



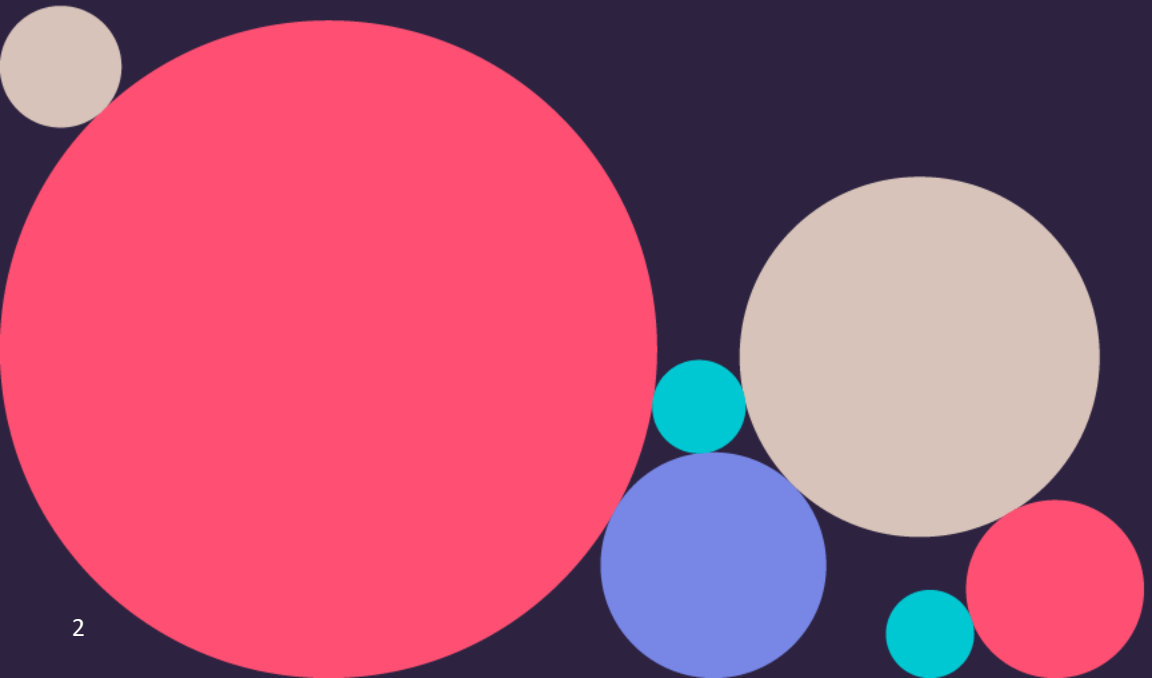
# Northeast Acquirers Association Catapult 2019

Paysafe Pay Later™

Private and confidential

# What is Paysafe Pay Later™

- **A flexible credit solution for customers looking to pay in affordable installments; designed for brick and mortar and perfect for SMBs.**
  - Simplified training & activation
  - Quick & easy application process
  - Increased sales and customer satisfaction

