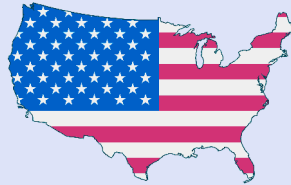


BY THE NUMBERS: PAYCHECK-TO-PAYCHECK CONSUMERS



60%

of US workers are living
paycheck-to-paycheck



40 million

US consumers are unable to access
mainstream credit products



45%

of paycheck-to-paycheck
consumers make over
\$100,000 annually



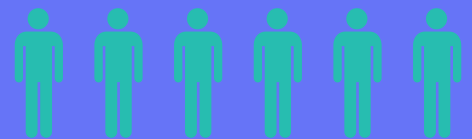
\$12.4B

in overdraft fees paid by
consumers in 2020



42%

Buy now, pay later users
who have made a late
payment



33%

BNPL users who over-
drafted their checking
accounts in January '22



2/3rds

reduction of missed
payments using
payroll-linked lending



80 Points



Payroll-linked lending adds
the equivalent of 80 points
to a borrower's FICO score

50%



reduction in annual lender losses using payroll-linked lending