

Street Cred Capital

Consumer Lending Program

September 2019



**STREET
CRED
CAPITAL**

Street Cred Capital

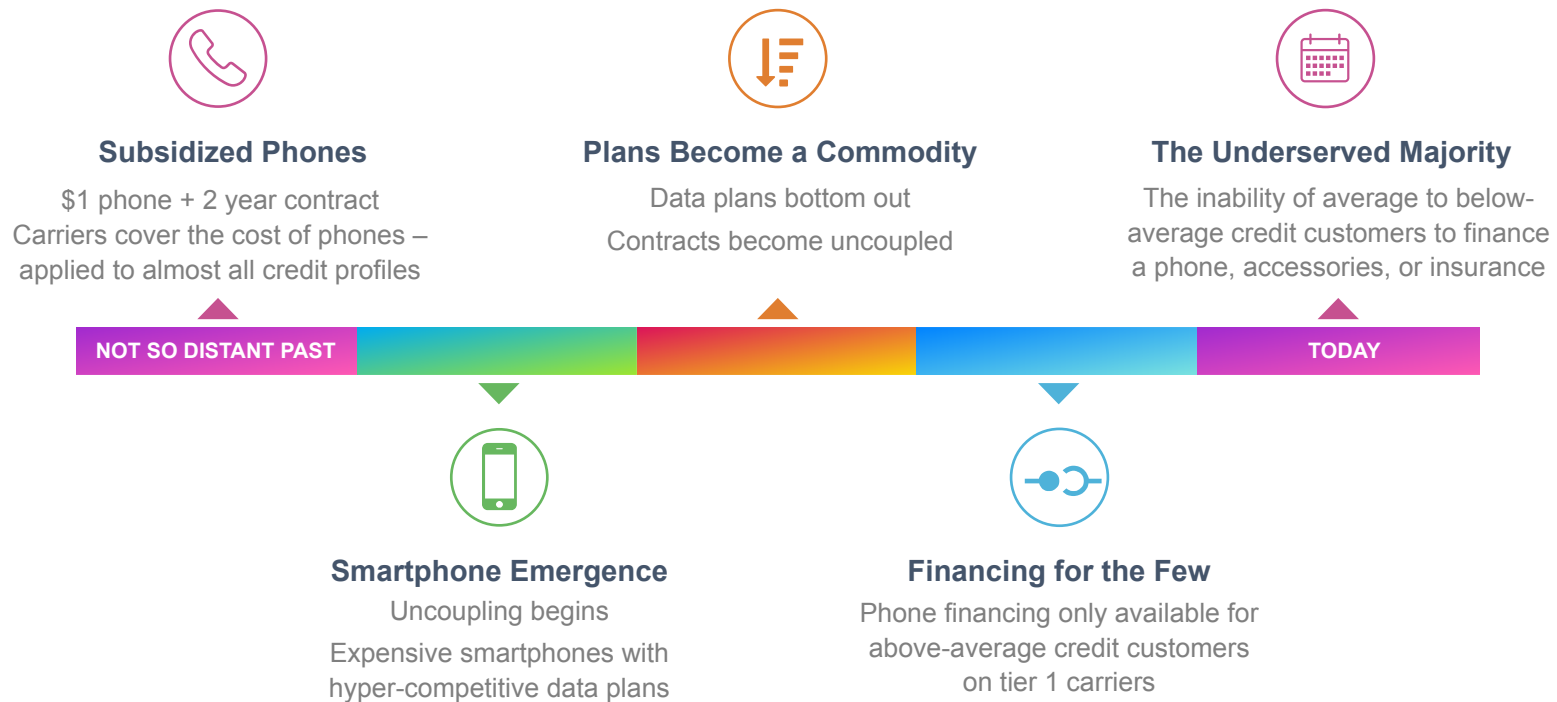
Strategic Mobile Lending



Creating a mobile phone, accessory, and insurance lending marketplace to empower the credit challenged consumer

