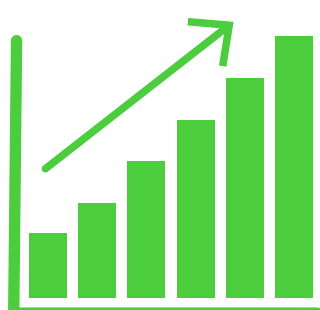




FINANCIAL FLEXIBILITY THAT BRINGS CARDHOLDERS PEACE OF MIND

BUY NOW, PAY LATER - POST PURCHASE

Allow cardholders to better manage their budgets and spread out large purchases into set repayment amounts with Buy Now, Pay Later - Post Purchase



Buy Now, Pay Later - Post Purchase are rapidly growing at 15% year-over-year*

GIVE CONSUMERS MORE FLEXIBILITY WITH THEIR PURCHASES



Cardholder makes a purchase on their card.



Cardholder receives a near real-time alert on their phone, letting them know they can convert their purchase into an installment loan.

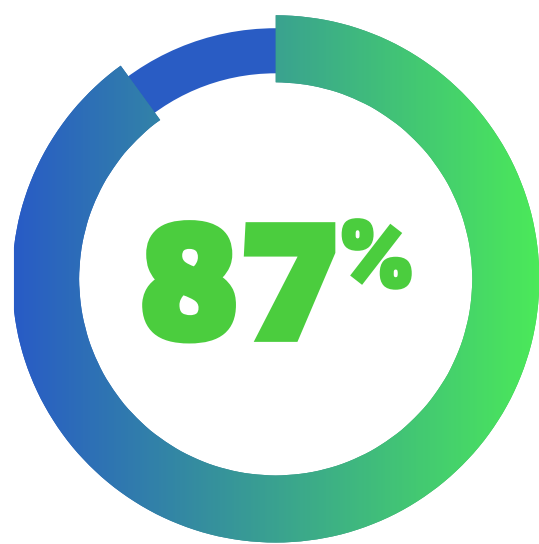


Cardholder selects the loan term they want (i.e. 3, 6 or 9 months), agrees to terms and conditions, and confirms they want to convert that purchase into an installment loan.



Transaction is converted into a loan and cardholder makes monthly payments until the loan is paid off.

EVERYONE WINS WITH INSTALLMENTS



of consumers ages 22 to 44 are interested in monthly installment plans**

Consumer

More payment options for existing cards

Financial Institution

Help increase cardholder engagement and loyalty with new revenue stream

*The Point-of-Sale Financing Report, Business Insider Intelligence, 9/2019

Elevate to a smoother shopping experience with Buy Now, Pay Later - Post Purchase.

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