Making travel more accessible, affordable and rewarding.
Installment Payments are a Proven Marketing Tool

Home Furnishings

- More Affordable

eCommerce

- Increase Conversion

Automotive

- Promote Specific Products

Promotion Without Price Discounting
Payment Marketing

Moon Palace Cancun, All Inclusive
Cancun, QROO, MX

⭐⭐⭐⭐⭐

from $1,484.30
avg/person

Total price
$2,968.60

or
Pay Monthly
from $262/mo

CHOOSE THIS DEAL
Payment
Please enter your billing information.

- Pay in full $2,247.90

- Pay Monthly from $198 per month

Card details
Type *

Card number *
Exp. date *

Security code (3 numbers on back, Amex: 4 numbers on front) *

Billing details
- Primary traveler's mailing and billing address is the same.

Total due: $2,247.90
You saved $427.22 by booking a package!

Room policies
Now Sapphire, Unlimited Luxury, All Inclusive

Itinerary
Visiting Cancun
Tue, 02/06/18 - Sun, 02/11/18
2 Travelers

Flight
JFK > CUN Nonstop
Tue, 02/06/18 - 2 Tickets
JetBlue Airways Flight 751
Plane: 321
Blue Fare (P)
Departing 10:45 am - Tue, 02/06/18
New York, NY (JFK)
Landing 3:06 pm - Tue, 02/06/18
Cancun (CUN)

CUN > JFK Nonstop
Sun, 02/11/18 - 2 Tickets
JetBlue Airways Flight 1452
Plane: 321
Blue Fare (U)
Departing 4:28 pm - Sun, 02/11/18
Cancun (CUN)
Landing 8:13 pm - Sun, 02/11/18
New York, NY (JFK)

Hotel
Congratulations, Emily! You are approved!

- Trip price: $2,247.90
- Finance charges: $129.42
- Total cost: $2,377.32

Pay today: $198.11
11 payments: $198.11 per month

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- JFK → CUN Nonstop
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Hotel
Sample UpLift Partners

- United Vacations
- American Airlines Vacations
- Lufthansa
- jetBlue Vacations
- Volaris
- Southwest Vacations
- Funjet Vacations
- Golden Nugget Las Vegas
- spirit
- Vacation Express
- Universal Studios Theme Parks
- Caesars Entertainment
UpLift Pay Monthly Meets Travelers’ Needs:

**ACCESS**
Consumers that lack credit capacity - have literally no way to pay today

“I loved how easy the process was and the relief I felt when I realized it was an option. For single parents, this was a life saver.”

**AFFORD**
Enabling travel consumers to plan, and budget to get the best experience while paying over time

“I have been trying to plan a nice vacation for some time now and would have to settle for much less if not for this option.”

**REWARD**
Affluent travelers that want to lease a upgrade to a premium experience

“Your monthly payment plan allowed us to significantly upgrade our dream trip to NYC.”
Travel Partner Benefit: Higher Transaction Value

Average Transaction Values are up to 26% greater for trips booked with UpLift Pay Monthly

Source: Based upon 172,000 site transactions from March – August 2017
<table>
<thead>
<tr>
<th>FICO</th>
<th>Prime</th>
<th>Near Prime</th>
<th>Sub Prime</th>
<th>Default Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>800</td>
<td>2%</td>
<td>15%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>680</td>
<td>5%</td>
<td>30%</td>
<td>70%</td>
<td></td>
</tr>
<tr>
<td>600</td>
<td></td>
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<tr>
<td>475</td>
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</tr>
</tbody>
</table>
1 in 4 travelers will NOT pay

3 in 4 travelers will pay in FULL
FICO alone is too restrictive
FICO + Underwriting Data
Travel Loans are Different
Machine Learning with Travel Data

+ Travel Data
Approvals to 475 FICO!

Travel Data
UpLift understands the importance of co-branded cards and will promote card Acquisition

1. UpLift originates loan for traveler and takes first payment
2. Traveler does not have co-brand card
3. Customized offer for Co-brand card
4. Traveler accepts offer and applies for Co-brand card
5. jetBlue Co-brand card

UpLift understands the importance of co-branded cards and will promote card Acquisition.
UpLift Pay Monthly

Memories last forever.
Saving for them shouldn’t.