

BIGGER. BETTER. BEST

*Partner With The Premier Second-Look
Financing Provider To Grow Your Business*





ACHIEVE BIGGER

Profits with a 65% increase in ticket sizes per purchase



DREAM BIGGER

30% of the US population are non-prime consumers.²

Genesis Credit can expand your sales opportunities and customer base.

Genesis is the leader of second-look financing through our extensive finance experience, product innovation, and dedication to exceptional customer service. Our programs were created on the belief that retailers and their non-prime consumers, including Millennials, deserve a prime credit experience that is affordable, fast, and easy to use.

Research indicates that non-prime consumers represent an untapped potential for retailers. Engaging with non-prime consumers, like Millennials, can dramatically increase a retailer's revenue. For example, retailers in the home furnishing industry tripled their second-look finance sales simply by switching to the Genesis Credit financing solution. What's more, evidence shows that consumers who receive second-look financing spend more on each transaction.¹

¹Genesis Financial Solutions private research, 2016

²Genesis Financial Solutions private research, 2016



Businesses with a second-look financing option can achieve a **50% increase** in repeat purchase rates³

Non-Prime Consumers are an Untapped Market Segment with Significant Buying Potential

Millennials are applying for traditional credit at higher rates than any other generation, however traditional credit scores are often the deciding factor in credit decisions and frequently underestimate millennials' credit worthiness. The end results are staggering—over one-third of all millennial consumers cannot be scored by traditional credit tools, and one-third of those who can be scored are evaluated as subprime.

A recent analysis by ID Analytics, found that 66% of the consumers were declined for prime credit in the past year. Additionally, six out of 10 of the consumers that were declined not only abandoned the purchase, they failed to re-apply for any credit for at least a year.

With Genesis Credit's customized decision model we consider multiple factors outside the traditional credit score that focuses on customers attributes and extensive consumer data and analytics. This allows us to forgive the one-offs of a credit history and approve more consumers for retailers.

Build **BETTER** Customer Engagement



On average, **85% of customers** reuse credit at the same location when approved for private-label financing⁴

Partnering with Genesis Credit allows retailers to provide a second-look financing option to non-prime consumers and expand their customer base outside the prime market. Engaging with the underserved non-prime consumers provides retailers the opportunity to turn lost sales into profits, grow sales through an increase in initial ticket size, engage with a new customer base with approvals in less than 8 seconds, and build brand loyalty that encourages repeat purchases.

Genesis' omnichannel capabilities allow consumers to access financing anywhere, anytime. Our dedication to providing exceptional customer service and a transparent credit experience for non-prime consumers develops trust, loyalty, and an overall better customer experience.

³Genesis Financial Solutions private research, 2016

⁴"The Top Retail Technologies to Watch in 2017," Forrester Research, March 2017

Partner with the **BEST**

Provide a Premier Customer Experience,
Build Loyalty, and Grow Your Business



Genesis Credit is the nation's largest and leading provider of second-look financing solutions for non-prime consumers.

With nearly 20 years of experience, Genesis is committed to fueling the success of its partners through our extensive finance experience, product innovation, and dedication to exceptional customer service.

genesiscredit[®]
PARTNER WITH THE BEST

- Genesis Credit partners with **more than 400 retailers**
- Available in **16,000+ locations**
- Achieves **over \$2B originations** for our retail partners