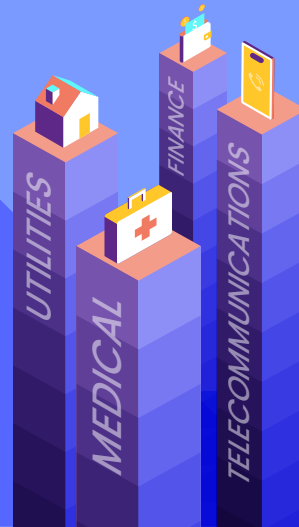


The new way to pay essential bills

Late payments are a recurring issue for 70% of SMEs¹. Plus, with over 40% worrying about their cash flow as a result¹, it's time for a different approach to chasing late payments.



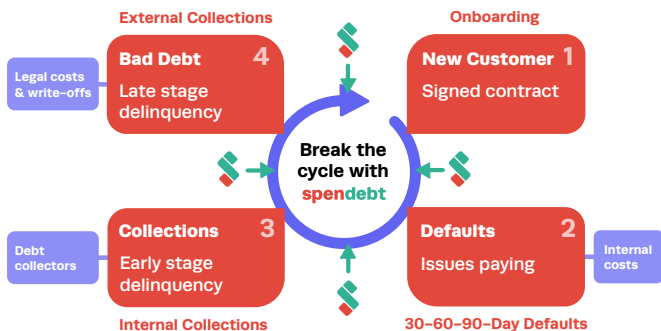
Recent figures from the Federation of Small Businesses estimate that 50,000 businesses close each year due to late payments¹.

Customers need to pay their bills, such as utility, medical and telecom, as they are a necessary expense that can't be easily reduced or eliminated. Any delinquency can result in cutting off crucial services, leading to a difficult time for both customers and companies.

To help customers in this situation, small businesses are looking for new ways to prevent and manage aging debt, which in return helps them retain customers, stay competitive, and improve business resilience.

Enter SpenDebt

SpentDebt is a fintech company that offers a unique micropayment solution. From helping customers pay on time, to ensuring money is recovered, SpentDebt's micropayment solution can be added at any time to break the vicious cycle of aging debt.



"Micropayments from SpenDebt can be a game changer. It's such a simple solution that benefits everyone."

John Ginwright, Deputy Director,
Missouri Family Support Division

In the US, nearly one third of small business owners said they wait more than 30 days for customer payments².

SpentDebt can be added as a payment option at any time. When customers sign up they're able to pay their bills in smaller, more manageable payments. These micropayments are added to every purchase and transaction they make, and then used to automatically pay down their essential bills.

Half of U.S small businesses

believe that late payments should incur sizable interest³.

47% of U.S. small businesses

say that payments by large companies have become worse because of the COVID-19 pandemic³.

SpentDebt is good for business and great for customers.

Make the aspiration of 'no more missed payments' possible with SpentDebt – providing better finances for all. Companies can spend more time building customer relations and customers have greater control over their finances.

Business benefits

- ✓ Recovering a higher percentage of customers outstanding accounts receivables
- ✓ Reducing operational expenses and collection costs
- ✓ Getting paid back regardless of circumstances
- ✓ Improving customer experience and extending their lifetime value



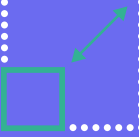
Customer benefits

- ✓ Build financial stability and reliability by gradually reducing debt
- ✓ Feel more in control and less overwhelmed by their burden
- ✓ Avoid costly alternatives, like short-term lending and bankruptcy, that neither the customer nor the business want
- ✓ Feel good building credit confidence and a healthy credit score



How to buy

SpenDebt is a SaaS solution that requires no integration, so you can simply choose the right option for your business:

PILOT	LAUNCH	SCALE
 <p>Our introductory free trial provides up to 25 live accounts for 3 months.</p>	 <p>Our pay-as-you-grow option allows up to 500 live accounts.</p>	 <p>Our scale option gives you unlimited live accounts.</p>
Free trial*	\$3.99 a month*	Volume pricing*

*All pricing is on a per customer basis and a service fee will be assessed on recovered payments.

Getting started

- 1. Enroll with SpenDebt** and make it available to your customers as a bill payment option.
- 2. Engage customers** to set a micropayment amount per banking transaction, that pays off their balance as they spend.
- 3. Execute SpenDebt** so when the bill is due, SpenDebt pays you from the aggregated micropayments your customer has made that month.
- 4. Earn back lost revenue** and build customer confidence with SpenDebt's micropayments.

Enroll with SpenDebt today and transform your customer payment experience. For more information visit www.spendebt.com/business, or email info@spendebt.com.



Supporting partners:



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¹BBPMedia, 2021. ²Euler Hermes Global, 2021. ³PYMNTS, 2021.