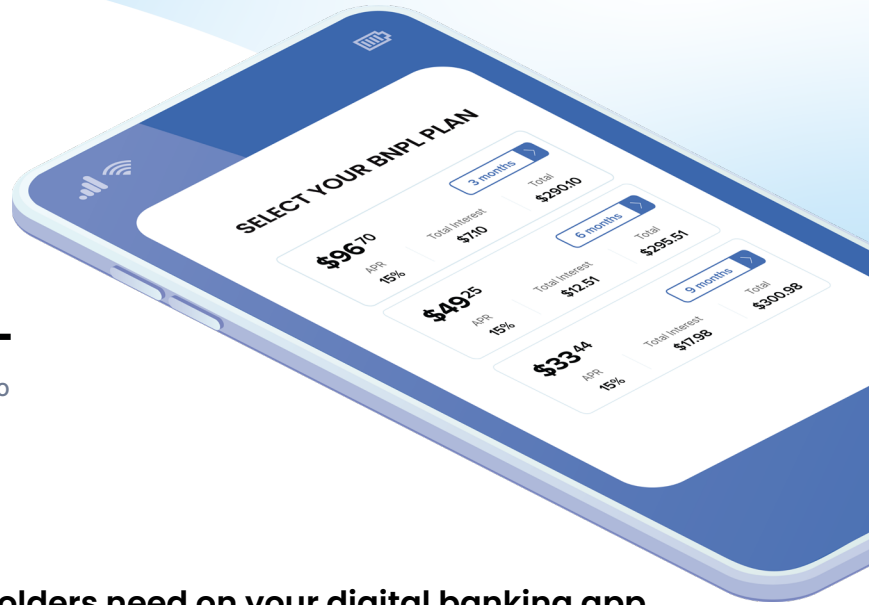




ONE APP. ONE PLATFORM. ONE WALLET.

# Supercharging your banking suite with BNPL

equipifi powers your BNPL solution for your cardholders so that your digital banking app is their single source of truth from purchase to payment



Everything BNPL your debit cardholders need on your digital banking app

1

## Notify cardholders of transactions eligible for BNPL

When a purchase is eligible for a BNPL offer, cardholders will receive a notification directing them to view their offer.

2

## Display an overview of all available BNPL offers

Cardholders can get an overview of their available BNPL offers, all of which are in alignment with their financial health and goals.

3

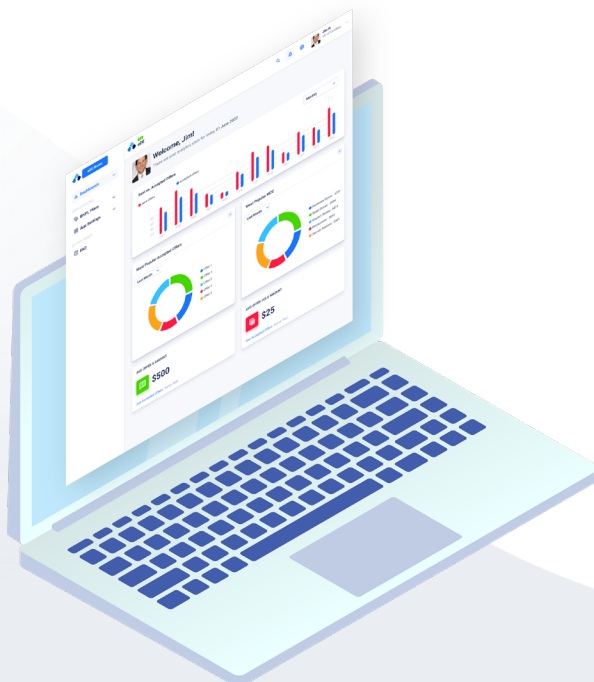
## Allow cardholders to select and confirm installment plans

For each BNPL offer, cardholders can select installment plans, payment methods, and accept in three easy steps.

4

## Enable cardholders to track and manage current and past plans

Cardholders can view and manage all active plans and access their BNPL history from their trusted digital banking app.



## Understand cardholders' BNPL engagement and preferences

- Learn how your cardholders interact with BNPL offers to deepen engagement
- Analyze key metrics to optimize BNPL parameters and advance overall financial institution goals
- Identify plan preferences and purchasing trends to better curate personalized BNPL offers for cardholders

# BNPL Insights Dashboard

equipifi's dashboard not only gives financial institutions a single location to view BNPL engagement and uptake stats, but is also a self service portal that allows financial institutions to set thresholds that ensure high loan quality and consumer financial health. These inputs for equipifi's Decision Engine, or eDE, can be adjusted directly on a user, account, and transaction level.

equipifi is integrated with your banking core and digital banking platform to power all BNPL offers your institution extends.

MCC	CATEGORY	STATUS	ACTIONS
4829	Money Order Wire Transfers	Blocked	
6010	Financial Institution Manual Cash Disbursement	Blocked	

## Account Eligibility

equipifi analyzes historical account information to help banks and credit unions determine BNPL offer eligibility throughout the shopping journey.

Take balance history, overdraft history, shopping behavior, and more into consideration to better understand your cardholders' eligibility for BNPL.

## Offer Generation

equipifi uses debit transaction information to generate BNPL offers that have already been approved for eligible cardholders.

Take cardholders' transaction amount, merchant data, and more into consideration when decisioning eligibility and generating BNPL offers.

## Two-way Sync

Once integrated, equipifi automatically pulls real time information from the banking core to incorporate into the eligibility decision and offer generation process.

Loan details from accepted BNPL offers are pushed back to the banking core to be reflected in the cardholders' account and on their digital banking app.



## 4 simple connections to add BNPL to your banking suite

### Banking Core

Gathers cardholder information to leverage BNPL underwriting and automatic loan creation.

### Digital Banking

Provides cardholders BNPL functionality to the mobile platform they are already familiar with and love.

### Payment Network API

Enables real time transaction detection needed to determine if they are eligible for BNPL offers.

### Loan Imaging System

Transfers financial institutions automatic copies of BNPL plans for existing imaging systems.

**Ready to get started? Let's bring BNPL to your cardholders today.**

**Contact us at [hello@equipifi.com](mailto:hello@equipifi.com) to learn more.**