

The SPS Advantage



WHAT IS EZPAY ADVANTAGE?



EZPAY Advantage™ is a deferred payment program offered by SPS that allows consumers to extend their payments for goods or services over three, six or 12 months utilizing their bank issued **debit card**.

SPS guarantees the transaction and upon approval settles the funds to the merchant's bank account in three business days.

Utilizing proprietary risk management processes, SPS can approve a majority of transactions including consumers who have less than perfect credit.

Product offered as either a Retail Installment Agreement or Rent to Own.

3, 6, and 12 Month Payment Plans

FINANCING UP TO \$4,000

INCREASE YOUR CUSTOMER'S BUYING POWER

Customer Benefits

- ▶ Less Than Perfect Credit is Okay
- ▶ Instant Online Decisions
- ▶ Apply in Store or on Personal Device
- ▶ Pre-Approvals with Exact Buying Power
- ▶ No Paperwork
- ▶ Payments Made With Bank Issued Debit Cards

Merchant Benefits

- ▶ Allow Your Customers to Purchase Immediately
- ▶ Turn Lost Sales Into Money in the Bank
- ▶ No Equipment Necessary
- ▶ Increased Sales, Profits, and Cash Flow
- ▶ Build Customer Loyalty and Repeat Business
- ▶ No Risk After the Sale

Receive Your Funds In 3 Business Days

 **ALLOWS YOU TO**

CAPTURE A LARGE AND GROWING MARKET

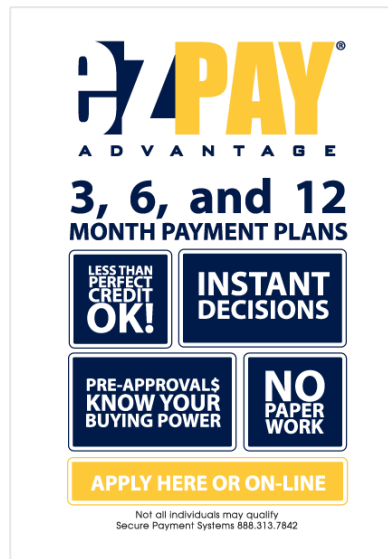


- **60% of Consumers Have Impaired Credit or are Simply Maxed Out!**
- **40% of Consumers Say They Would Have To Borrow Money For An Emergency Over \$400**

ADVERTISE FLEXIBLE PAYMENT PLANS WITH PROMINENT POINT OF SALE MATERIAL



6" x 8.5" Wall
Card



5" x 6" Table
Easel



2.75" x 4" Window / Register
Sticker

Access Via Internet Connection

- ▶ Merchant PC or Tablet
- ▶ No POS terminals or Imaging Equipment Needed
- ▶ No Apps to Download or Maintain

Create A New Finance Application

- ▶ On the Merchant's Device
- ▶ Or Send the Application to the Customer's Phone or Email
- ▶ This One Step Process Requires Details of the Purchase and Final Price

Create A Pre-Approval Application

- ▶ On the Merchant's Device
- ▶ Or Send the Pre-Approval Link to the Customer's Phone or Email
- ▶ Approved Applications Include the Customer's Buying Power
- ▶ Buying Power Ranges From \$200 to \$4,000

Online Decision Components

- ▶ Credit Score
- ▶ Income
- ▶ Employment Status
- ▶ ID Validation and Negative File Databases
- ▶ Multi-Dimensional Risk and Fraud Prevention Tools

Online Customer Acceptance

- ▶ Customer Is Presented Finance Agreement Which Includes Detailed Payment Information
- ▶ Customer Electronically Accepts Agreement and Makes Down Payment With a Bank Issued Debit Card
- ▶ Upon Successful Payment the Finance Agreement Is Immediately Emailed to the Customer

Merchant Notification And Settlement

- ▶ Merchant Receives Immediate Email Notification of the Completed Sales Agreement
- ▶ Details of the Sales Are Posted Real Time in the Merchant Portal
- ▶ The Purchase Price Is Settled to Merchant's Bank Account In 3 Business Days

