

The SPS Advantage




Customer Financing Made Easy!



WHAT IS EZPAY ADVANTAGE?



 Advantage™ is a deferred payment program that allows consumers to extend their payments for goods or services over 3, 6, or 12 months utilizing their bank issued **debit card**.

KEY FEATURES

- Real-time transaction processed in seconds
- Application can be completed on any web enabled device
- Credit scoring as low as 525
- Guaranteed settlement funded in three business days



- 61% of Consumers Have Impaired Credit or Have No Credit Available
- 44% of Consumers Say They Would Have To Borrow Money For An Emergency Over \$400

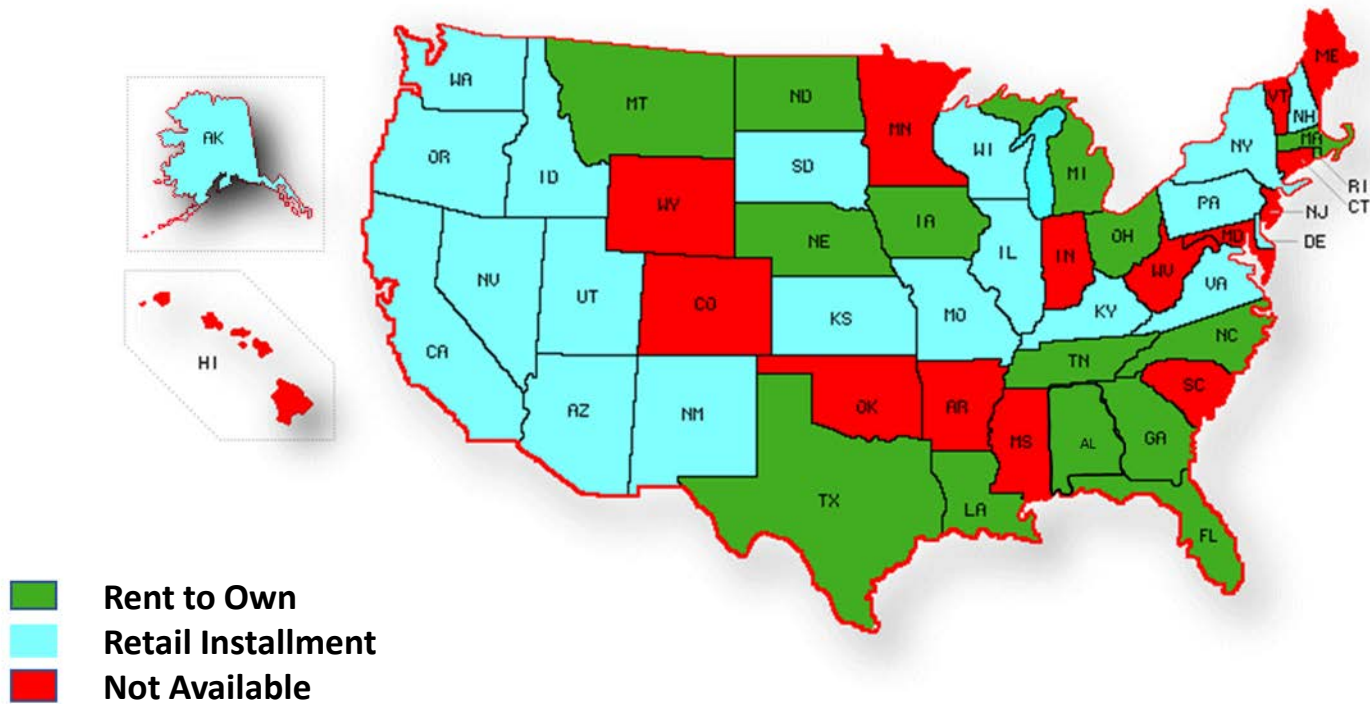


- Provides Customer Buying Power
- No POS Equipment or Apps Necessary - Only Internet Access Required
- Process Application in Store or Customer Device
- SPS assume all Liability for Approved Transactions
- Approved Deals Funded in Full in 3 Business Days



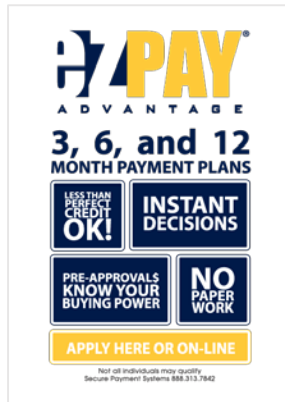
- 3, 6, or 12 Month Payment Terms
- Up to \$4000 in Buying Power
- Credit Scores as Low As 525
- Instant Decisions no Paperwork
- Pre-Approvals – Know Your Buying Power
- Application in Store or on Personal Device
- Payments Made With Bank Issued Debit Cards

