



VERSATILE CREDIT

More Applications • More Approvals • More Sales

Redefining Retail Credit

Versatile Credit is an ecosystem of more than 20 extraordinary lending partners, unique software and services, beautifully designed hardware, and engaging visual content.

Retail Credit Today

Consumers need credit to **make large purchases.**

Customers need **privacy and security** when they apply for credit.

Credit denial is an **awkward experience** and **prevents sales.**

Applying for credit is often a **time consuming** process.

Versatile Credit

Increases
Credit Applications by
20%

Reduces
Credit Denials by
40%

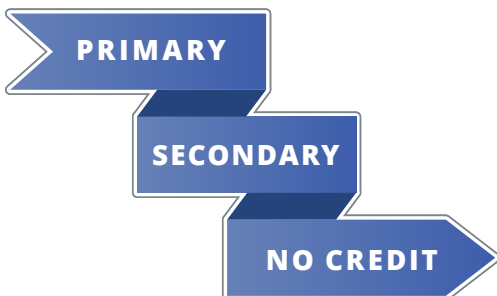
Delivers \$4,000
per Approved Application

Increases
Each Credit Sale by
Up to 30%



Introducing Web Credit CascadeSM

Customers prefer Web Credit Cascade to paper or employee assisted processes because it allows them to enter their primary information once and have it pass from lender to lender until they receive approval. Web Credit Cascade significantly reduces the application time and increases the likelihood that customers will apply for additional lending options if declined. Overall approval rates typically exceed 90% with the right combination of lending offers.





THE ESSEX	PROVIDE YOUR OWN DEVICE(S)
<p>Single Unit per Store \$129/month</p> <p>Two Units per Store \$119/month each</p>	<p>1 - 3 Device(s) per Store \$99/month each</p> <p>Buy 3, Get 2 FREE \$297/month</p>
<p>Pricing Includes:</p> <ul style="list-style-type: none"> + Device(s) + Full Maintenance and Customer Support + Data Reporting and Analytics + Compatible w Multiple Lending Institutions + Web Credit Cascade Capable <p><i>pricing based on 6 month minimum commitment</i></p>	<p>Pricing Includes:</p> <ul style="list-style-type: none"> + Customer Support + Data Reporting and Analytics + Compatible w Multiple Lending Institutions + Web Credit Cascade Capable <p><i>pricing based on 6 month minimum commitment</i></p> <p><i>Requirements: Any tethered PCI compliant web enabled device in your store.</i></p>

Turning Shoppers Into Buyers



Contact us at 717-620-2567

versatilecredit.com