SAMPLE 12 MONTH PAYMENT AMOUNT BY CREDIT QUALITY



A Credit

\$1,000.00 Purchase Price

8.33% Down Payment %

\$94.97 Down Payment

\$94.97 Payment

\$1,139.60 Total Payments

B Credit

\$1,000.00 Purchase Price

8.33% Down Payment %

\$104.50 Down Payment

\$104.50 Payment

\$1,253.92 Total Payments

C Credit

\$1,000.00 Purchase Price

8.33% Down Payment %

\$115.74 Down Payment

\$115.74 Payment

\$1,388.89 Total Payments

D Credit

\$1,000.00 Purchase Price

8.33% Down Payment %

\$134.41 Down Payment

\$134.41 Payment

\$1,612.90 Total Payments

E Credit

\$1,000.00 Purchase Price

8.33% Down Payment %

\$161.82 Down Payment

\$161.82 Payment

\$1,941.75 Total Payments

F Credit

\$800 Purchase Price

8.33% Down Payment %

\$133.33 Down Payment

\$133.33 Payment

\$1,600.00 Total Payments



Test

Navigation Menu

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New Order

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Home

Welcome to the GetFinancing portal as a merchant user

You can reach us at support@getfinancing.com or by phone 866-298-3757. (business hours: 9:00am – 5:00pm EST, Monday to Friday.)

New financing application

Create a new financing application

Send it to customer's phone or email

Complete it directly on this device

New Preapproval application

Preapprovals let your consumer get approved without letting Them finalize the application

[Find your preapprovals here](#)

Send it to customer's phone or email

Complete it directly on this device



CUSTOMER APPLICATION



USE **EZPAY ADVANTAGE** TO SEND AN APPLICATION WITH THE FINAL PURCHASE AMOUNT TO YOUR CUSTOMER'S CELL PHONE OR EMAIL SO THEY CAN FILL OUT ON THEIR OWN.

EZPAY for ABC Merchant

Contact information (Required) Shopping Cart (Required)

Personal information (Optional)

Billing Address (Optional)

Ship to my billing address ⓘ

+ Add another product

Shipping amount

Total Amount \$1200

- Instant Credit
- No papers needed!
- Wide range of credit scores accepted



PAY for ABC Merchant – Customer Application

Personal information (Optional)

Mary

Bernard

customer1@gmail.com

555-555-1234

Billing Address (Optional)

123 Las Vegas Blvd

Las Vegas

89001

Nevada

Ship to my billing address ⓘ

Continue >

PAY for your purchase from ABC Merchant for \$1200.00

Please enter your personal information below.
All information, including address and phone number, should match the applicant

Date of Birth:

Jan 01 1990

Enter only your 4 last SSN digits:

XXX XX 6220

YES I agree to Terms and Conditions & I consent to Electronic Communications

Continue >

I understand that by clicking on the 'Continue' button immediately following this notice, I am providing 'written instructions' to GetFinancing under the Fair Credit Reporting Act authorizing GetFinancing to obtain Information from my personal credit profile or other information from Credit bureaus. I authorize GetFinancing to obtain such information solely to pre-qualify me for financing options.

PAY for your purchase from ABC Merchant for \$1200.00

Income information

Annual Income ⓘ

\$ 30,000

Job information

Employment Status ⓘ Company Name / Source of Income ⓘ

Employed / W-2 Secure Payment Systems

Employer Phone

(844) 430-1281

Worked here for 5 yrs 2 mos

Please select your Military Status:

- Non-Military
- Active Guard / Reserve / Active Reserve Duty / Dependent of an active duty service member

Your Driver License information

State of Issuance ⓘ Driver License Number ⓘ

Nevada 123456789

SMS Verification Code

Enter the 5 digit code we sent to your phone

54321 Didn't receive the message? [Call me](#)

Continue >

Congratulations Mary!

You are **eligible** for the following offer(s). Please **select an offer** to continue:



\$113.96 monthly in 12 payments

[More details](#)



\$222.22 monthly in 6 payments

[More details](#)



\$336.13 monthly in 4 payments

[More details](#)


Congratulations Mary!


