

# A New Way to Pay

- No Merchant Risk with Up-Front Payment In Full Within 72 Hours
  - Zero Percentage Charged For Each Transaction
  - No More Lost Sales Due to Price Objections
- No More Turning Down Customers Because of Their Credit Score
- No Customer Credit Application Required
  - Increased Opportunity to Up-Sell Customers
- Eliminate Debt Collection Problems
- Increase Sales and Average Ticket Price
  - Your Customer Chooses 3, 6 or 12 Month Payment Options
  - Short-term Finance Fees Paid by Customer
- Customer Payments Auto-withdrawn From Their Account Every 30 Days

**Do More Business.  
No Lost Sales.  
No Collections.**



- Full Up-Front Payment to Merchant
- No Lost Sales, No Collections
- Quick and Convenient Processing



**A New Way  
to Pay**

## How many sales are you losing?

How many interested clients walk out of your business because they have no ability to pay today? How many don't even come in because of this problem? Our no-credit-needed program can convert 80% into buyers. Currently 60% of Americans have no credit or are credit challenged. Smart businesses adapt to market change; all others face an uncertain future. Can you afford to miss out on this growing majority market?

Having a non-credit-based financing solution is even more important for your customer who faces



an immediate financial predicament (Example: customer's car breaks down, or their pet becomes ill, or a costly dental, medical or home improvement procedure is needed.) Stretching your customer's payment over 3, 6 or 12 months will be the key to solving all your customer's concerns!

With a 12 month payment plan your customer does not have to worry about any unexpected financial emergency or the additional amount to purchase something extra! And it is all guaranteed! You get paid within 72 hours while your customer gets their services or product today. Customer's payments will be in 30 day intervals with an option of payments over 3, 6 or 12 month terms.

### How it Works

1. Your customer needs to write ONE check today.
2. Today's payment must be at least 25% of the total invoice.
3. Customer chooses to pay remaining balance over 3, 6 or 12 months.
4. Remaining balance is collected in 30 day increments from customer's bank account.
5. Merchant is paid on full transaction within 72 hours.

**All Funds Guaranteed!**

## What people are saying about a new way to pay:

*"I was tired of seeing people with poor credit and cash flow leave without a bid. With the 12 Month Payment Plan they leave as a customer."*

David Simeon  
Designer Bedrooms

*"We were not able to offer higher ticket services. Our average ticket has gone up 34% since we joined the program."*

Todd Miller  
Advanced Auto Services

*"The program allows us to offer our customers every method to buy: cash, check, credit card and in-house financing. It's great!"*

Shawn Lindsey  
Center Animal Clinic

*"We've been making sales we would not have made prior to adding this service...plus we now enjoy sales for higher amounts than before! It is a wonderful option and we remain satisfied with the very reasonable approval rates. Being funded 100% up front is a cash-flow benefit that cannot be ignored. This program makes settlements on-time, all the time. We would gladly recommend it to anyone interested in improving their sales and profitability."*

Olea Finau  
Appliance & Air Solutions

## EXAMPLES OF INDUSTRIES USING THE 12 MONTH PAYMENT PLAN - NO CREDIT NEEDED

- Auto Repair
- Home Improvement
- Appliance Sales/Repair
- Furniture Sales/Service
  - Tire Sales
  - Medical
  - Dental
  - Veterinary
- Bedding/Mattress
- Tile/Flooring/Carpeting
  - Attorneys
- Funerals & Much More