Quick History of the Industry

The technology and cost shift



The Industry Problem

The disconnect between customers, carriers and lending



Customer

- Can't afford to purchase a premium smartphone
- Unable to secure reasonable financing
- Intimidating, complex qualification process



Carriers

- Want ability to sell smartphones to all credit profiles
- Lack expertise in addressing the credit score spectrum

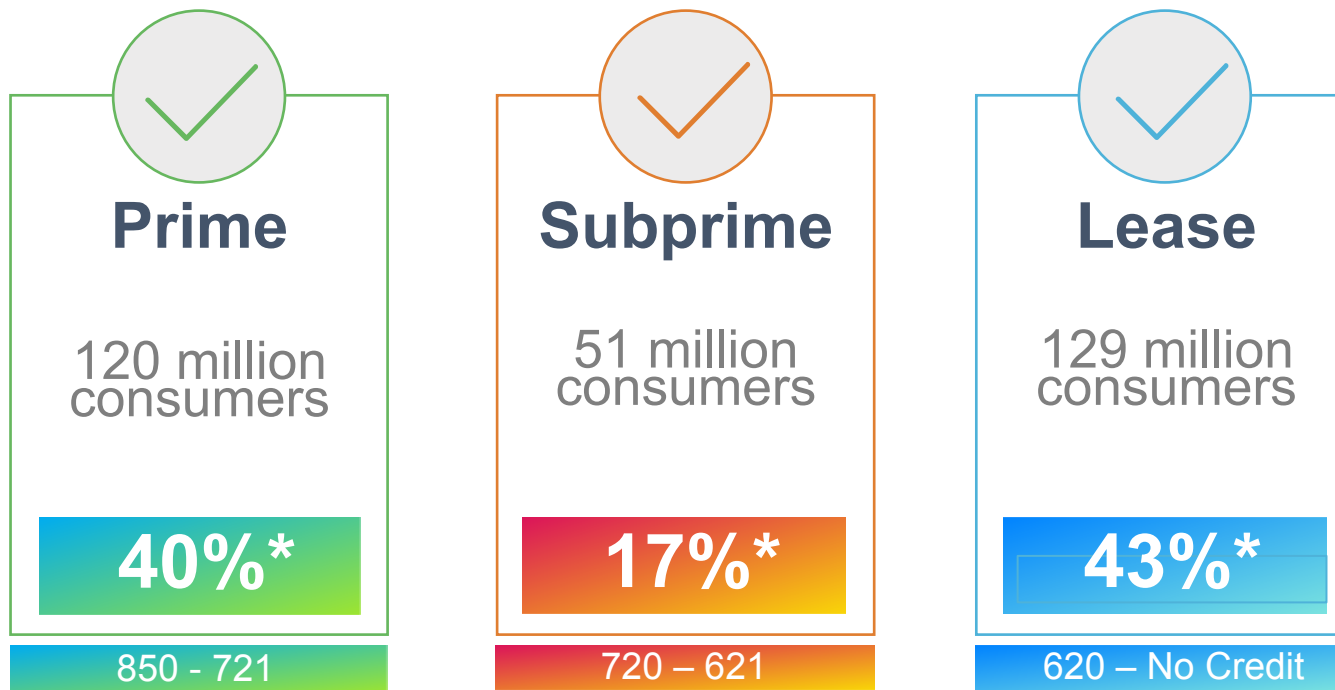


Lenders

- Seeking new lending markets and customers
- Difficulty identifying and marketing to mobile customers

