



HELPING BUSINESSES GROW

Consumer Financing

MERCHANT FINANCING PROGRAM

- Business is paid quickly via direct deposit - typically in 1-3 days
- Competitive merchant fee based on consumer credit quality
- Tailored programs to meet each business' needs
- No set-up fee, no monthly fee, no minimum usage requirements, so consumer financing is available when you need it
- Same-as-cash options available
- No recourse program; business not liable for consumer delinquency.*

Have a unique business?
Contact us to see how we can help!

CONSUMER PROGRAM DETAILS

- Fixed-term installment financing with low monthly payments, no early-payoff penalty, no add-on fees
- Amounts range depending on product; finance up to \$10,000
- Customers with lower FICO scores are eligible – help more customers
- Credit decisions made quickly using criteria beyond basic credit scores

1 Step Technologies
info@1steptech.com / www.1steptech.com
(770) 766-1060

*Excludes Fraud

BUSINESSES SERVED



Retail Jewelers

- Rings, Earrings, etc.
- Custom Orders
- Watches



Pawn Stores - Retail Sales Only

- Jewelry
- Fine Artwork
- Certified Sports Memorabilia



UCFS CUSTOMER SUPPORT

- Dedicated finance and customer service teams deliver personal, white-glove service 7 days a week:
Monday - Friday: 8am – 2am ET
Saturday: 9am – 2am ET
Sunday: noon – midnight ET
- Online merchant portal for credit application and contract processing and to review account information/payments made to the business
- Full-service consumer support with autopay, website login for account reference and phone operators
- Spanish-speaking customer support representatives

ABOUT UCFS

- Providing financing for 40 years with over four million contracts, financing over \$6 billion in business
- A Scott Fetzer company
- Consistent underwriting so businesses can finance more customers and confidently grow their business

HOW FINANCING HELPS INCREASE SALES

- Improve cash flow
- Gain more customer referrals
- Assist customers when immediately-needed funds fall short
- Provide higher-end services
- No early payoff penalty so products/services can be provided now and customers can pay off their balance early to save on interest