the fee tradeoff.