



Provide your customers
a path to ownership





Ensuring financing options for all types of customers including customers with good credit, evolving credit, and even no credit history is key to making sure you are serving everyone and not missing a potential sale, **Orlando Zayas**, CEO of Katapult, a point-of-sale solutions platform.

Consumers need options now more than ever to get the products they need.

[Read the full article](#)

Forbes



Our lease-to-own product offers customers with no or poor access to credit a flexible way to obtain alternative to purchase durable goods

KEY TYPICAL LEASE TERMS

Element	Amount	Rationale
Initial Fee	Variable	<ul style="list-style-type: none">• Supports ability to pay• Captures payment method
Payment Terms	10, 12, 18 months	<ul style="list-style-type: none">• Maintains Target Payment Amount
Lease Multiple	2.0 - 2.5	<ul style="list-style-type: none">• Comparable to credit card minimum payment
Early Payment	90 days at 5%	<ul style="list-style-type: none">• Competitive Alternative To Credit
Payment Dates	Customer chooses payment dates	<ul style="list-style-type: none">• Customized customer experience• Enhances ability to pay
Lease Amount	\$300 to \$3,500	<ul style="list-style-type: none">• Enables Most Merchant Transactions
Late Fee	None	<ul style="list-style-type: none">• Cost transparency

7-month average

Used by 17%

\$1,762 average approval



Katapult is the leading omnichannel point-of-sale platform
providing solutions for retailers and consumers.

Our cutting-edge technology integrates seamlessly with online platforms, enabling our merchant
partners to expand their customer base, increase transactions, and grow revenue.

Attract new customers



MASSIVE SEGMENT OF ESSENTIAL CONSUMER SPEND

\$40–50 Billion⁴

E-commerce durable goods market opportunity targeting an underserved population

Katapult gives merchants access to the no credit and subprime markets

<1%

of 2020E durable goods e-commerce market currently captured by Katapult⁵

DURABLE GOODS E-COMMERCE MARKET¹

~\$180B
2020E

~\$180B
2023E

UNDERSERVED CONSUMERS NEED “LEASE-TO-OWN” OPTIONS

38%² of U.S. consumers underserved by prime credit products

67%³ of those with a FICO score <700 need an alternative to financing options and pay over time options

1. Wall Street equity research, June 2020. Includes Home & Furniture, Electronics, and Automotive categories.

2. Federal Reserve Bank of New York, Unequal Access to Credit: The Hidden Impact of Credit Constraints, September 2019; 10.5% of US adult population does not have credit and 30.5% of the formal credit economy (89.5% of adult population) have subprime credit; 97 million consumers with non non-prime credit out of adult population of 252 million.

3. FDIC National Survey of Unbanked and Underbanked Households, 2017.

4. Calculated by multiplying ~\$180 billion market for online retail across electronics, furniture, appliances and other durables (Wall Street research, June 2020) by 38% of the US consumers underserved by prime credit products (see footnote 1) by 67% of those with FICO <700 need pay-over-time financing option (see footnote 2).

5. Based on 2020E originations.



Consumer Benefits

Visualizing Katapult's Customer Experience: Application

- No late fees, EVER
- A 60-second application process with approvals in less than 5 seconds
- Access to hundreds of retailers via our store locator
- Lease-to-own payment schedules tailored to the customer
- Transparent cost of ownership, no hidden fees or surprises
- Automatic life-cycle communications to keep customers informed
- Award-winning customer service representative

Katapult

Enter your mobile number

We'll text you a verification code to start or resume your application (standard SMS charges may apply)

Mobile number

(202) 555-0148

☒ I've read and consent to the [Credit Report Disclosure](#), [Privacy Policy](#), [Terms of Use](#) and [ESIGN](#) disclosure and agree that Katapult may contact me by SMS for login info, account reminders and occasional offers. Message & data rates may apply. Text HELP to 91948 for support or STOP to 91948 to cancel. Message frequency varies by use.

CONTINUE

Questions? Call Katapult at 833-KATAPULT (833-528-2785)

