

SpotOn Capital Checklist.

Do you need funding that’s fast, affordable, and transparent? Find out if SpotOn Capital is the right fit for your restaurant with our easy step-by-step checklist.

1. See if you qualify.

Have you been in business for at least one year?

Do you have a FICO score of 500 or above?

Have you avoided bankruptcies in the last 3 years?

No merchant cash advances (MCAs)

If you answered “yes” to all of these questions, then you may qualify for a SpotOn Capital loan.*

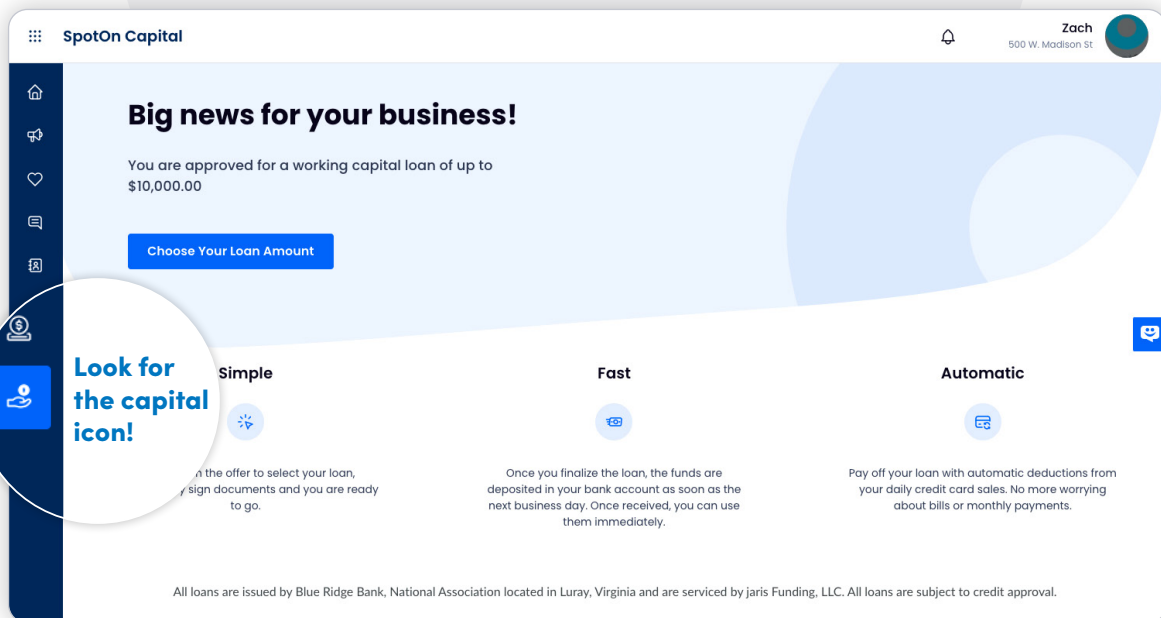
**Loans not available to clients in North Dakota, Nevada and Vermont*

2. Apply for SpotOn Capital.

SpotOn Restaurant POS customers:

Log in to your [SpotOn Dashboard](#)

Look in the left hand menu for the capital icon*



Complete and submit the loan application

*If you don't see a Capital icon in your menu, we may not have all the information we need to determine your eligibility. Simply reach out to capitalsupport@spoton.com for assistance in determining eligibility.



Non-SpotOn Restaurant POS customers:

Fill out the form on the [SpotOn demo page](#)

Talk to an expert to see if SpotOn is right for you

Sign up for the POS and apply for SpotOn Capital

3. Receive your funds.

Get your funds in your account within 2 business days after approval

Spend your money on any commercial purpose for your restaurant

(or) Save your money to cover unexpected future expenses

4. Manage your loan.

Your loan (+fixed fee) is automatically repaid from a percentage of your card sales

Track your repayment easily through a progress bar in your dashboard

Make penalty-free prepayments to pay off your loan faster (optional)

5. Reapply for funding (if needed).

Repay your initial loan in full

Reapply for SpotOn Capital in your dashboard

Repeat the process as often as needed for financing

[Log in to my dashboard](#)

Or call **877-814-4102** to speak with a representative from our Customer Success Team.

