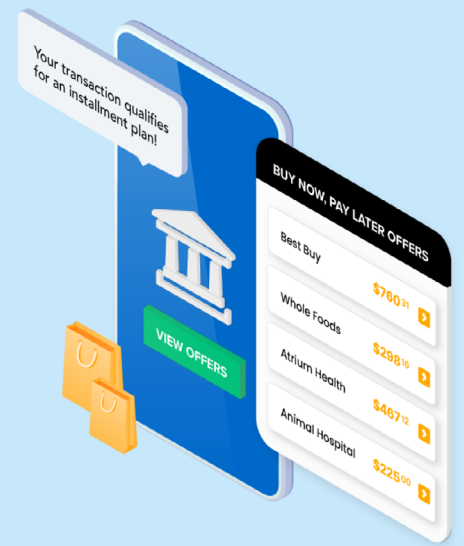




# Buy Now, Pay Later by financial institutions

Powering banks and credit unions for the next generation of consumers



ONE APP. ONE PLATFORM. ONE WALLET.

## A future where financial institutions are the leading providers of BNPL

equipifi's white label solution integrates with banks and credit unions to curate offers that consumers can view, accept, and manage through their existing banking apps. By offering BNPL, financial institutions enable their debit cardholders to pay for purchases in a way that aligns with their financial goals.



### More transparent

Greater clarity for consumers managing their BNPL loans



### More aligned

Pre-approved BNPL offers tailored for consumers and their financial goals



### More flexible

Expanded use cases and more qualifying purchases for BNPL



### More satisfying

Fast and refreshingly simple, with everything on one platform



## A single place for a seamless BNPL experience on your banking app

- Activate BNPL for debit cardholders in their trusted banking app
- Automatically send notifications when transactions are eligible
- Provide high quality BNPL loans that align with cardholder goals
- Offer a satisfying and refreshingly simple user experience



## A PREMIUM BNPL SOLUTION BY YOU

### Staying connected with cardholders as they go shopping

#### Set parameters for eligibility

Keep your cardholders' financial health in mind when determining their eligibility for BNPL offers

#### Leverage transaction data

Offer financial flexibility and determine loan eligibility based on account history

#### Elevate cash flow underwriting

Maintain high loan quality and low delinquencies through smarter decisioning

#### Sync loan info with account

BNPL plans are automatically synced to the same account as the debit card within the banking core

#### Personalize additional offers

Suggest additional BNPL offers for cardholders based on their shopping preference

#### Automate marketing workflow

Run marketing campaigns designed for shopping occasions to introduce your BNPL solution

**60% of US consumers have used BNPL at least once, and 70% of them would prefer a solution from their trusted financial institutions.**

Source: CR Research and PYMNTS.com

## SAY HELLO TO GROWTH

### Attract, engage, and retain cardholders through BNPL from you

- Provide Millennials' and Gen Z's preferred payment method
- Re-engage debit cardholders using third-party BNPL solutions
- Offer an alternative to those averse to traditional credit products
- Drive increased interchange and net new interest income



We're on a mission to bring you closer to your cardholders and change how consumer financing works. Contact us at [hello@equipifi.com](mailto:hello@equipifi.com) to get started.