Rapid

Katapult

About you Your income Review

First name Last name

First name Last name

Date of birth SSN / ITIN

05/11/1981 123-45-6789

Email

rlay.addison@ibby.com

Billing address Must match shipping address Address 2

12345 Mockingjay Street Apt 5

City State Zip code

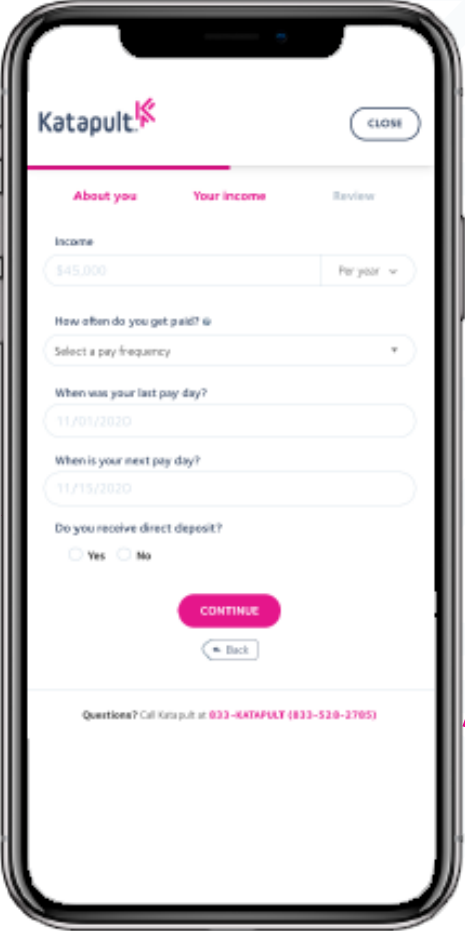
Centerville * 30303

CONTINUE

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Effortless

Visualizing Katapult's Customer Experience: Checkout



Katapult CLOSE

About you **Your income** **Review**

Income
\$45,000 Per year

How often do you get paid? **bi**

Select a pay frequency

When was your last pay day?
11/01/2020

When is your next pay day?
11/15/2020

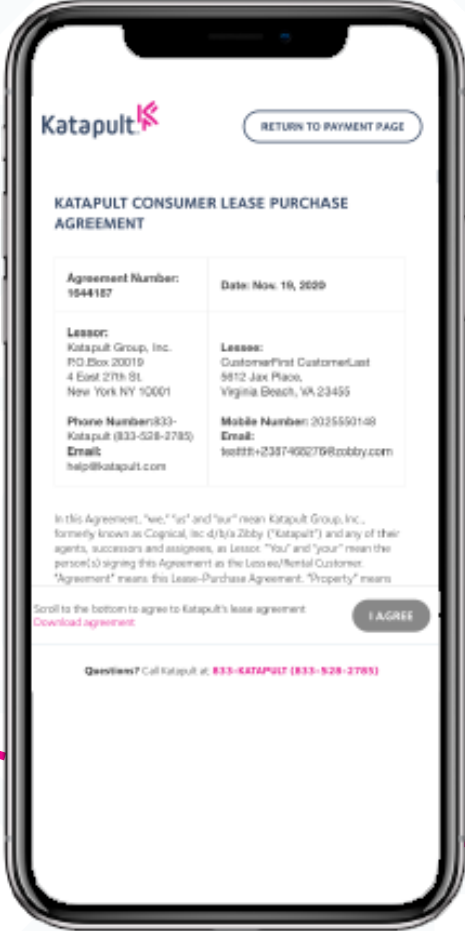
Do you receive direct deposit?
☐ Yes ☐ No

CONTINUE

[Back](#)

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Simple



Katapult RETURN TO PAYMENT PAGE

KATAPULT CONSUMER LEASE PURCHASE AGREEMENT

Agreement Number: 9544187	Date: Nov. 19, 2020
Lessor: Katapult Group, Inc. PO Box 20019 4 East 27th St New York NY 10001	Lessee: CustomerFirst CustomerLast 5812 Jax Place, Virginia Beach, VA 23465
Phone Number: 833-Katapult (833-528-2785) Email: help@katapult.com	Mobile Number: 2025550148 Email: test@+2387406276@robby.com

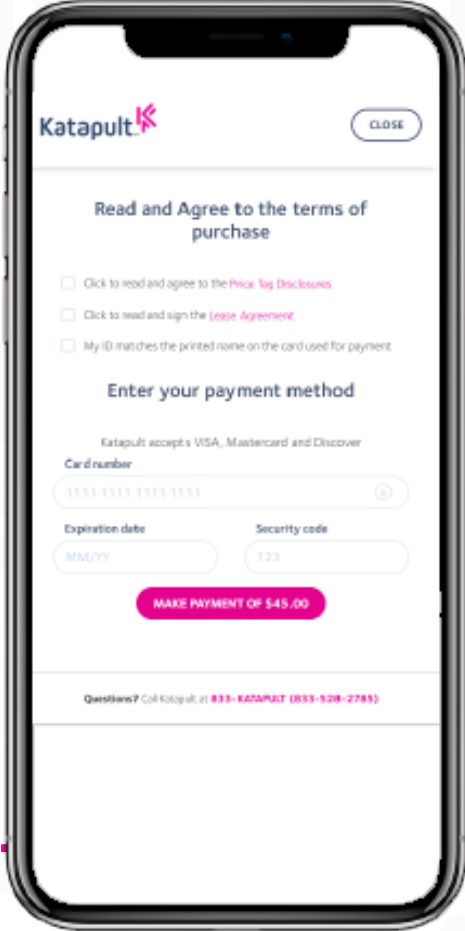
In this Agreement, "we," "us" and "our" mean Katapult Group, Inc., formerly known as Copical, Inc d/b/a Zebby ("Katapult") and any of their agents, successors and assignees, as Lessor. "You" and "your" mean the person(s) signing this Agreement as the Lessee/Rental Customer. "Agreement" means this Lease-Purchase Agreement. "Property" means

