



FlexShopperSM

Say hello to 50 million potential customers with
our lease to own programs.

✓ Incremental Sales

✓ Risk-Free

✓ New Customers



1-855-FLEX-BUY

Lease the products you love

FlexShopper.com

Who is FlexShopper?

FlexShopper is an innovative financial and technology company, disrupting the Lease-to-Own (LTO) industry by migrating the proven brick and mortar LTO model into the digital age.

We are an eCommerce marketplace and payment method for up to 50 million consumers that do not have sufficient cash or credit to buy durable goods.

We enable merchants to sell to this “sub-prime” demographic by offering affordable payment solutions on a vast selection of durable goods. By using our technology platforms, merchants increase their sales with no risk because FlexShopper pays 100% of the retail price. The consumer also wins because they can ultimately shop online or in stores for what they want, where they want.

Benefits to etailers and retailers



Incremental Sales

- 50 million potential customers with no cash or bad credit
- 50% of customers may provide repeat business
- Over \$800 AOV (average order value)



Risk-Free

- 100% of retail price paid by FlexShopper
- All transactions are non-recourse (i.e. FlexShopper's responsibility)
- No setup costs or fees



Fast & Automated

- Instant spending limit for customers
- Next day funds available
- Up to 80% approval rate in minutes



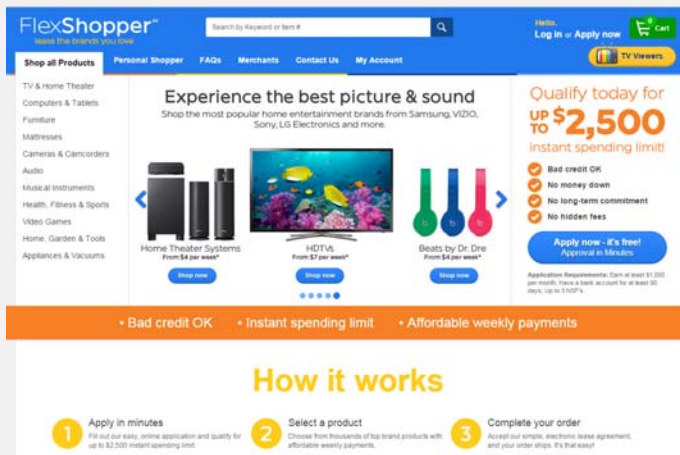
Trackable

- Access to personalized merchant portal
- View sales, customers and profits generated with FlexShopper
- Dedicated account executive for support

Benefits to customers

- Bad credit OK
- Instant spending limit
- Affordable weekly payments
- 90-Day, Same As Cash Buyout Option
- No money down
- No application fees
- Huge selection of brands and products
- Can order from privacy of own home

3 risk-free ways to sell more!



Visit FlexShopper.com

eCommerce Marketplace

FlexShopper's eCommerce store features thousands of etailers' products available for Lease-to-Own (LTO) via product feeds.

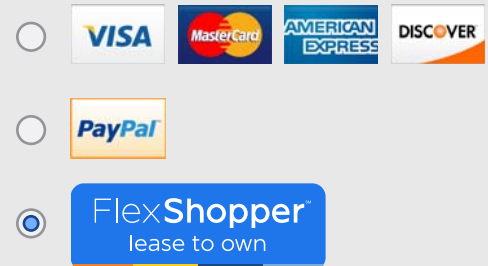
FlexShopper provides increased sales with:

- No listing fees
- 100% of retail price paid by FlexShopper
- No customer acquisition cost
- Fulfillment by etailer to maintain company branding

Online Lease-to-Own Payment Method

FlexShopper's plug-in utility for eCommerce platforms uses patent-pending technology to offer lease-to-own as a standard checkout payment method.

- Expand customer base to consumers with no credit or cash
- Easy & seamless API integration
- No processing fees that credit cards or Paypal charge
- Automated spending limit approvals & instant lease generation
- Optimized for mobile devices



Retail Stores

FlexShopper acts as a third-party lease-to-own funding source.

Attract more customers and save more sales with our easy, quick and professional program:

- Zero-paperwork lease process
- Turn-key system for easy integration
- Instant approvals for customer spending limits

What we lease-to-own

Examples of qualifying merchandise

- Computers & Tablets
- Electronics
- Appliances
- Furniture
- Mattresses
- Musical Instruments
- Home Décor
- Sporting Goods
- Tires & Rims
- Power Tools
- Lawn & Garden



Contact us

If you have any questions or would like to discuss potential opportunities with FlexShopper, please get in touch! We'd love to hear from you!

Charleston Malkemus
Chief Technology Officer

DIRECT 855-353-9289
charleston.malkemus@flexshopper.com

Headquarters
FlexShopper

2700 N Military Trail, Suite 200
Boca Raton, FL 33431