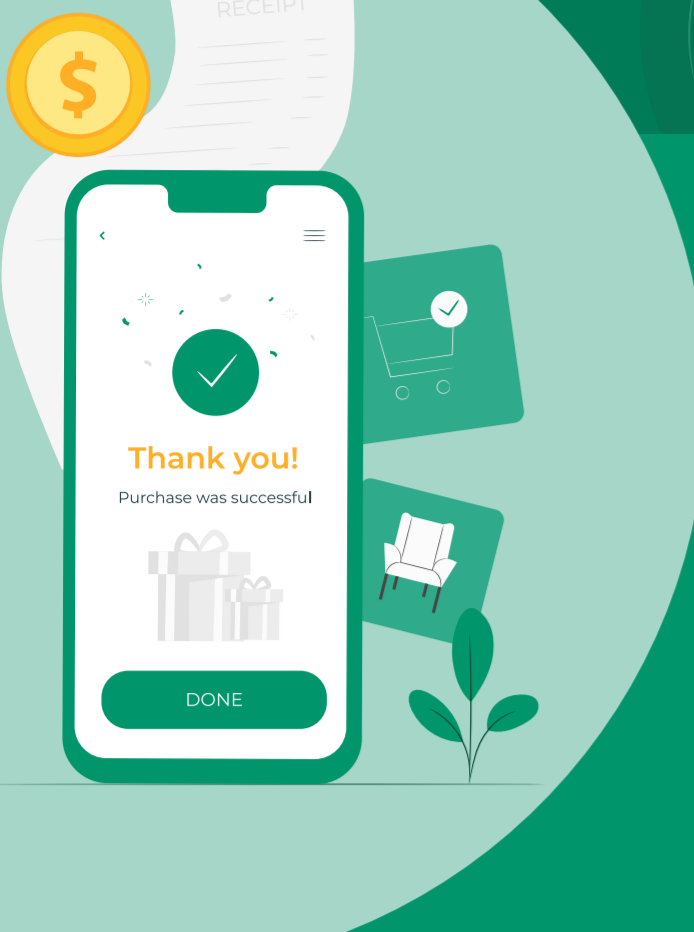


Learn how Citizens Pay's purchase financing solution can grow your business

Empower your customers and increase your sales with Citizens Pay.



Transaction volumes¹ in the Buy Now Pay Later space are set to jump by 92%, from \$353 billion in 2019 to \$680 billion by 2025.*

What is Buy Now Pay Later?



Allows customers to seamlessly divide their purchase amount into convenient equal installments.



Merchants increase sales with large purchases.



Retailers benefit from immediate sales and an increase in average order value with comprehensive financing options for consumers across the credit spectrum.



76% of consumers are more likely to make a purchase if a simple and seamless payment plan² is offered.

Why Citizens Pay?

Citizens Pay is committed to simplifying the way customers pay.



Citizens Pay comes with the backing and reputation of a leading national bank, with deep experience meeting regulatory guidelines for responsible lending.

Selected at the point-of-sale, Citizens Pay offers a vast range of financing options in a dedicated open installment line to drive add-on purchases without the need for a new application.

Delivered in a robust digital platform that works seamlessly across all customer sales channels, Citizens Pay makes it easy for customers to make new and repeat purchases.

While Citizens Pay was initially developed for the world's most iconic electronics brand, its expertise has expanded to a wide range of retail verticals as well as home improvement and dental/medical.

Customized and configured for your business and customers

Citizens Pay is a seamless digital omnichannel solution that today's customers expect.



Our digital platform delivers value by meeting the customer where they want to purchase.



Transparent monthly installments on a dedicated virtual line of credit for frictionless repeat purchases.



Purchases can be made in-store, online, or by mobile device through our fully digital solution.



Not just a payment type, Citizens Pay engages across the customer lifecycle, partnering with you to use financing to acquire, up-sell, convert, and retain.

Citizens Pay by the Numbers



\$10B+
Financed volume to date



2015
First clients served



\$192B
Total financial assets



\$68.6B
Annual consumer lending volume

Total Retail Loans as of Q1'22

Contact us now to learn more.

Sources:
 1. What Retailers Need To Know About Buy Now, Pay Later
 Motivate customers to make the purchases they want with BNPL
 2. How Buy Now, Pay Later is helping retailers put their customers' needs first
 Citizens unveils Citizens Pay, a buy-now, pay-later virtual line of credit offering