Scroll to the bottom to agree to Katapult's lease agreement
[Download agreement](#)

I AGREE

Questions? Call Katapult at 833-KATAPULT (833-528-2785)

Straightforward



Katapult CLOSE

Read and Agree to the terms of purchase

☐ Click to read and agree to the [Price Tag Disclosures](#)

☐ Click to read and sign the [Lease Agreement](#)

☐ My ID matches the printed name on the card used for payment

Enter your payment method

Katapult accepts VISA, Mastercard and Discover

Card number
1234 5678 9101 1234

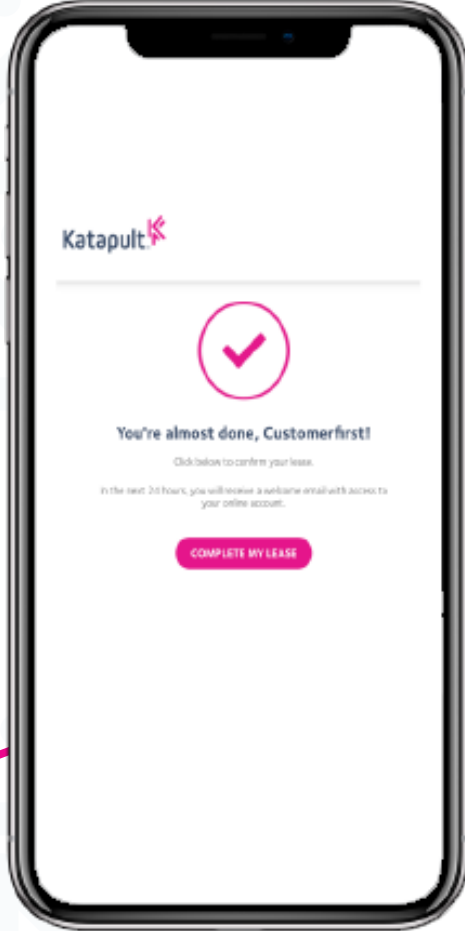
Expiration date
MM/YY

Security code
123

MAKE PAYMENT OF \$45.00

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Transparent



Katapult

You're almost done, Customerfirst!

Click below to confirm your lease.

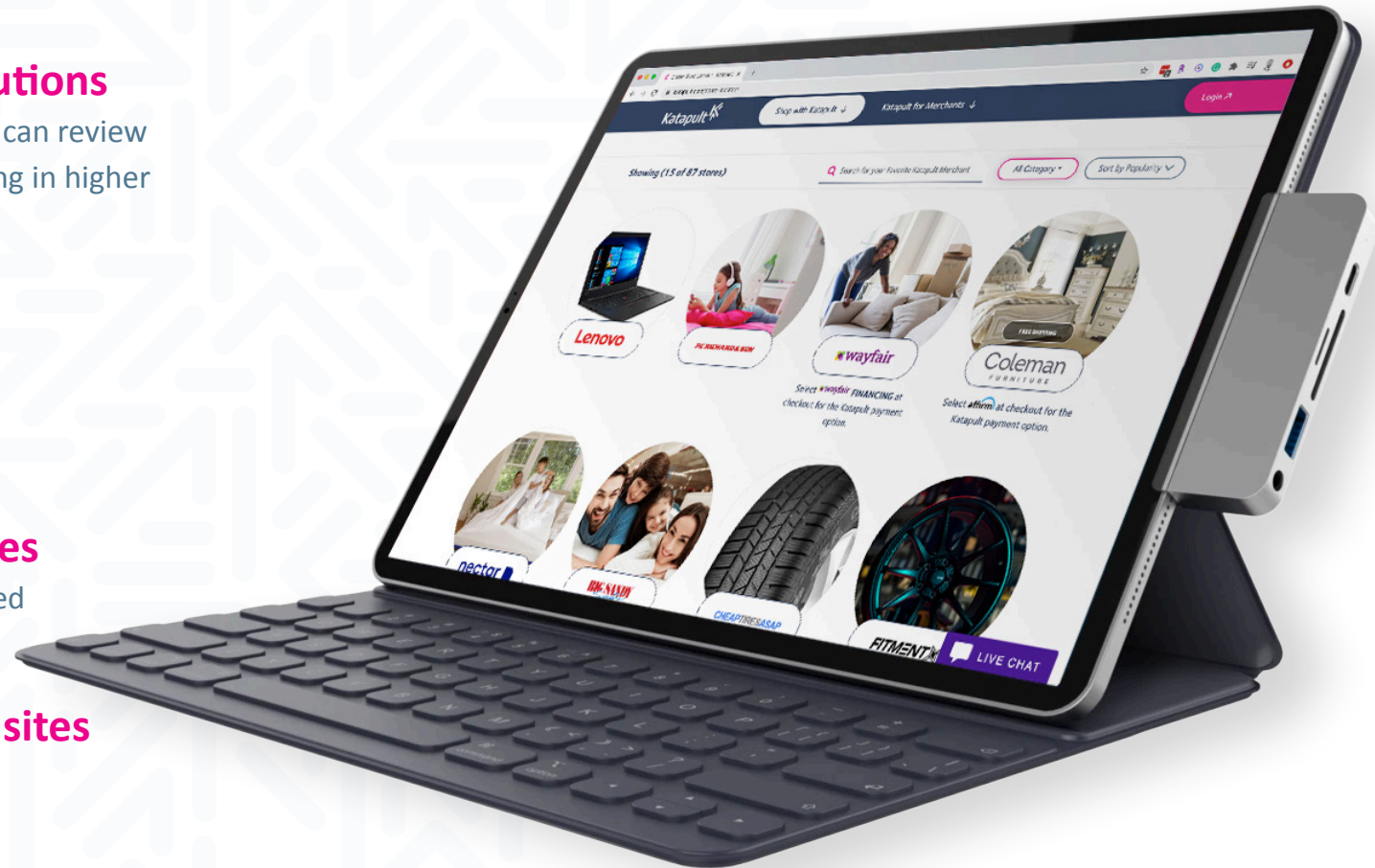
In the next 24 hours, you will receive a welcome email with access to your online account.

