|  |  |  |
| --- | --- | --- |
| **Criteria** | **Acceptable** | **Unacceptable** |
| **Established Paynet Credit Qualifications** | * ≥ 680 with at least 1 year of truck credit (not revolving) * No late pays over 30 days in the last year * No write offs / repos | * <680 or no PayNet truck credit history * late pays over 30 days in the last year * write offs / repos |
| **First Timer Credit Qualifications** | * ≥ 700 * <10k revolving * No write offs / repos | * < 700 * >10k revolving * write offs / repos |
| **Mileage** | ≤ 500,000 miles | > 500,000 miles |
| **Vendor** | Established, vetted vendors | Finance companies, mom-and-pop vendors, or unvetted vendors |
| **CDL Status** | Authorized status for at least the term of the requested approval | Expired CDL or Work Authorization not covering the entire requested term |

|  |  |
| --- | --- |
| Miles (k) are under | Term (M) |
| 0 | 60 |
| 50 | 54 |
| 100 | 54 |
| 150 | 54 |
| 200 | 48 |
| 250 | 48 |
| 300 | 42 |
| 350 | 36 |
| 400 | 30 |
| 450 | 24 |
| 500 | 18 |
| 550 | 0 |
| 600 | 0 |