PRODUCT AVAILABILITY

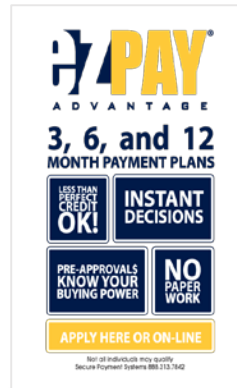


ADVERTISE FLEXIBLE PAYMENT PLANS WITH PROMINENT POINT OF SALE MATERIAL

Point of Sale



6" x 8.5" Wall Card



5" x 6" Table Easel



2.75" x 4" Window / Register Sticker

Web Banners



SAMPLE 12 MONTH FEES BY CREDIT QUALITY



Sample 12 Month Payments By Credit Quality

A Credit

\$1,000.00

Purchase Price

\$87.66

Monthly Payment

\$1,139.60

Total Payments

B Credit

\$1,000.00

Purchase Price

\$96.46

Monthly Payment

\$1,253.92

Total Payments

C Credit

\$1,000.00

Purchase Price

\$106.84

Monthly Payment

\$1,388.89

Total Payments

D Credit

\$1,000.00

Purchase Price

\$124.07

Monthly Payment

\$1,612.90

Total Payments

E Credit

\$1,000.00

Purchase Price

\$149.37

Monthly Payment

\$1,941.75

Total Payments

F Credit

\$1000

Purchase Price

\$166.67

Monthly Payment

\$2,000

Total Payments

Competitors



Finance Company	Customer Credit Quality						Customer Cost of Purchase	Average Approval Rate
	A	B	X	X	X	X		
Synchrony	A	B	X	X	X	X	1.2x	50%
Affirm	A	B	X	X	X	X	1.2x	50%
EZPAY	A	B	C	D	E	F	1.3x- 2.0x	70%
Progressive	A	B	C	D	E	F	2.0x -2.5x	80%
SNAP	A	B	C	D	E	F	2.0x -2.5x	80%
Tempo	A	B	C	D	E	F	2.0x -2.5x	80%

 Customers Targeted for Service

The Customer Cost of Purchase indicates the cost multiple the customer is likely to pay over the life of the loan. For example, a \$1000 purchase for Synchrony would cost approximately \$1200. Charges from SNAP and Tempo could be as high as \$2500 for the same \$1000 purchase.

PROGRAM COST

Annual Subscription Fee	\$195
Monthly Program Fee	\$29
Discount Rate on Purchase Price	5%

New Customers and Upsell Opportunities

One New Sale	Weekly	Month Total	Annual Total
Average Sale	\$1,000	\$4,000	\$48,000
	\$1,500	\$6,000	\$72,000
	\$2,500	\$10,000	\$120,000
	\$3,000	\$12,000	\$144,000
One New Sale	Bi-Weekly	Month Total	Annual Total
Average Sale	\$1,000	\$2,000	\$24,000
	\$1,500	\$3,000	\$36,000
	\$2,500	\$5,000	\$60,000
	\$3,000	\$6,000	\$72,000

Customer Application Process



CUSTOMER APPLICATION SCREENS



Consumer Opens Product Link Provided by Merchant and Completes Application

PAY for ABC Merchant – Customer Application

Personal information (Optional)

Mary

Bernard

customer1@gmail.com

555-555-1234

Billing Address (Optional)

123 Las Vegas Blvd

Las Vegas

89001

Nevada

Ship to my billing address ⓘ

Continue >

PAY for your purchase from ABC Merchant for \$1200.00

Please enter your personal information below.
All information, including address and phone number, should match the applicant

Date of Birth:

Jan 01 1990

Enter only your 4 last SSN digits:

XXX XX 6220

YES NO I agree to Terms and Conditions & I consent to Electronic Communications

Continue >

I understand that by clicking on the 'Continue' button immediately following this notice, I am providing 'written instructions' to Secure Payment Systems under the Fair Credit Reporting Act authorizing Secure Payment Systems to obtain Information from my personal credit profile or other information from Credit bureaus. I authorize Secure Payment Systems to obtain such information solely to pre-qualify me for financing options.

PAY for your purchase from ABC Merchant for \$1200.00

Income information

Annual Income ⓘ

\$ 30,000

Job information

Employment Status Company Name / Source of Income ⓘ

Employed / W-2 Secure Payment Systems

Employer Phone

(844) 430-1281

Worked here for 5 yrs 2 mos

Please select your Military Status:

Non-Military
 Active Guard / Reserve / Active Reserve Duty / Dependent of an active duty service member

Your Driver License information

State of Issuance ⓘ Driver License Number ⓘ

Nevada 123456789

SMS Verification Code
Enter the 5 digit code we sent to your phone

54321 Didn't receive the message? [Call me](#)

NEXT >

Online Decision Components

- ▶ Credit Score
- ▶ Income
- ▶ Employment Status
- ▶ ID Validation and Negative File Databases
- ▶ Multi-Dimensional Risk and Fraud Prevention Tools