COMPLETE MY LEASE

Easy

Retailer Benefits

- **Customer-centric approach**
 - o Ensures a 5 second application and approval process, transparent lease-to-own payment terms, tailored payment schedules, and award-winning customer service.
- **Practically risk-free to retailers who offer Katapult solutions**
 - o A robust decisioning team, with years of experience in the financial sector, can review and approve qualifying applicants for alternative financing options, resulting in higher AOV and increased customer loyalty
- **Increased exposure to subprime customer segment through cross-promotional marketing**
 - o Email campaigns to Katapult approved consumers drive an increase in additional transactions
- **Store locator placement increases traffic to retailer sites**
 - o Retailers see an average 30% increase in site traffic when listed in the featured section of the locator
- **Inline checkout experience-customers stay on retailer sites**
 - o in 2020, retailers saw year over year origination increases of 112%

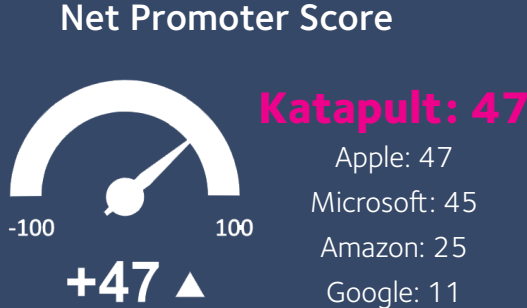


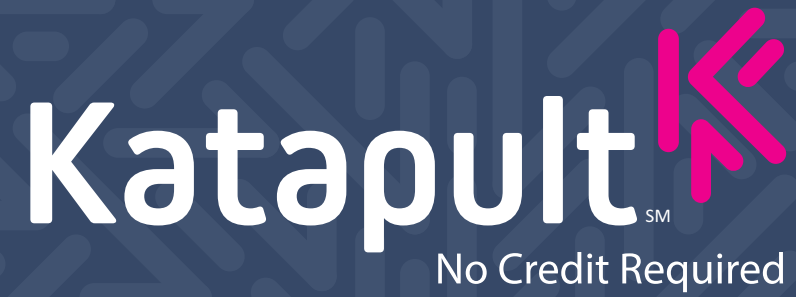
Enhance your brand value



*The customer service at Katapult has been nothing but spectacular! I have had/have several leases with them. I have asked for payment date changes, payment method changes, and general questions. The reps have been very helpful, respectful, and absolutely fantastic. **I wish they had more retailers who used Katapult.** Thanks to all the reps who have helped me.*

“I wish all my financial apps were as fluid and user friendly as Katapult. They have figured out what others haven’t: When the customer is catered to across all platforms, loyalty becomes organic. As a contractor, I have found Katapult’s credit account integration with outlets to be second to none. I’m looking forward to seeing them partner with more suppliers and retailers as our economy grows out of this corona funk.





Our technology inspires financial possibility.

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