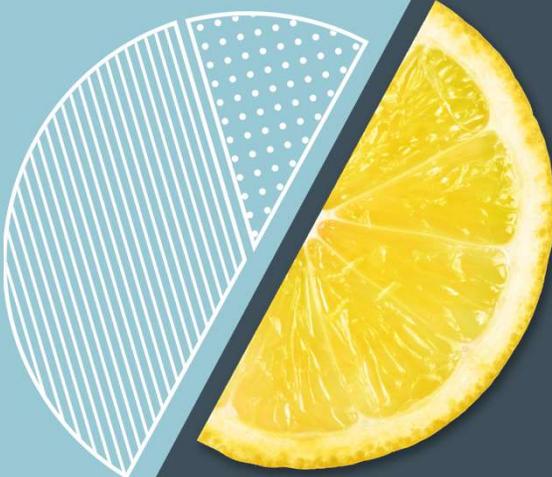


FlexxSpend

Payment Plans



A group of people are celebrating, with confetti falling all around them. The scene is bright and festive, with people raising their hands and smiling. The background is slightly blurred, focusing attention on the people and the falling confetti.

WHAT IS FlexxSpend

The power behind FlexxSpend is a global payment solution enabling customers to pay for purchases with an existing debit or credit card by splitting the cost into interest-free monthly payments, without the need for additional registrations or applications.

How Do We Differ From Other Providers?

	FlexxSpend	PayPal CREDIT	affirm	bread	Klarna	afterpay	divido
Doesn't require credit check or application	●	○	○	○	○	○	○
Approval rate above 80%	●	○	○	○	○	○	○
On-line & in store	●	●	●	○	○	●	○
Always offer 0% interest to consumer	●	○	○	○	○	○	○
Doesn't charge late fees if not paid in full/time	●	○	○	○	○	○	○
Supported countries	More than 200 Countries	US & UK	US Only	US Only	US, UK & EU	Australia, NZ & US	UK Only
Consumer enjoy credit card benefits	●	○	○	○	○	○	○
Uniqueness	All of the above	PayPal Company	Advanced underwriting	Loan market place	Leader in N.EU	4 installments every 2 weeks	Loan market place

Yes
 No
 Depends

WHAT MAKES FlexxSpend SO UNIQUE?



Instant Approval



0% Interest



Approval Rate



Global Solution



Omni-Channel

HOW FlexxSpend WORKS



Customer pays for their purchase using FlexxSpend ; An installment plan is created



The FlexxSpend processor authorizes the full amount of the purchase on the shopper's existing credit or debit card and holds their credit line for the entire amount



The first installment is charged a few seconds after the purchase authorization or upon shipping



The FlexxSpend processor reauthorizes the outstanding amount when the previous authorization is about to expire



The FlexxSpend processor will charge the shopper's credit card every month until the plan is finished, reducing the hold on their credit line each month by the payment amount

PAYMENTS TODAY

- Credit card based installment payments are only offered locally and only via local banks
- High interest for the consumer

80%

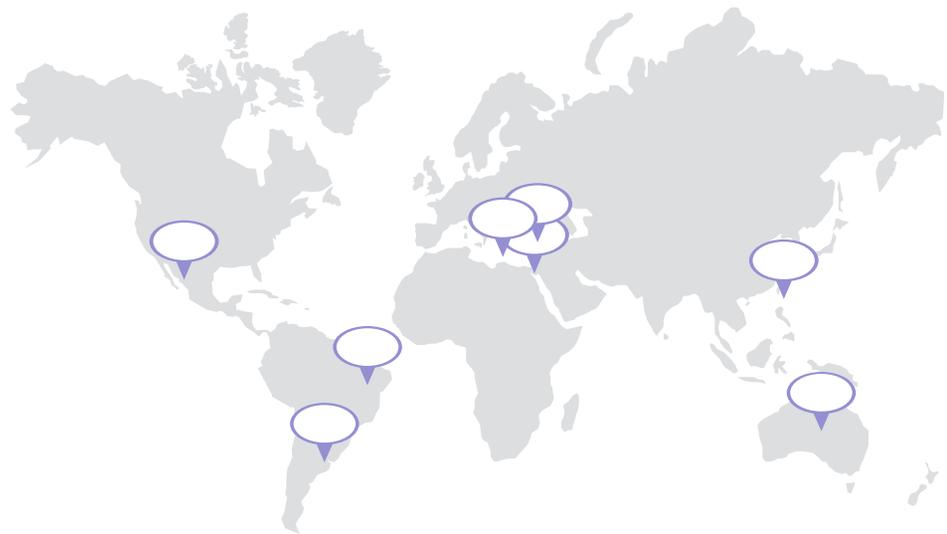
Of all e-commerce payments in Brazil are made in installments

