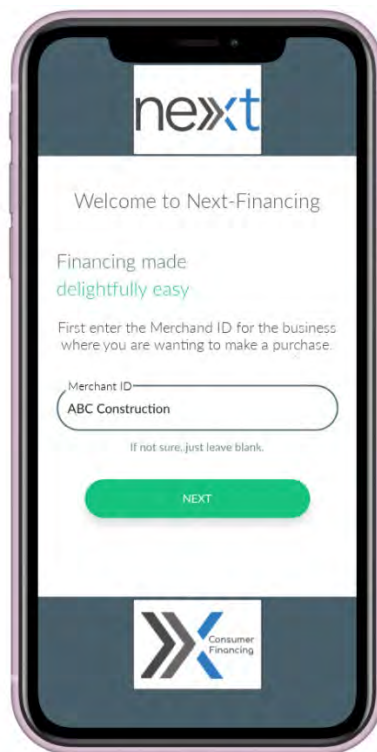




# Consumer Financing

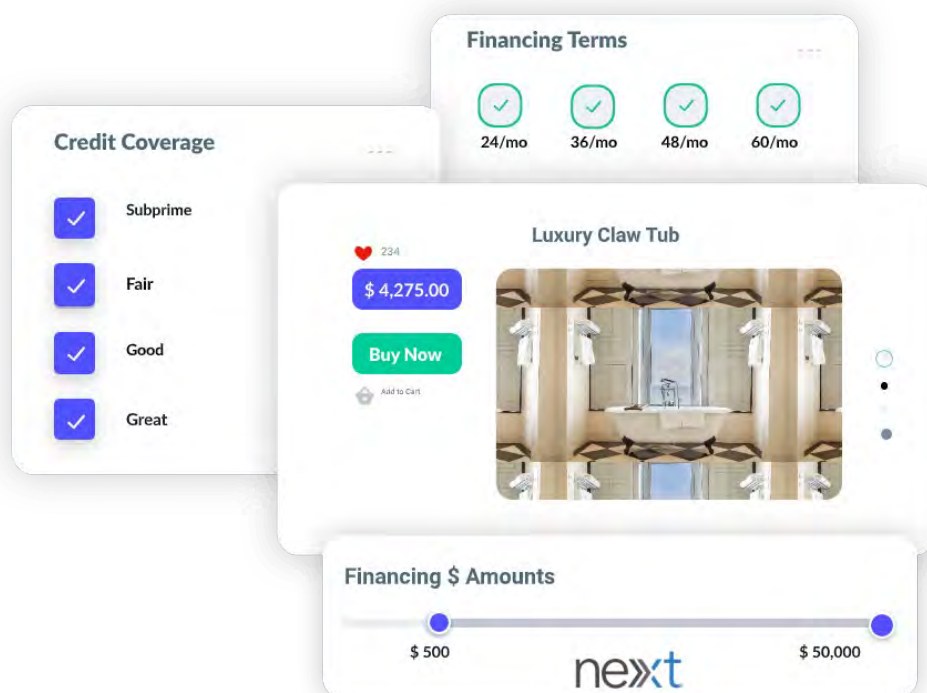
## Customer Financing Made Easy

Next-Financing offers a flexible, mobile-friendly point-of-sale financing platform to boost your sales without impacting your bottom line. Our lender network covers purchases and projects ranging from \$500 - \$50,000 with financing solutions for all customers – regardless of credit score. Next-Financing is your turnkey solution to offer financing today.



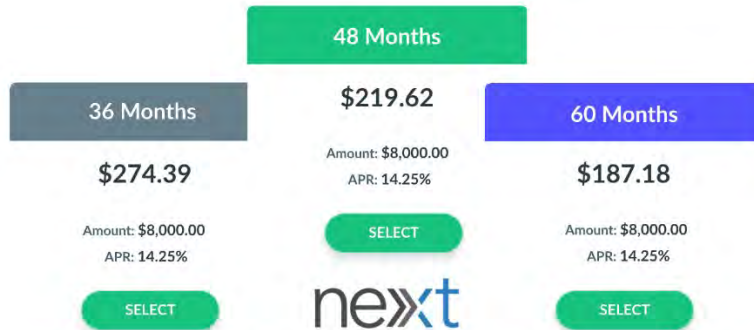
## A Lender for Every Customer

If you have ever lost a sale because your financing partner or program declines your customers, you're not alone. We want to turn your declines into revenue generating opportunities. With full spectrum coverage from deep subprime to excellent, there is a financing option for every customer that walks through your door.



## Seamless Customer Checkout

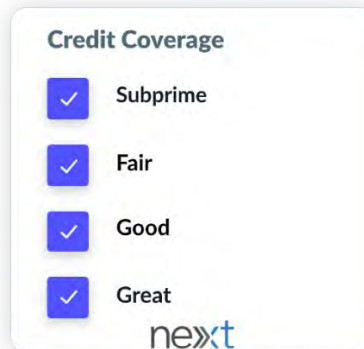
With an easy single application process across all lending products, you will provide a best-in-class customer experience that eliminates friction at checkout, more credit approvals, more sales revenue and more happy customers.



## Boost Your Sales Anytime, Anywhere

Our Consumer Financing Platform provides financing options your customers will love. Regardless of industry, we have a customizable solution to help your business grow.

- Increase Your Sales
- Financing Options for Every Credit Type
- Increase Your Average Ticket Size



# How Next-Financing Works

- 1. **Simple Application/Approval Process:** Your customer completes one simple application to check all of their financing options.
- 2. **Choose a Financing Option:** Your customer selects the financing option that works best for their lifestyle, with options from 3 – 72 Months.
- 3. **Complete Purchase:** In one seamless transaction, funds are deposited directly into your business checking account – not the consumer’s. The transaction is very similar to how a credit card transaction works & funds.

