

Profit from Payments.

One provider delivers a range of payments solutions and high-impact partnership marketing programs.

Bill Me Later®

The only multichannel payment solution that integrates seamlessly into your checkout process and delivers an effortless purchase experience to drive sales and supersize orders. Use Bill Me Later to acquire more profitable, multichannel buyers. And tap into Bill Me Later's base of high-performance customers with sophisticated partnership marketing programs.

Bill Me Later® Business

Give businesses the power to pay! This break-through purchase financing technology combines instant credit with integrated marketing tactics to increase sales for B2B suppliers while lowering operational costs. Capture more buyers who spend more with financing options and eliminate the cost and effort of credit review, invoicing and collecting on in-house credit programs.

Private Label Credit Card

Deliver the next step in multichannel credit. This private label credit card program comes with the easiest application — whether shopping instore, by catalog or on the web — customers can access custom credit and deferred billing options. Backed by integrated marketing and data services, use it to drive purchase frequency from loyal multichannel customers.



SPRING 2008



Make Buying Effortless

Give Buyers
One Great Payment
Experience
Across Channels



9690 Deereco Road, Timonium, MD 21093

Customer Number
18663806577

Key Code
BML 2008

No Wallet
No Wait
No Worries

Learn about our marketing programs, affiliate network, deferred billing, and pre-approval programs.

Merchant Service: Call [1.866.380.6577](tel:1.866.380.6577)

Online: www.corporate.billmelater.com

A Payment Strategy to Stimulate Profitable Multichannel Buyers.

Bill Me Later® was designed as a next-generation payment option to make buying across channels quick, easy and secure. Effortless paying integrated into your brand experience means more new customers and more new sales.

- Bill Me Later customers typically spend 20–30% above usual Average Order Values.
- Deploy deferred billing like No Payments for 90 Days and see AOVs increase by up to 500%.
- Transaction costs, meanwhile, are usually 30–40% lower than traditional rates from bankcard networks.

A SEAMLESS, EFFORTLESS EXPERIENCE

Bill Me Later integrates into your checkout so customers do not leave your site, helping you to maximize the brand experience.

Customers provide only their birthday and last 4 digits of their social security number, and authorization takes less than 3 seconds. The bill comes later, itemizing purchases by merchant, and can be paid in full or with extended terms.

Bill Me Later, Inc. manages the risk, settling within 24–48 hours and managing receivables.



A. CALL CENTERS

Use Bill Me Later® in call centers to deliver a superior buying experience to customers who represent as much as 60–70% of direct response demand.

Bill Me Later enables up-sell and cross-sell techniques by leveraging pre-approved account status to support active ask solicitations.

Price: Included

B. eCOMMERCE

Designed to make web buying effortless, customers choose Bill Me Later at checkout, answer 2 quick questions, have purchases authorized in under 3 seconds and receive an itemized bill within 14 days.

Price: Included

C. STORE

Use Bill Me Later in retail stores through kiosks or point-of-sale integrations that allow customers to access a wider selection of merchandise than is typically carried in a store's inventory. Merchant-branded payment programs can put private label credit accounts in the hands of your best customers to drive frequency.

Price: Included

D. DRTV

Bill Me Later payment solutions support direct response television marketing programs. Deferred billing, installment payments and “payments as low as” offerings essential to DRTV success.

Price: Included

www.corporate.billmelater.com



Use Sophisticated Marketing to Tap a Rich Base of High-Performance Customers

Pull new customers from Bill Me Later's base of more than 4 million high-performance buyers.

MEET BILL ME LATER'S TYPICAL CUSTOMER — THE “HOUSEHOLD CEO”

Bill Me Later's high-value Household CEOs manage the balance sheet buys for the family:

- Female: 67%
- Median age: 30–45
- Affluent: \$73K HHI; FICO 720; carries 6 credit cards on average
- Well educated, college degree and beyond
- Family: 57% with children at home

Top-Spending:

- First Bill Me Later purchase \$400+
- Annual Bill Me Later spend is \$2,100

FORRESTER RESEARCH TOTAL ECONOMIC IMPACT STUDY 2007

- Bill Me Later average order values exceed credit cards by an average of 75%
- 33% of purchases are from incremental new customers
- Bill Me Later customers are typically affluent women who buy more, more often

TAP NEW CUSTOMERS WITH TOP-RATED AFFILIATE MARKETING

The Bill Me Later Shopping Portal:
(www.shopping.billmelater.com)

- Top Affiliate Partner with both Commission Junction and LinkShare
- Over 7% conversion rates
- Multiple Search Functions
- Merchant
- Category
- Special Offers
- New Merchant Announcements
- Seasonal Campaigns and Promotions
- Merchant Offers

www.corporate.billmelater.com

TACTICAL MESSAGING IS FLEXIBLE AND TAILORED BY MERCHANT TO DRIVE RESULTS.