You are **eligible** for the following offer(s). Please **select an offer** to continue:

 **\$113.96 monthly** in 12 payments [More details](#)

Type of Offer:	Loan
Purchase Price	\$1,200.00
Monthly Payment:	\$113.96
Down Payment Due Now:	\$113.96

Select This Offer >

 **\$222.22 monthly** in 6 payments [More details](#)

 **\$336.13 monthly** in 4 payments [More details](#)

CONTRACT AGREEMENT

- **Purchase Price: \$1,200.00**
- **Down Payment: \$113.96**
- **Monthly Payments: \$113.96**
- **Total Number of Monthly Payments: 12**
- **Effective Date: 01/03/2018**
- **Payment Type: Debit Card**

Provider Business Name: ABC merchant

Buyer Name: Mary Bernard

The Buyer agrees as follows:

1. Buyer agrees that all information from the Provider contained in this Agreement ("Agreement") is true and correct. Buyer agrees to pay for the purchased goods and services on the terms set forth above and in this Agreement. Buyer agrees that Provider may request authorization from Secure Payment Systems, Inc. ("SPS") for the combined value of the down payment plus monthly payments in the amount shown above. Buyer approves of SPS obtaining and considering Buyer's personal credit information to evaluate the requested financing (monthly payments). Buyer may not execute an additional EZPAY Agreement during any period when an existing Agreement remains outstanding.
2. Buyer agrees to pay SPS the face amount of any electronic debit not honored by Buyer's financial institution (buyer's bank) along with a service charge of \$25.00 or the maximum allowed by state law, plus interest, penalties, collection costs, and reasonable attorney's fees where permissible.
3. SPS is an intended beneficiary of this Agreement, and the Buyer agrees that this Agreement shall be governed by the laws of the State of Nevada. Buyer agrees that resolution for a dispute under this Agreement or any other agreement to which SPS is a party shall be solely via binding arbitration in Clark County, NV through a qualified representative of the American Arbitration Association. Buyer agrees that by proceeding with this transaction Buyer waives all rights to dispute resolution via state or Federal court as, well as participation in a class action.

4. **Debit Card Authorization.** By clicking the accept terms button below, Buyer authorizes, agrees, and stipulates that (a) Buyer is the legal owner or authorized user of the debit card account to be used for the first payment due today ("Debit Card"); (b) The Debit Card is validly issued and in good standing with the Issuing Financial Institution ("IFI"); (c) SPS may, on behalf of Provider, originate recurring debits against the Debit Card in the amount and frequency shown above ("monthly payments"); (d) each monthly payment shall be electronically processed in approximately 30-day inter declined by the IFI and (f) this debit authorization will remain in full force and effect unless and until Buyer notifies SPS in writing at PO Box 261149, San Diego, CA 92196 of its desire to revoke. Such electronic debit authorization and provide alternate payment terms upon not less than ten (10) business days prior written notice in order to afford SPS time to act upon such request. SPS may not set electronic payment as a condition of granting an extension of credit to Buyer. If Buyer is approved but does not agree to payment via electronic debit, Buyer may call SPS at 888-313-7842 extension 2 between 9:00 a.m. to 5:00 p.m. Pacific Standard Time Monday thru Friday to make alternate payment arrangements .

ANNUAL PERCENTAGE RATE	FINANCE CHARGE
The cost of your credit as a yearly rate	The dollar amount the credit will cost you
29.65%	\$167.52

Amount Financed	Total of Payments	Total Sales Price
The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all your payments as scheduled	The total costs of your purchase on credit, including your down payment of \$113.96
\$1,086.04	\$1,253.57	\$1,367.52

Itemization of the Amount Financed: \$1,094.80 to seller

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
11	\$113.96	Every Month Beginning 02/03/2018*

*Payment may vary by 1 to 2 days.

Prepayment: If you pay off early, you may be entitled to a refund of part of the finance charge.

See your contract for any additional information about nonpayment, default, and any required repayment in full before the scheduled date, and prepayment refunds and penalties.

I Agree I Do Not Agree

FEDERAL TRUTH IN LENDING DISCLOSURE & ACCEPTANCE



Type of Offer:	Loan
Purchase Price	\$1,200.00
Monthly Payment:	\$113.96
Number of Payments:	11 payments
Down Payment Due Now:	\$113.96

* The number of payments does not include the down payment.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE
The cost of your credit as a yearly rate	The dollar amount the credit will cost you
29.65%	\$167.52

Amount Financed	Total of Payments	Total Sales Price
The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all your payments as scheduled	The total costs of your purchase on credit, including your down payment of \$87.66
\$1,086.04	\$1,253.57	\$1,367.52

Please agree with the terms at the bottom of the contract in order to proceed.