The Industry Opportunity

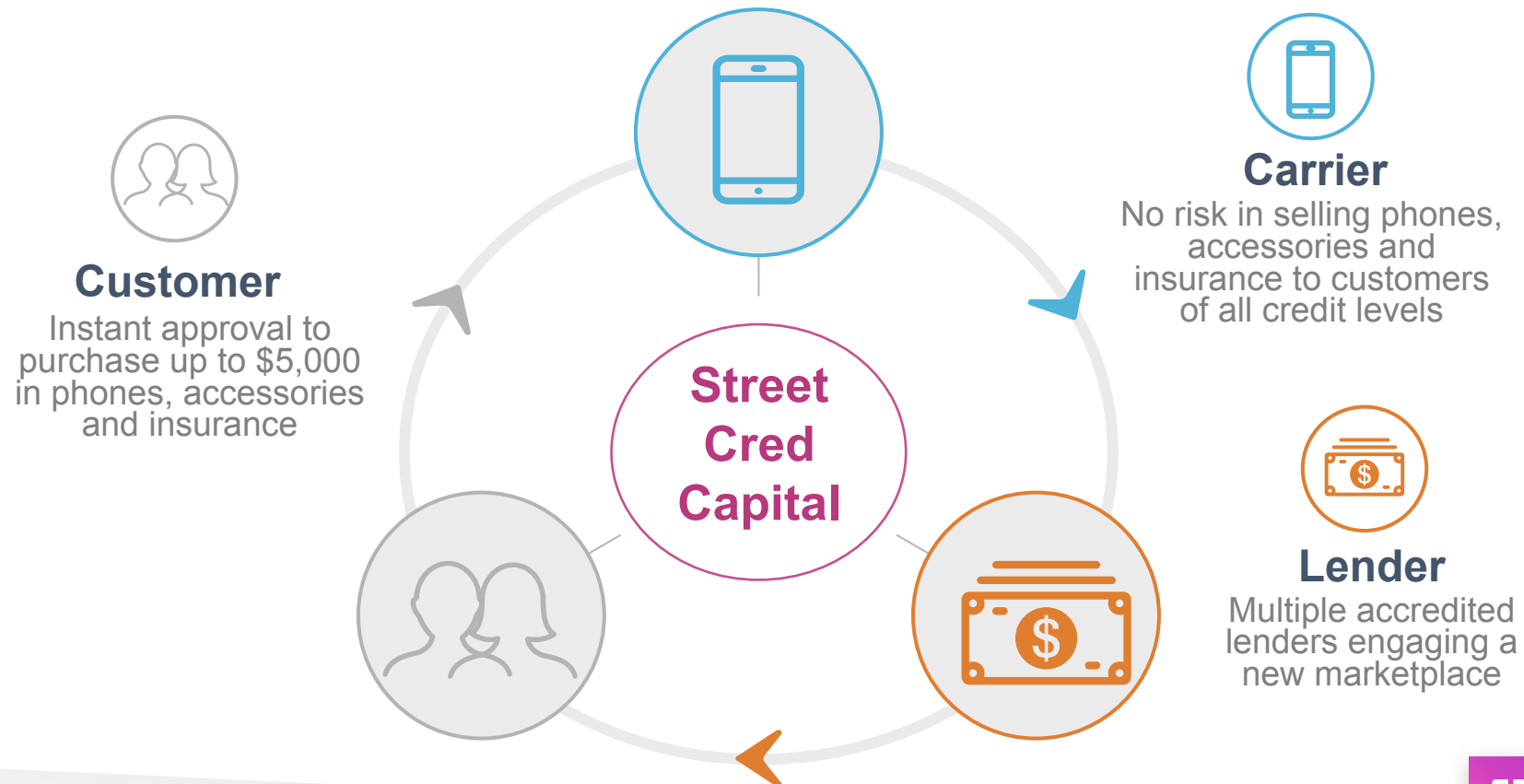
60% of mobile customers can't access reasonable lending



