



Early Payment for Your City's Vendors

Your city's biggest local business stimulus is already in your budget.

What Lunch does

Lunch partners with cities and counties to offer early payment options for your vendors. Vendors choose to get paid early on invoices your city has already approved, with same-day funds on terms the vendor controls. Vendors pay a flat fee. The city pays nothing.

How it works

When your city partners with Lunch, all your vendors are eligible to get paid early for their invoices. Or they can wait for standard net 30/45/60 days.

This helps local businesses make payroll, take more contracts, and deliver for your community. The program also helps them build their commercial credit.

The program runs on the invoices your city was going to pay anyway, which is why it costs your city nothing.

Benefits to the city

- **No cost to government agencies.** Fully self-funded program.
- **Eligibility for all vendors.** No credit checks required.
- **Flat fee for vendors.** Eliminates escalating interest and potential debt cycles.
- **No minimum invoice size.**
- **Seamless implementation.** Minimal disruption to existing finance or procurement processes.
- **Audit ready compliance.** Designed to meet strict government standards.
- **Save time.** Reduce payment inquiries, saving your finance department up to 240 hours a year.

Proven success

Live with cities and counties across the country:

- City of Long Beach, CA
- Union City, GA

Modeled after programs with a track record of success:

- **Illinois Vendor Payment Program.** Accelerates payments to state vendors, supporting cash flow and stability.
- **Los Angeles Early Payment Program.** Returned \$3 million to the city in the early 2000s.

To learn more or to start a pilot, reach out to cullen@lunchpayments.com.