 [Accept Terms >](#)

RENT TO OWN AGREEMENT



CONSUMER RENTAL-PURCHASE AGREEMENT TENNESSEE

Agreement Number:

Lessor:
 Secure Payment Systems, Inc
 3393 Howard Hughes Pkwy., #390
 Las Vegas, NV 89169
 Email: customerservice@securepaymentsystems.com
 Phone: (888) 313 7842
 Fax: (858) 549 1323

Date: 03/27/18
 Lessee / Rental Customer:
 Mary Bernard
 Address: 123 Main St
 Anytown, TN 37777
 Email: customer1@gmail.com
 Phone: 5555551234

In this Agreement, "we," "us," and "our" refer to Secure Payment Systems, Inc., Lessor. "You" and "your" refer to the person(s) signing this Agreement as the Lessee/Rental Customer. "Agreement" refers to this Rental-Purchase Agreement. "Property" refers to the rental property described below.

1. Description of the Property

Name	Condition	Cash Price
1 Yaesu FT-2DR C4FM 144/430 MHz Dual Band Digital Handheld Transceiver	New	\$1200.00
Total		\$1200.00

2. Initial Rental Payment.

Your initial Rental payment due when you sign this Agreement includes the following charges:

Initial Rental Payment	\$113.96
Delivery & Handling	\$0
Tax	\$7.98
Security Deposit	\$0
Total	\$121.94

This Initial Payment covers one month and is due when you sign this Agreement. After the Minimum Initial Two-Month Term, you have three options: (1) you can continue using the Property by making a rental renewal payment in advance; (2) you can purchase the Property (see item 4 below); or (3) you can return the Property to us with no further obligation, except for any past due payments due and any liability under item 5, below. For payment options, see Consent to Debit Card Authorization, attached.

3. Rental Period Dates and Renewal Payments.

Monthly renewal payments shown below are due in advance on the 27th day of each month that you choose to renew this Agreement. Renewal payment dates may vary from 1-3 days in months that have fewer than 31 days. If the renewal date falls on a weekend or a holiday, your renewal payment is due on the Friday before.

Regular monthly rental rate	\$113.96
Tax	\$7.98
Total Monthly Payment	\$121.94

Taxes are subject to changes in the applicable tax rate.

4. **Rental-Purchase Ownership.** You do not own the property. You are not obligated to renew this agreement in any way beyond the initial term. You do not obtain any ownership rights until you have paid for the Property in full by making 12 monthly payments plus any other charges you owe us for a total of \$1,463.28 (Total Cost). The Total Cost includes tax, but does not include certain other charges which are explained below.

Or, if you have made all renewal payments when due, you may purchase the Property at any time by exercising your Early Purchase Option (EPO). Your EPO Price will be the lesser of (1) the Cash Price less 50% of all rental payments made (not including any taxes or fees) plus tax and any unpaid amounts you owe us or (2) the total amount of remaining rental payments, plus tax, plus any unpaid amounts you owe us.

NOTICE TO THE LESSEE: (a) Do not sign this Lease-Purchase agreement before you read it or if it contains any blank spaces. (b) You are entitled to an exact copy of the rental-purchase agreement you sign. Keep it to protect your legal rights.

Lessor: Secure Payment Systems, Inc.
 Lessee/Rental Customer: Mary Bernard

I agree I do not agree

Consent to Debit Card Authorization

By clicking the Accept Terms button or by signing below, you agree that

- You are the legal owner or authorized user of the debit card account to be used for the first payment due today ("Card").
- The Card is validly issued and in good standing with the Issuing Financial Institution (your bank) ("IFI").
- We may originate recurring debits against the Card in the amount and frequency shown in the Agreement ("monthly payments"). If we intend to debit your account for more than your regular monthly renewal payment, for example for late fees or damage to returned property, we will tell you at least 3 days before the debit.
- Each monthly payment will be electronically processed in approximately 30-day intervals after the Date on the Agreement.
- We or our agent may re-debit the Card for any monthly payment if the payment is declined by the IFI.
- Your consent will remain in effect until you notify us in writing at PO Box 261149, San Diego, CA 92196 that you are revoking it. You must also provide alternate payment terms satisfactory to us at least 10 business days before the next payment date to give us time to cancel debit payments. We do not require your consent for you to get a Rental Purchase Agreement for property from us. If you are approved but do not consent to this Authorization, you can call us at (888) 313 7842 extension 2 between 9:00 a.m. to 5:00 p.m. Pacific Standard Time Monday thru Friday to make alternate payment arrangements.