10%-30%

Increase in sales for merchants who offer installments

25%-60%

Penetration of total credit card spending



55%

Are more likely to buy, or to spend more, if offered to pay with interest-free monthly payments

82%

Prefer interest-free monthly payments on an existing credit card over consumer financing

*FlexxSpend processor's survey of 1,000 US adults to explore consumers' preferences when buying online



Zero – Friction

Value for the Merchants

Higher
AOV

+ 80%

Increase
in Sales

+ 12%

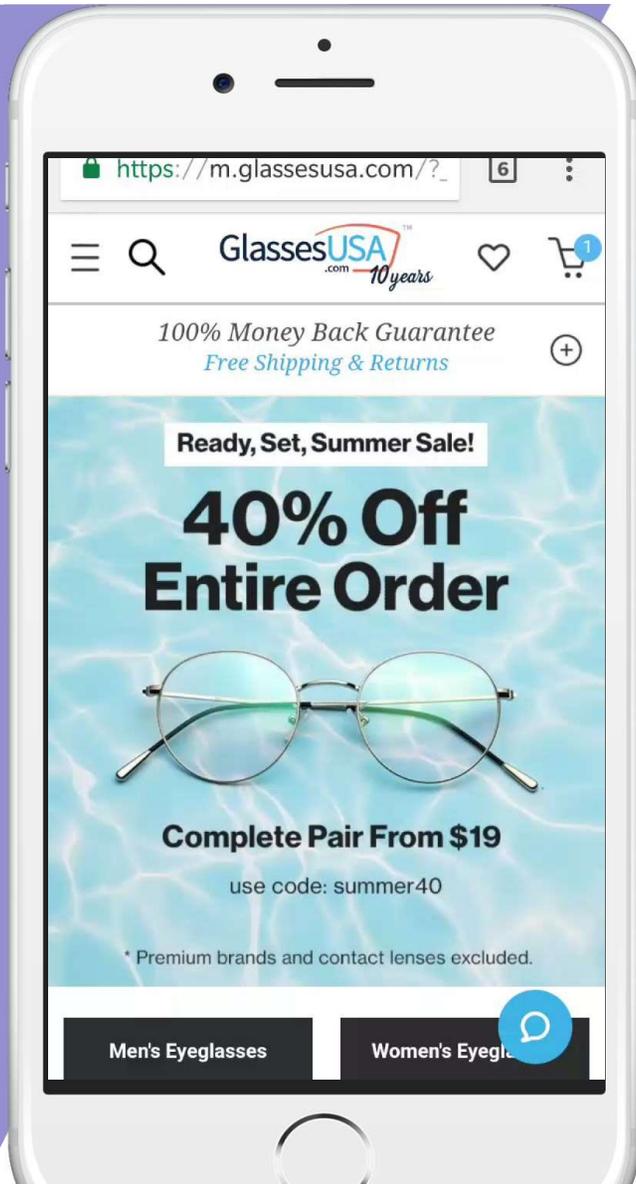
Decrease Cart
Abandonment

- 10%

Incremental
Sales

+ 23%

*The figures above are based on merchants using FlexxSpend's processor



Payment Features

Split Pay

Shoppers who do not have sufficient funds on 1 card have the option to split their installment payments on two different credit cards.

Debit Card

Shoppers can split their purchases up to \$400 and into up to three interest-free monthly payments using their existing debit cards.

Get Now, Pay Later

With FlexxSpend's deferred feature, merchants give shoppers the ability to try out goods and only pay for what they decide to keep.



