

Customer Process Flow



Customer Applies

- Point of Sale
- Fax
- Internet
- Telephone
- Mail



Dedicated Account Processing

- Credit verification with leading national credit bureaus
- Credit Line assignments
- Fast approval process
 - Instant approvals in seconds
 - Application referrals (in 1 hour if no additional info needed)
 - Account review (in 2-4 hours, if PG/needs financials)

Inserts, Coupons

- Targeted, customized based on purchasing behavior

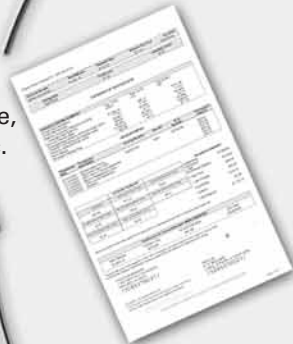
No Payments
No Interest
for 6 months
on Product XYZ

Customer Transacts and Buys Your Product



Statements

- Invoice level detail
- Current balance, Credit Line, etc.



Customer Service

- Account reconciliation
- Queries
- Disputes



Active Account Management

- Credit Line management
- Portfolio reviews
- Activation reviews

Customer Buys Again



Quality Assurance

- Auditing, Training
- Customer satisfaction surveys

