



Consumer Financing - EZPAY Advantage®

What is the EZPAY Advantage?

EZPAY Advantage is a deferred payment program offered by Secure Payment Systems (“SPS”) that allows consumers to extend their payments for goods or services over 3, 6, 12, and in some cases 18 months utilizing their bank issued debit card.

SPS guarantees and assumes all liability for the transaction payment and settles the funds to the practice’s bank account in three business days. And by utilizing proprietary risk management tools, SPS can approve a majority of these transactions, including those who have less than perfect credit with a score as low as 525.

EZPAY Advantage supports a variety of industries to assist consumers with purchases or meeting critical payment needs. These include:

- Retail Point of Sale Products & Services
- E-Commerce
- Healthcare Providers

EZPAY Advantage application and approval process is accomplished through a real-time, easy to use interface via a web enabled device such as a laptop, tablet, or mobile device. The application is quick and easy to complete requiring only a limited amount of information and completed in just seconds!

EZPAY 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 >

EZPAY 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

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.

EZPAY 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 >

How Do You Get Paid?

- ACH Origination
- Bank Account Verification
- Credit & Debit Card
- Gift & Loyalty Card
- Consumer Financing
- On-Line Bill Payment
- Check21 Image Processing
- Check Authorization

WHO ARE WE? Founded in 1996 and headquartered in Las Vegas, Nevada Secure Payment Systems provides fully redundant payment processing solutions to over 10,000 retail, lending, wholesale, e-commerce, and corporate endpoints across North America.

WHAT DO WE DO? Processing over \$18 billion in payments in 2019, SPS facilitates the transfer of value by providing businesses with a full range of transaction and settlement processing, risk management, and reporting tools so they may quickly and confidently accept payments, pay vendors, or transfer funds at the point of sale or on the WEB.

These solutions include:

- Automated origination of one-time & recurring ACH debits and credits
- EZPAY Advantage® consumer financing
- Credit and debit card merchant payment services
- Bank account verification databases for retail and bill payment processing
- Gift & loyalty card issuance and processing
- Bill payment processing
- Underwriting and guaranteeing eCheck transaction risk
- Electronic remote check imaging & deposit

HOW DO WE MEET YOUR NEEDS? SPS operates fully secure and redundant data centers, meets or exceeds PCI compliance standards where applicable, and undergoes rigorous annual SOC I and II audit reviews for transaction processing, privacy safeguards, and data security.