Shoppers have time to try the order and only pay for what they love



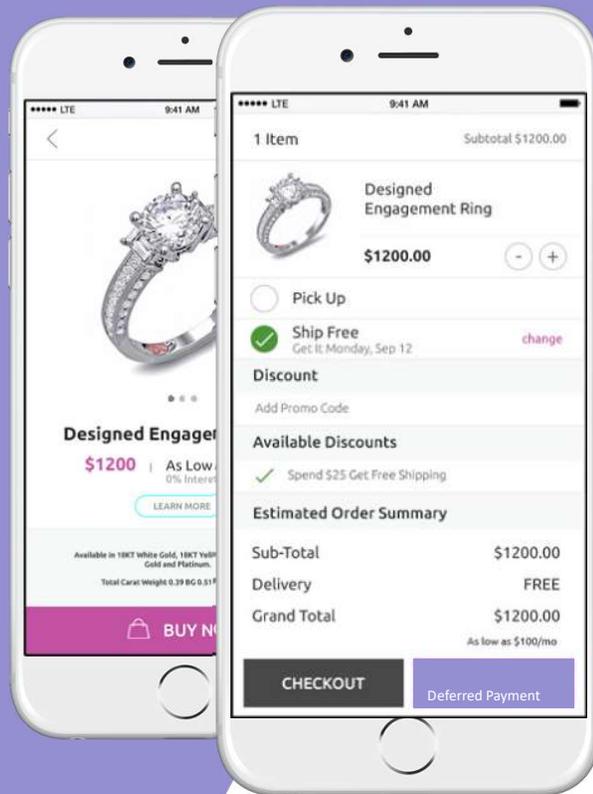
15 to 90 days to pay or start an installment plan – depending on the store policy



No interest or fees charged to the shopper



Merchants get paid upfront in full while they give shoppers the ability to Pay later.

