

# Retail Consumer Financing - EZPAY Advantage®

## Retail Point of Sale and Ecommerce Products & Services Financing

### 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 payments and settles the funds to the business’ 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 credit scores as low as 525.



Application processing is accomplished through a real-time, easy to use interface via any web enabled device such as a laptop, tablet, or mobile device. Since it is a hosted solution, EZPAY requires no integration to your POS and the transaction is completed in just seconds. For integrated platforms, SPS provides a direct host to host integration to SPS’ processing systems.

### Markets We Serve

- Appliance Sales / Appliance Repairs
- Automotive Parts / Tires / Rims Installation
- Car Dealer Service / Parts Dept.
- Computers
- Funeral Home
- Furniture / Bedding / Mattress
- Home Improvement Retail / Lawn / Garden Appliance
- HVAC Heating and Cooling
- New / Used Scooter ATV Dealer Sales
- Recreational & Sporting Equipment
- Transmission Repair
- Vocational Training

### Why Does Your Business Need EZPAY Advantage?

EZPAY Advantage answers a critical need in business. Being able to help a business consummate a transaction with a consumer or that cannot afford to pay the bill at the time of service. Many individuals are willing to complete the transaction, but poor credit or no credit prevents them from meeting the obligation if full. This is where EZPAY Advantage comes in. It bridges the gap of the business being paid and the consumer being able to complete the purchase.

**Contact us today to learn more how we can help your business grow!**

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Las Vegas | San Diego | Denver | Tampa

# 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.