



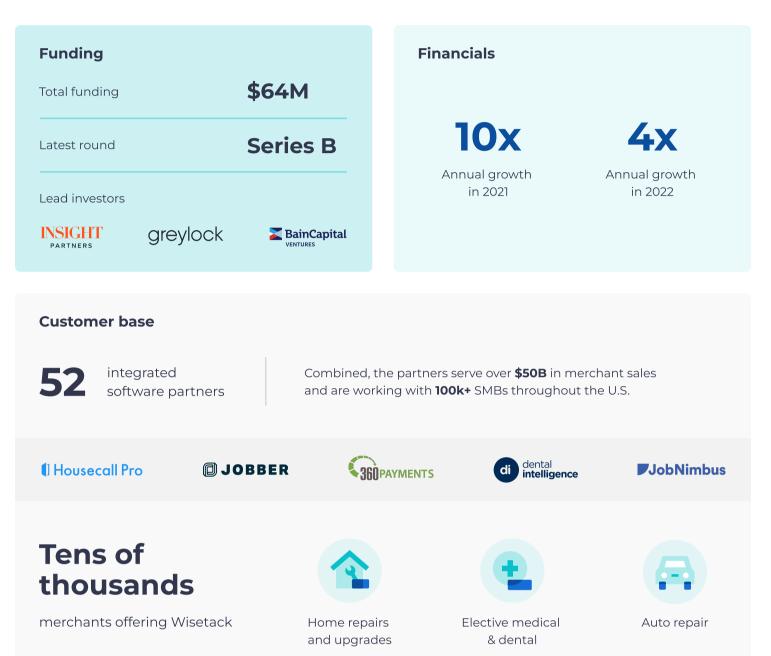
Company

Wisetack is the leading embedded platform for financing home services like plumbing and electrical, and has a rapidly growing presence in dental and elective medical care, as well as car repair. Wisetack partners with software companies to embed consumer financing options into their customer-facing applications through simple APIs. Wisetack merchants, many of whom are small businesses, rely on Wisetack to offer their customers affordable pay over time options at point of sale. Founded in 2018 in San Francisco by an experienced team of leaders in the financial services industry, Wisetack is backed by investors Insight Partners, Greylock, and Bain Capital Ventures. Payment options through Wisetack are provided by its lending partners.

Founder's Story

Wisetack CEO Bobby Tzekin entered the fintech industry over 20 years ago and has deep experience with fast-growing, innovative financial technology businesses. He has built successful global products and led teams at both early stage and public companies, including Lending Club and PayPal.

Through his experience Bobby realized there was a white space in the BNPL market, which traditionally served only ecommerce. He saw an opportunity to introduce flexible, pay-overtime lending solutions for merchants offering in-person services across a variety of industries; to make inroads into a multi-billion dollar industry with a legacy payment model that has traditionally relied on cash payment and high-interest credit cards. Wisetack was founded in 2018 by Bobby Tzekin, Kolya Klymenko, and Liz O'Donnell.



By the numbers

\$4,000+	\$4,000+ is the average transaction size for Wisetack; e-commerce BNPL solutions have an average transaction size between \$100-\$700
\$500 - \$25K	Wisetack offers instant consumer financing from \$500 to \$25,000 at point of sale
\$900B+	\$900+ billion dollars are spent annually in Wisetack's targeted verticals in the US
30%+	Consumers can save 30%+ when using pay-over-time options instead of credit cards
20%+	By offering financing options, business owners can anticipate a boost in sales of 20%+
79 NPS	Wisetack's net promoter experience score is significantly higher than the average score for B2B software (40) and financial services (56)

Wisetack for businesses

 Wisetack helps companies drive revenue and customer satisfaction for in-person services including home improvement services, car repairs, legal services, veterinary care, dental, and elective medical.

Wisetack easily integrates with SaaS platforms via a simple API integration to provide a scalable way to decrease customer acquisition costs, increasing close rates and the average sale price.

Wisetack for consumers

- Wisetack makes financing services that are most important to you quick and easy. In under a minute, you can see your payment options for large purchases from home improvements and dental work to auto repairs and elective medical procedures.
- Wisetack is a flexible and transparent payment option that has clear terms and no "gotchas" which means no hidden fees, no late fees, no prepayment penalties, and no origination fees.
- Unlike credit cards, Wisetack's financing does not have compounding interest options, which means you know exactly how much you will pay.
- Wisetack uses a soft credit check to determine your eligibility.
- Wisetack offers up to six loan options, so you can choose the monthly payment that best fits your budget.

Key Recognition



Member of 2022 SMB Tech50 from GGV, Nasdaq, and Crunch



2022 Best Emerging Lending Platform, Lendit Fintech (now Fintech Nexus)



2022 Best Consumer Lending Platform, Finovate

Media requests

Please email <u>press@wisetack.com</u>

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