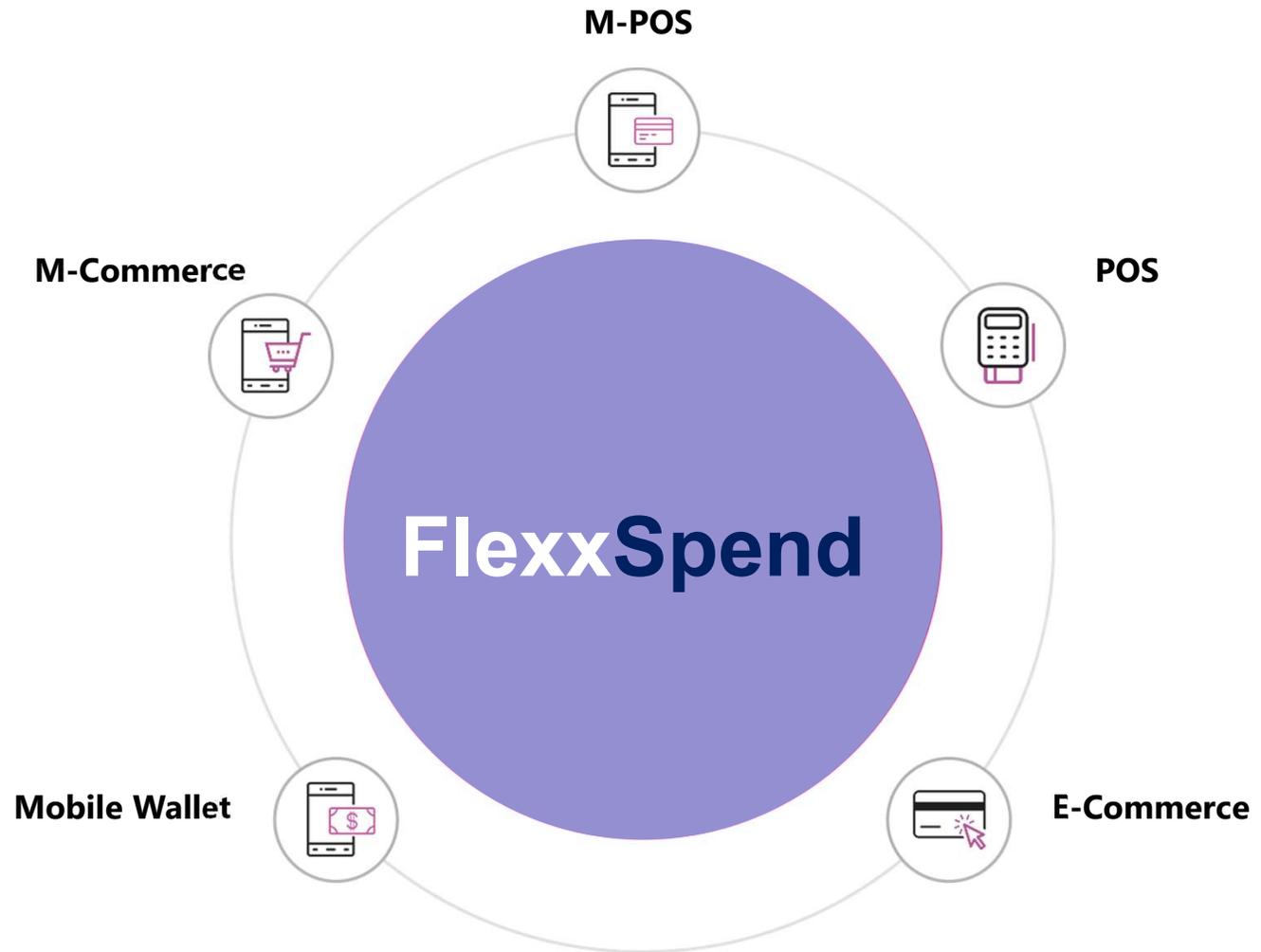


15 60 90

OMNI-CHANNEL COMMERCE

360° Suite

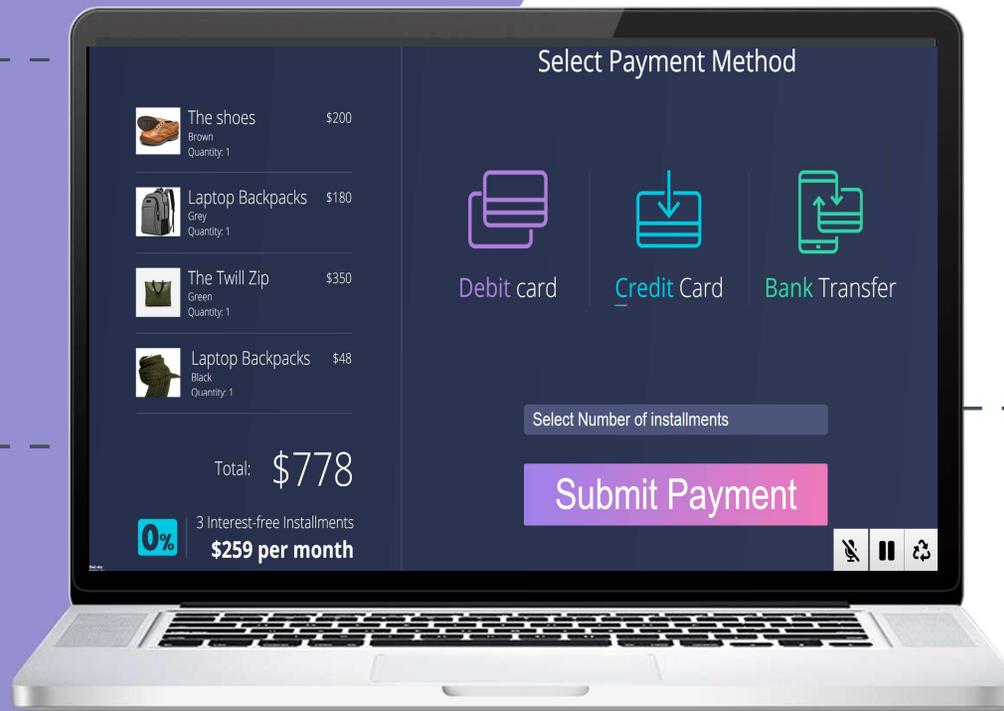
FlexxSpend 360 ° allows shoppers to pay in monthly payments easily, wherever and whenever they want!



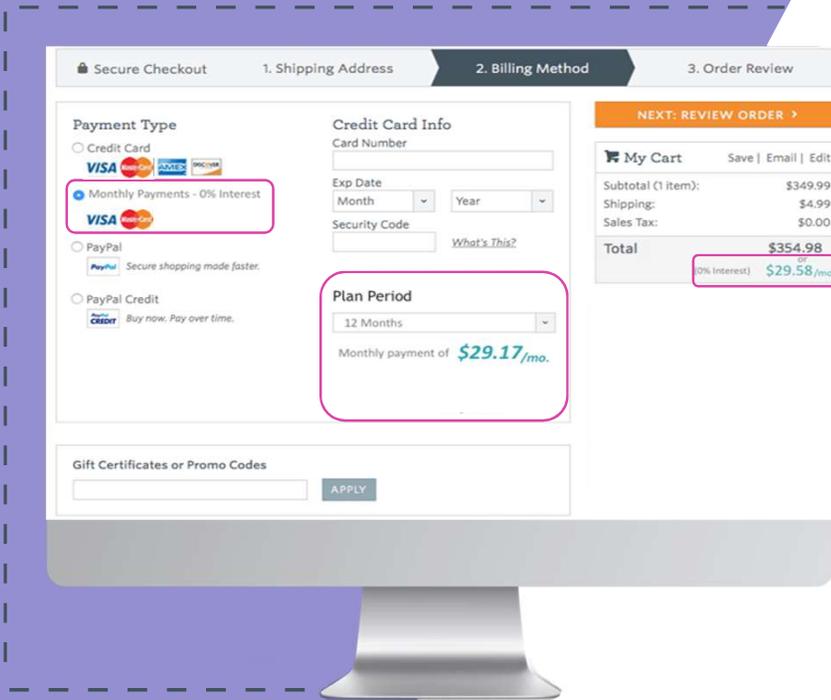
Point Of Sale

Products user interface designed for optimizing human use

- Credit card scanning
- Touch screen option
- Face recognition (in the future)



