• 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
REINVENTING CONSUMER AND SMB CREDIT DELIVERY

CREDIT DELIVERY PLATFORM

Access to 200MM Consumers

BILLERS

DEMAND

RETAINES AND UPELLES

CONSUMERS

Sources Capital

Services

Collects

LENDERS

$12B in Balance Sheet Assets

confidential & proprietary
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