



Business Now, Pay Later.™

Empower SMEs with business installment loans.

Key benefits for SMEs

Key benefits for banks

CAPITAL GAIN FOR SMES

Gain access to working capital.

Rising interest rates and reduced financing supply have made it difficult for many SMEs to access the credit they need to sustain and grow their business.

Business Now, Pay Later™ provides an alternative solution.



BUSINESS GAIN FOR BANKS

Better support SME working capital needs.

“89% of SMEs feel underserved by their primary bank and are considering a shift to a new provider”

Protect your relationships by supporting customers with better working capital solutions, and grow your share of wallet as a result.

TAILORED SOLUTIONS FOR SMES

Timely approval and funding.

“Time to cash” can be dramatically improved with Business Now, Pay Later™ installments.

- Installments are available pre-, during-, and post-transaction
- SMEs can access installment loans instantly

TAILORED SOLUTIONS FOR BANKS

Rapidly launch tailored financial programs.

Business Now, Pay Later™ installment solutions are easy to customize and configure.

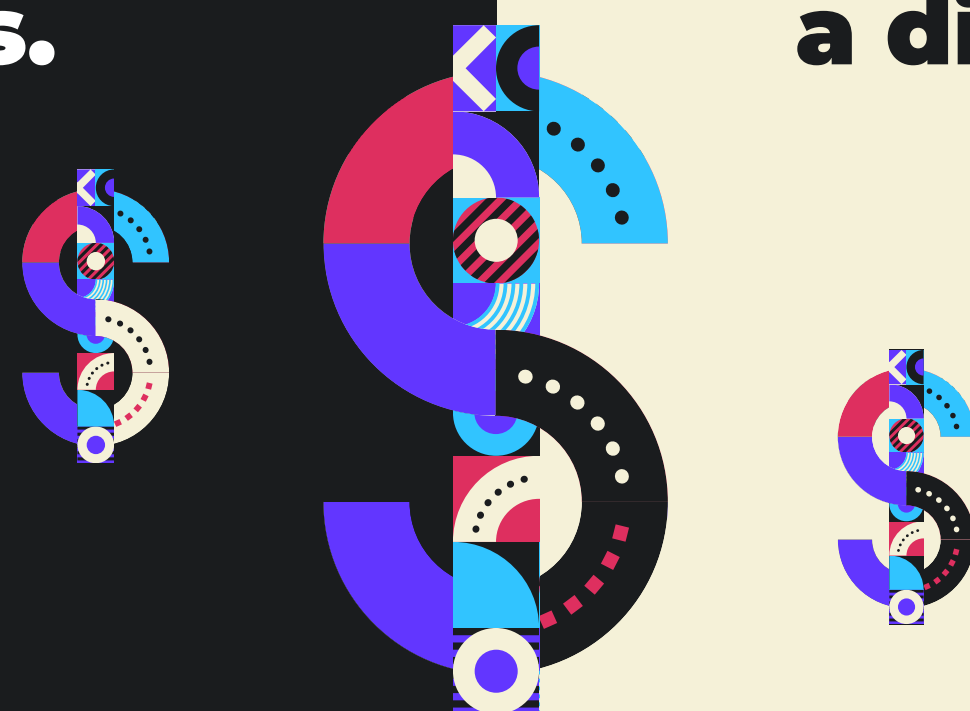
- Installation offerings can be quickly dialed up and down based on risk appetites and external factors
- Banks can target specific industries and segments with different product structures

CASH GAIN FOR SMES

Flexible repayments and predictable costs.

Business Now, Pay Later™ provides more flexibility and allows SMEs to align their repayment terms with their cash flow.

Installment loans allow SMEs to accurately predict and manage borrowing costs.



CASH GAIN FOR BANKS

Attract new customers with a differentiated solution.

“75% of SMEs are turning to fintechs to solve cash flow issues”

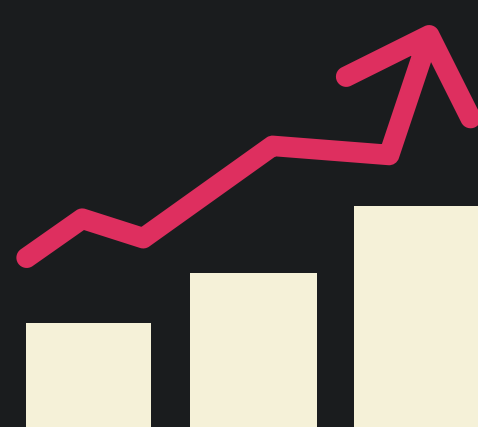
With the right solution, banks can leverage their reputation and expertise to win back revenue from providers of alternative financing.

MORE SUPPORT FOR SMES

Build credit history from an early stage.

Early stage companies often struggle to access financing due to a lack of credit history.

Business installments allow SMEs to build history with your institution and feel supported throughout their journey.



STRONGER RELATIONSHIPS FOR BANKS

Support customers throughout their lifecycle.

Today's start-ups are tomorrow's giants.

Support your SMEs customers on their journey to the top with an alternative working capital solution customized for any lifecycle stage.

Contact E6 today to learn more about Business Now, Pay Later.™

ABOUT EPISODE SIX

E6 is a modern payment processing and ledger infrastructure provider that empowers companies to create payment products their customers love. Our TRITIUM® platform powers a wide range of use cases across cards, installments, virtual accounts, wallets, rewards, and credit. We power 50+ enterprise clients and operate globally with an expanding team in the U.S., Europe, India, Japan, Singapore, Hong Kong, and Australia.