I agree I do not agree

4. Rental-Purchase Ownership. You do not own the property. You are not obligated to renew this agreement in any way beyond the initial term. You do not obtain any ownership rights until you have paid for the Property in full by making 12 monthly payments plus any other charges you owe us for a total of \$594.37 (Total Cost). The Total Cost includes tax, but does not include certain other charges which are explained below.

Or, if you have made all renewal payments when due, you may purchase the Property at any time by exercising your Early Purchase Option (EPO). Your EPO Price will be the lesser of (1) the Cash Price less 50% of all rental payments made (not including any taxes or fees) plus tax and any unpaid amounts you owe us or (2) the total amount of remaining rental payments, plus tax, plus any unpaid amounts you owe us.

Make your first payment

Complete your purchase now by using your bank issued debit card



 Card Number

4111 1111 1111 1111

 Expiration

12/23

 CVV

123



PAY \$113.96 >

This debit card will be used for future monthly payments.

Congratulations **Mary**, your financing has been confirmed!

You may contact us regarding your account at 888-313-7842 extension 2 or email customerservice@securepaymentsystems.com.

Close



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Welcome to the GetFinancing portal as a merchant user

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New Preapproval application

Preapprovals let your consumer get approved without letting Them finalize the application

[Find your preapprovals here](#)

Send it to customer's phone or email

Complete it directly on this device



CUSTOMER INFORMATION ENTRY SCREEN




USE **EZPAY ADVANTAGE** TO SEND A PREAPPROVAL APPLICATION TO YOUR CUSTOMER'S CELL PHONE OR EMAIL SO THEY CAN FILL OUT ON THEIR OWN. AFTER THEY FINISH THE STATUS WILL BE POSTED ON YOUR MERCHANT PORTAL.

For ABC Merchant


Contact information (Required)

Personal information (Optional)

Billing Address (Optional)

Ship to my billing address 

Shopping Cart (Required)

 **Preapproval only**
Check if you are eligible






- Instant Credit
- No papers needed!
- Wide range of credit scores accepted

Congratulations Mary!

You are **eligible** for up to **\$4,000.00** with ABC Merchant. This is just a pre-approval.

Kindly **contact ABC Merchant** and mention your pre-approval in order to finalize the financing of your purchase. Phone: 800.888.1234 Email: abcmerchant@sales.com

Below you have the payment details for a **sample purchase of \$1,000.00**

	\$94.97 monthly in 12 payments	More details
	\$185.19 monthly in 6 payments	More details
	\$280.11 monthly in 4 payments	More details

Close

PROGRAM COST

Annual Subscription Fee	\$195
Monthly Program Fee	\$29
Discount Rate on Purchase Price	5%

New Customers and Upsell Opportunities

One New Sale	Weekly	Month Total	Annual Total
Average Sale	\$1,000	\$4,000	\$48,000
	\$1,500	\$6,000	\$72,000
	\$2,500	\$10,000	\$120,000
	\$3,000	\$12,000	\$144,000

One New Sale	Bi-Weekly	Month Total	Annual Total
Average Sale	\$1,000	\$2,000	\$24,000
	\$1,500	\$3,000	\$36,000
	\$2,500	\$5,000	\$60,000
	\$3,000	\$6,000	\$72,000

One New Sale	Monthly	Month Total	Annual Total
Average Sale	\$1,000	\$1,000	\$12,000
	\$1,500	\$1,500	\$18,000
	\$2,500	\$2,500	\$30,000
	\$3,000	\$3,000	\$36,000

Getting Started

Complete Agreement Including:

- Current Bank Statement & Voided Check
- Photo ID of Business Owner(s)
- Proof of Business Document
- Google Street View Link or Photos of Business

SPS Underwriting is Completed in 3 Business Days

Upon Approval Merchant Portal and Web Link Credentials are Sent Via Email

POS Promotional Materials and Welcome Kit is Shipped

Schedule a 30 Minute Call With a Training Specialist

Start Increasing Sales and Customer Satisfaction