

ABOUT OUR CUSTOMERS

WHO USES LEASE-TO-OWN PAYMENT OPTIONS

- customers who want to *manage their cash flow for large purchases*
- customers with *no credit*
- customers with *evolving credit*
- customers with *subprime credit scores*

47% of US customers need financing for a purchase of \$400 or more.



ONLY 16%



of those without a credit card say it's because they can't get approved. Most are choosing to live without credit.

1 in 3 do so because they don't think credit cards are necessary

34%

Less than 1 in 6 fear overspending or debt

16%

OFFERING LEASE-TO-OWN OPTIONS BENEFITS RETAILERS

Alternative payment solutions can extend sales to a wider range of customers. With nearly half of store credit applications getting declined and consumers spending

CONSUMERS ARE SPENDING

\$1.8 TRILLION PER YEAR

ON LARGE PURCHASES

(Less than 15% of those transactions are being financed.)

Retailers partnering with a lease-to-own payment solution provider that they and their customers trust see increased volume.

JEWELRY AND FURNITURE



65%

HOME IMPROVEMENT



25%

ELECTRONICS



20%

KATAPULT'S CUSTOMER-CENTRIC SOLUTION

STREAMLINED APP

Only 3 steps and 14 easy fields for the customer to complete means less friction at checkout and delivers lower cart abandonment

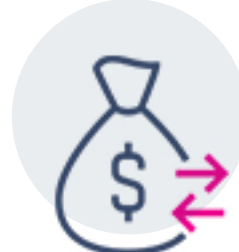


INSTANT APPROVALS

Proprietary decisioning tools and in-depth sub-prime customer knowledge allow approvals to come through faster for more shoppers

ONLY \$45

Now more options for higher average order value and no late fees, ever



LOW RISK

Credit and fraud risk is minimized through upfront retailer payments, while customers pay over time

MARKETING SUPPORT

Partnership to retarget, educate, and deliver more lease-to-own customers to your store and influence higher take rates



A+ CUSTOMER SERVICE

We care about your customers as much as you do. That's why we have an outstanding customer service team dedicated to helping each customer 24/7