

# in partnership with YouLend

Wholesale Payments has partnered with leading embedded finance platform YouLend to offer access to fast, flexible and affordable funding based on all your non-cash revenues.

## What is revenue-based financing?

Revenue-based financing provides **immediate** funding solutions to businesses with **no restrictions on how they use the financing** and flexibility to **repay a portion of sales** at a pace that suits the business.

#### **∠** Flexible finance

- → Funding from \$1,000 to \$500,000
- → No fixed repayments
- → Repayments are taken as a fixed percentage of your daily sales

## Price certainty

- → You pay a fixed fee, repaid from your revenues as a function of your funding repayments
- → The funding isn't subject to interest and there are no hidden/additional charges or upfront costs



### **Fast finance**

- → A decision/offer within hours of applying
- → Once approved, funding could be in your account within 24 hours
- → 85% of businesses renew

**Example:** A restaurant in Dallas accepts payments through Wholesale Payments. They require funding to refurbish their outside seating area ahead of the summer season.

Solution: funding of \$20,000, used to refurbish their outside seating area 10% of their daily sales automatically deducted to repay the funding

The restaurant returned for further financing to refurbish their kitchen and secured a further \$30,000