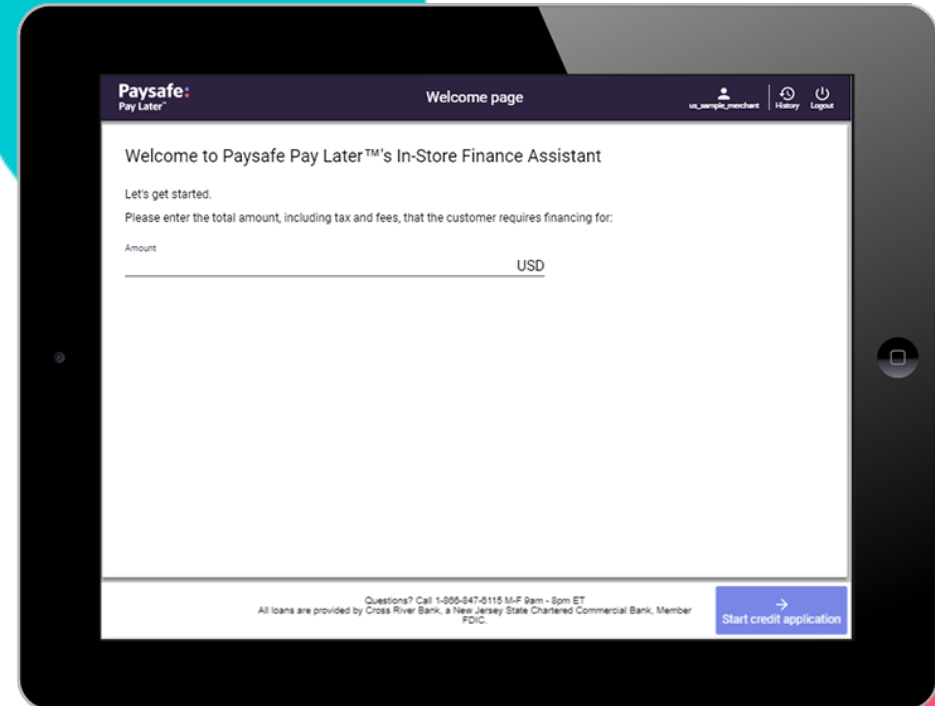


# Paysafe Pay Later™ - Instore

## It's as easy as 1-2-3!

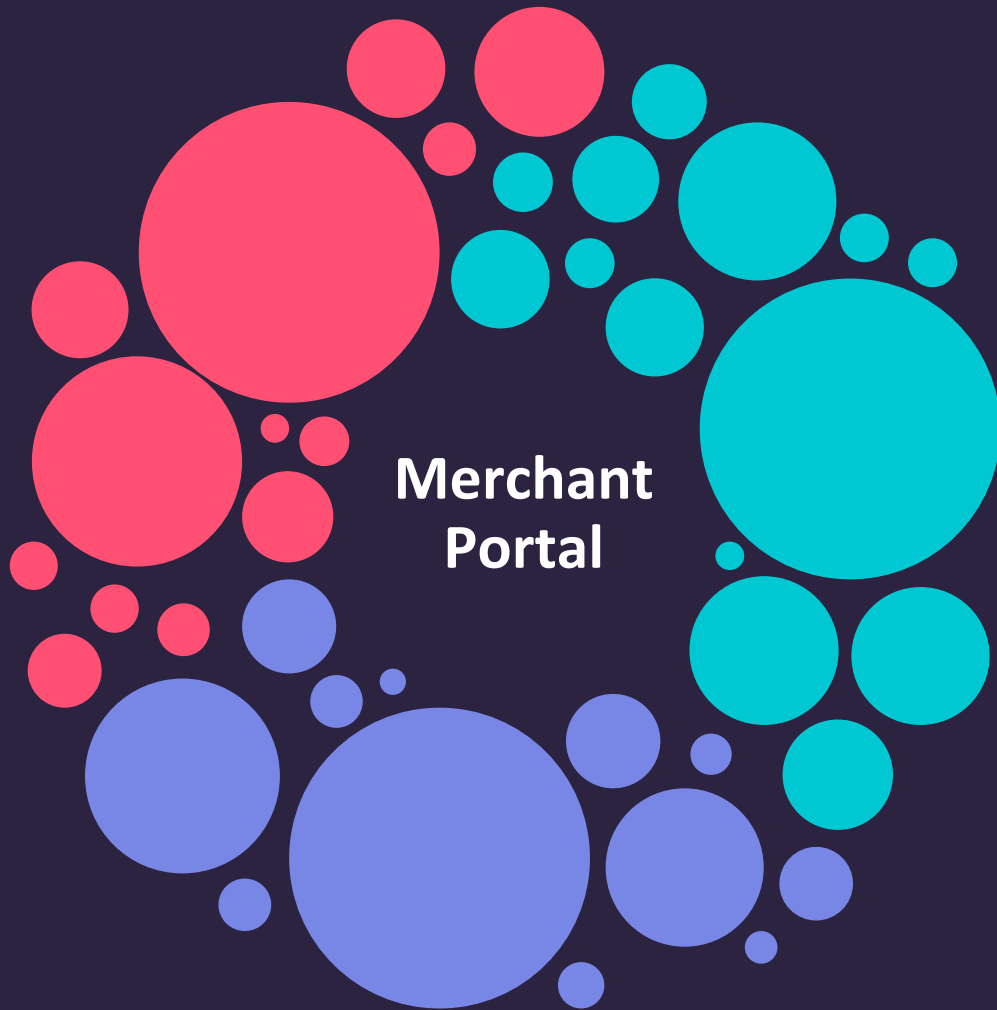
1. Customer enters a few pieces of information
    - Finance amount
    - Name, address, DOB, email, phone, SSN and annual income
  2. Decision is received in minutes through the App; if accepted they simply select a payment plan from those displayed
  3. The purchase is complete, all in a matter of minutes
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Application takes just 2-3 minutes



Application is done through 'soft credit check' – no credit impact.

# One Central Merchant Portal



## Access:

- Settlement and payment information
- Transaction information (credits, debits, and fees)
- FAQs
- Referral forms
- Merchant customer service
- Merchant Portal - <https://merchant.payolution.com/msat/agent/login>

## Handle:

- Returns
- Chargebacks

# Paysafe Pay Later Target Verticals



## Contractors

HVAC



## Life Events

Wedding Dress  
Wedding Venues  
Funeral Homes  
Tombstones



## Travel

Cruises  
Timeshare



## Pets

Vets



## Medical

Cosmetics  
Dental  
Hearing



## Club Membership

Kids Team Sports



## Automotive

Auto Repair  
Tire Dealers



## Sports & Outdoor

Bicycles  
Winter Sports  
Archery



## Electronics

Smartphones

# How Paysafe Pay Later™ benefits merchants?

- Recognition and acknowledgement from **improved ability to convert shoppers into customers** and increase sales
- **Increase average order size** – customers may be more inclined to make a larger purchase when alternative credit is offered
  - Grow incremental sales by **up to 35%**
- Sell confidently knowing that they can have **more “yes” conversations** with customers
- **Increased loyalty and repeat purchases** from strengthened relationships with appreciative customers
- Tablet application and check-out streamlines the process and **eliminates the need for complex, and sometimes costly, integrations**



# How Paysafe Pay Later™ benefits the end customer?

- **Increases spending power**, giving them the ability to purchase higher ticket items
- With a loan possibly makes it easier for them to **manage unbudgeted expenses**
- Gives them the opportunity to select the financing option they are qualified for that works **best for their individual needs**
- Allows them to confidently apply knowing that the initial application using a “soft credit check” **does not affect their credit score**
- **19.95% interest rates** are competitive versus traditional credit and easy to understand



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**Thank you**