*Percentage of US population

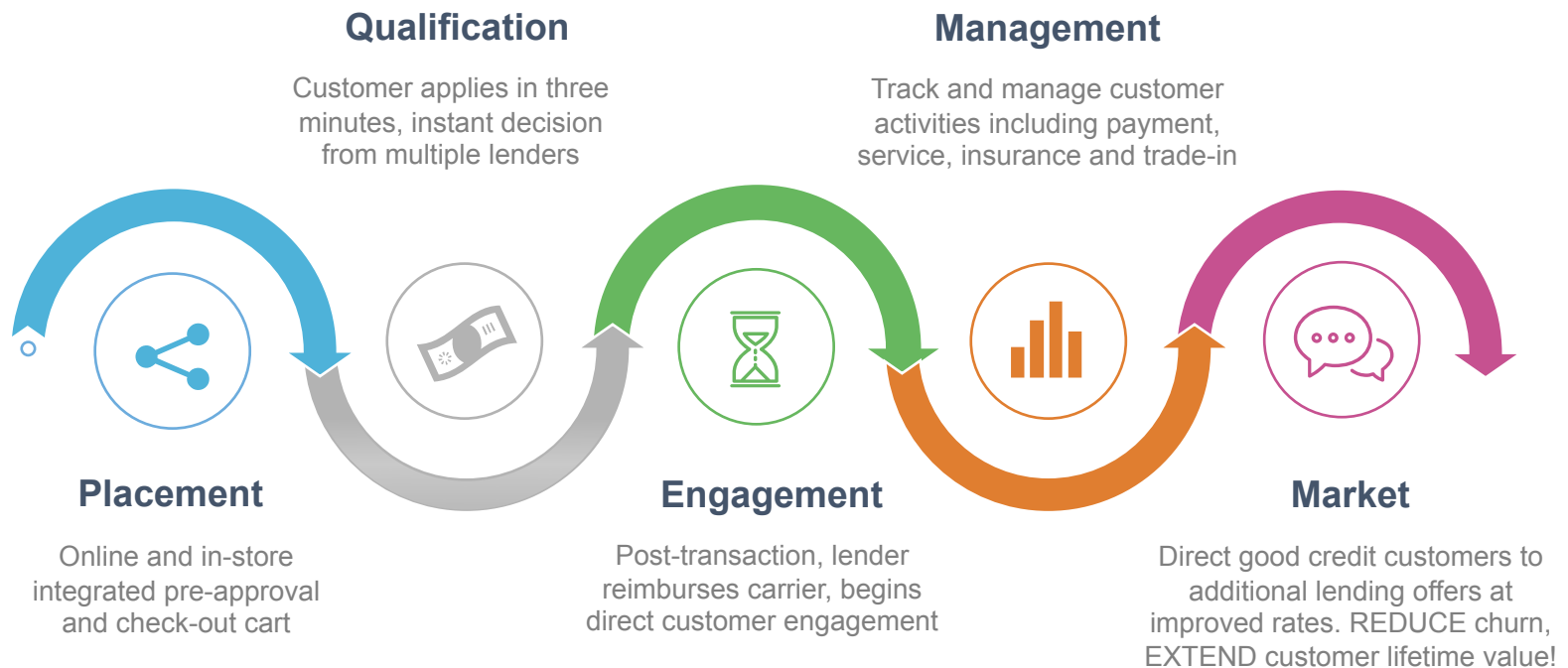
Street Cred Capital **Solution**

Closing the customer, carrier, and lender loop



Street Cred Capital **Process**

A comprehensive, turn-key lending program



Street Cred Capital Features

The first-of-its-kind program tailored for the mobile industry



Customer

Simple, speedy qualification
Choose from top 3 offers
Highest approval rates
Lowest payment rates



Lending

0%-29% INTEREST FINANCING
Lease-to-own offers
4-24 month terms
OFFER \$49-\$5,000



Qualification

eCommerce integrations
Pre-approval, payment type
Online, in-store
3 minute application



Lenders

10 accredited nationwide lenders
FICO RANGE 0-850
Credit risk expertise
Deep capital resources



Products

Computers/Phones
Accessories
Insurance
Trade-in Program



Payment Methods

Credit Card
Debit Card
Check
ACH



Carrier/MVNO

48-hour product reimbursement
No recourse or refund
3-10% DISCOUNT RATE
No set-up or management costs



Documentation

API integration
Training videos
Online reporting dashboard
Digital customer agreements

Street Cred Capital **Team**

Senior-level experience, knowledge, and connections



**Mobile
Experience**



**Finance
Experience**



**Technical
Experience**



**Product
Experience**



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