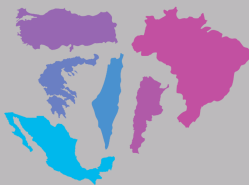


U.S. Credit Card Users Like Installments.

A lot.

A Brief History of Installment Payments

6 countries offer interest-free installments on existing credit cards
(Turkey, Greece, Mexico, Israel, Argentina, Brazil)



80%

of all ecommerce payments are made in installments in Brazil



35-57%

of total credit card turnover is from installments in all 6 countries



Market Opportunity in the US

There are **610 MILLION** US credit card users

+

70% of unused credit lines

=

\$2 TRILLION

of untapped purchasing power



54%

of credit card users prefer installments over free shipping

OVER HALF

of consumers prefer installments to a 10% discount

40% of credit card users would increase size of purchase if offered installments



High Income (100K+)

consumers are the largest group of US credit card users



63% of high income credit card users

prefer installments over a 10% discount

STORE CARDS

are the most popular installment payment method



When offered interest-free installment payments

MILLENNIALS

are most likely to increase the size of their purchase



Primary reasons for using installments



Budgeting



Affordability



0% interest



Build credit

Installments will become as valued by customers as free shipping and discounts currently are

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