Voice recognition enabled



Web

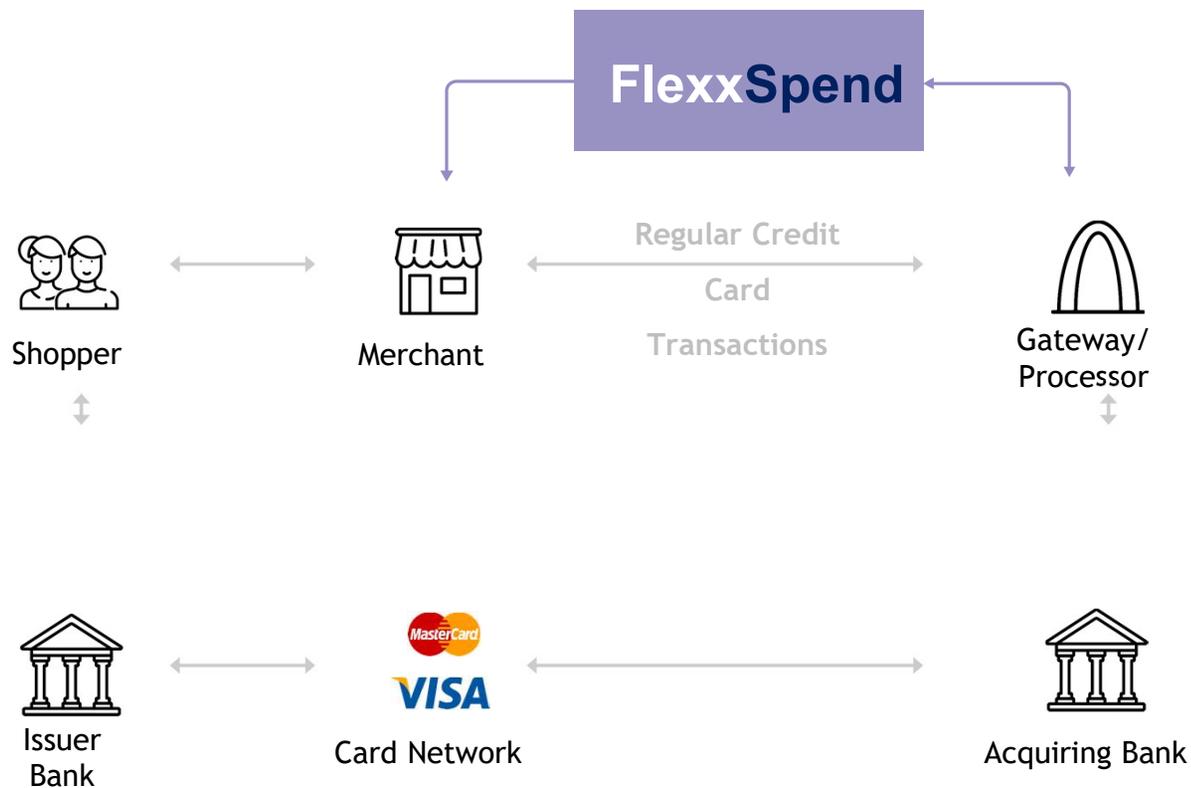
Integration with FlexxSpend is made simple and can be done directly via API or using one of our platform plugins.

Additionally, FlexxSpend offers comprehensive technical support for initial integrations and ongoing maintenance whenever you need instant integration with these leading e-commerce platforms



Product Architecture

The FlexxSpend processing service works as an intermediate layer between the merchant's platform and its existing payment gateway.



*Pre-integrated with all major credit card processors and gateways and is PCI DSS compliant

FlexxSpend Business Model

Two attractive models Transaction based fees

Basic Plan

Merchant receives payment in
monthly installments

2% of purchase price + \$2 per
installment

Funded Plan

Merchant receives full payment
upfront

- Up to 3 installments: 3% of payment + \$1.00 per installment
- 4-6 installments: 4.5% of payment + \$1.00 per installment
- 7-12 installments: 7.5% of payment + \$1.00 per installment

THANK YOU!

