



Company and Product Overview

September 2013

BILLFLOAT

- Consumer and Small Business focused credit delivery platform:
 - Connecting lenders/banks, service providers, retailers & consumers
 - Providing more affordable, convenient and relevant 'more time to pay' solutions
- Reach 200 million+ consumers through partnerships with leading national brands



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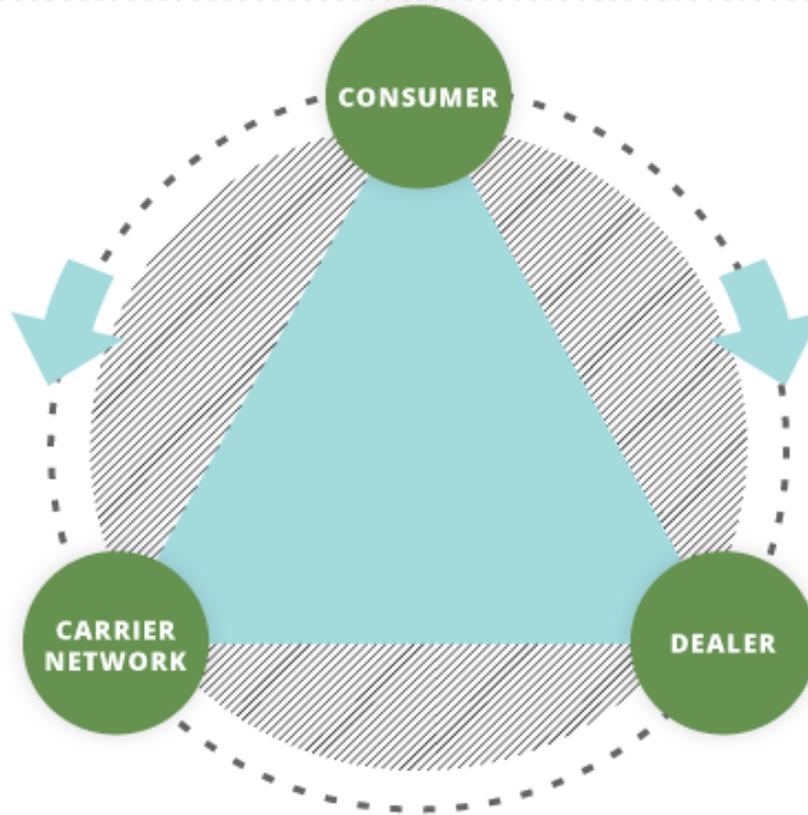
REINVENTING CONSUMER AND SMB CREDIT DELIVERY

CREDIT DELIVERY PLATFORM



MOBILE CARRIER EXAMPLE: CREDIT DRIVES BUSINESS GROWTH THROUGH IMPROVED CUSTOMER ACQUISITION AND RETENTION

SmartLine
For bill pay drives customer retention



SmartPay & SmartLine
Help consumers make purchases in-store and online

SmartBiz
Provides working capital term loan to spur business growth

SMARTPAY – DEVICE FINANCING AND LEASING



- Lease Purchase a “basket of goods” up to \$1000
 - Early payment option with same as cash
 - Low upfront payment on receipt of goods
 - Monthly payments over 6-16 months
 - Customer acquires ownership at final payment
 - Customer can cancel at any time and return goods



- Easy application process
 - Online application process completed in minutes



- Real-time decision
 - Decision result completed in seconds



- Direct transfer of funds
 - Funds transferred to retailer’s bank account
 - Monthly debit to consumer’s account

SMARTLINE – LINE OF CREDIT



- Up to \$1000 Line of Credit
 - \$6.25 monthly account fee
 - 35% interest
 - 3% or \$10 draw-down fee
 - Up to 12 months repayment



- Easy application process
 - Online application process completed in minutes



- Real-time decision
 - Decision result completed in seconds
 - Originated and funded by Golden Pacific Bank NA



- Direct transfer of funds
 - Funds transferred to borrower's bank account or to pay a retailer/service provider

SMARTBUSINESS – SBA GUARANTEED TERM LOAN



- \$5,000 to \$350,000 Term Loan
 - \$5,000 - \$25,000/\$25,000+
 - 10 year term (no pre-payment penalty)
 - Prime plus 4.75% (lower for \$25,000+)
 - Origination fees 6.2% (approx.)
 - 9.49% APR



- Easy application process
 - Online application process completed in minutes
 - Batch verification pre-funding
 - Originated and funded by Golden Pacific Bank NA/SBA PLP



- Real-time decision up to \$25,000
 - \$25,000 to \$350,000 follows offline approval



- Direct transfer of funds
 - Funds transferred to borrower's bank account



Ryan Gilbert
ryan@billfloat.com
510-387-9956