Online Customer Acceptance

- ▶ Customer Is Presented Finance Agreement Which Includes Detailed Payment Information
- ▶ Customer Electronically Accepts Agreement and Makes Down Payment With a Bank Issued Debit Card
- ▶ Upon Successful Payment the Finance Agreement Is Immediately Emailed to the Customer




Merchant Notification And Settlement

- ▶ Merchant Receives Immediate Email Notification of the Completed Sales Agreement
- ▶ Details of the Sales Are Posted Real Time in the Merchant Portal
- ▶ The Purchase Price Is Settled to Merchant's Bank Account In 3 Business Days

Consumer Presented with Payment Options

Congratulations Mary!

You are **eligible** for the following offer(s). Please **select an offer** to continue:

	\$113.96 monthly in 12 payments	More details
	\$222.22 monthly in 6 payments	More details
	\$336.13 monthly in 4 payments	More details



RETAIL INSTALLMENT DISCLOSURE & ACCEPTANCE



Type of Offer:	Loan
Purchase Price	\$1,200.00
Monthly Payment:	\$113.96
Number of Payments:	11 payments
Down Payment Due Now:	\$113.96

* The number of payments does not include the down payment.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE
The cost of your credit as a yearly rate	The dollar amount the credit will cost you
29.65%	\$167.52

Amount Financed	Total of Payments	Total Sales Price
The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all your payments as scheduled	The total costs of your purchase on credit, including your down payment of \$87.66
\$1,086.04	\$1,253.57	\$1,367.52

Please agree with the terms at the bottom of the contract in order to proceed.

 [Accept Terms >](#)

 **CONSUMER ACCEPTS**

Rent To Own Disclosure



1. Description of the Property:

Name	Purchase Price
1 Electric-Wheelchair-and-Scooter-Lift	\$1775.00

2 Initial Rental Payment.

Your initial Rental payment due when you sign this Agreement includes the following charges:

Initial Rental Payment	\$208.34
Delivery & Handling	\$0
Tax	\$13.02
Security Deposit	\$0
Total	\$221.36

This Initial Payment covers one month and is due when you sign this Agreement. After the Minimum Initial Two-Month Term, you have three options: (1) you can continue using the Property by making a rental renewal payment in advance; (2) you can purchase the Property (see item 4 below); or (3) you can return the Property to us with no further obligation, except for any past due payments due and any liability under item 5, below. For payment options, see Consent to Debit Card Authorization, attached.

3 Rental Period Dates and Renewal Payments.

Monthly renewal payments shown below are due in advance on the 22nd day of each month that you choose to renew this Agreement. Renewal payment dates may vary from 1-3 days in months that have fewer than 31 days. If the renewal date falls on a weekend or a holiday, your renewal payment is due on the Friday before.

Regular monthly rental rate	\$208.33
Tax	\$13.02
Total Monthly Payment	\$221.35

Taxes are subject to changes in the applicable tax rate.

4 Rental-Purchase Ownership.

You do not own the property. You are not obligated to renew this agreement in any way beyond the initial term. You do not obtain any ownership rights until you have paid for the Property in full by making **12 monthly payments** plus any other charges you owe us for a total of **\$2,656.21 (Total Cost)**. The Total Cost includes tax, but does not include certain other charges which are explained below.

Or, if you have made all renewal payments when due, you may purchase the Property at any time by exercising your Early Purchase Option (EPO). Your EPO Price will be the lesser of (1) the Cash Price less 50% of all rental payments made (not including any taxes or fees) plus tax and any unpaid amounts you owe us or (2) the total amount of remaining rental payments, plus tax, plus any unpaid amounts you owe us.

DEBIT PAYMENT PROCESS & CONFIRMATION



Make your first payment
Complete your purchase now by using your bank issued debit card

VISA MasterCard

Card Number
4111 1111 1111 1111

Expiration **CVV**
12/23 123

PAY \$113.96 >

This debit card will be used for future monthly payments.

Congratulations **Mary**, your financing has been confirmed!

You may contact us regarding your account at 888-313-7842 extension 2 or email customerservice@securepaymentsystems.com.

Close

FOR THE DOWN PAYMENT AND RECURRING CHARGES

TRANSACTION COMPLETE

AGREEMENT EMAILED TO CONSUMER

MERCHANT PORTAL UPDATED



- Completed EZPAY Agreement
- Current Bank Statement & Voided Check
- Photo ID of Business Owner
- Proof of Business Document(s)
- Google Street View Link or Photos of Business

Post Approval

- ✓ Merchant Portal and Web Link Credentials Sent to Merchant via Email
- ✓ POS Promotion Material and Welcome Kit Shipped
- ✓ Merchant Contacted and 20 Minute Training Call Scheduled