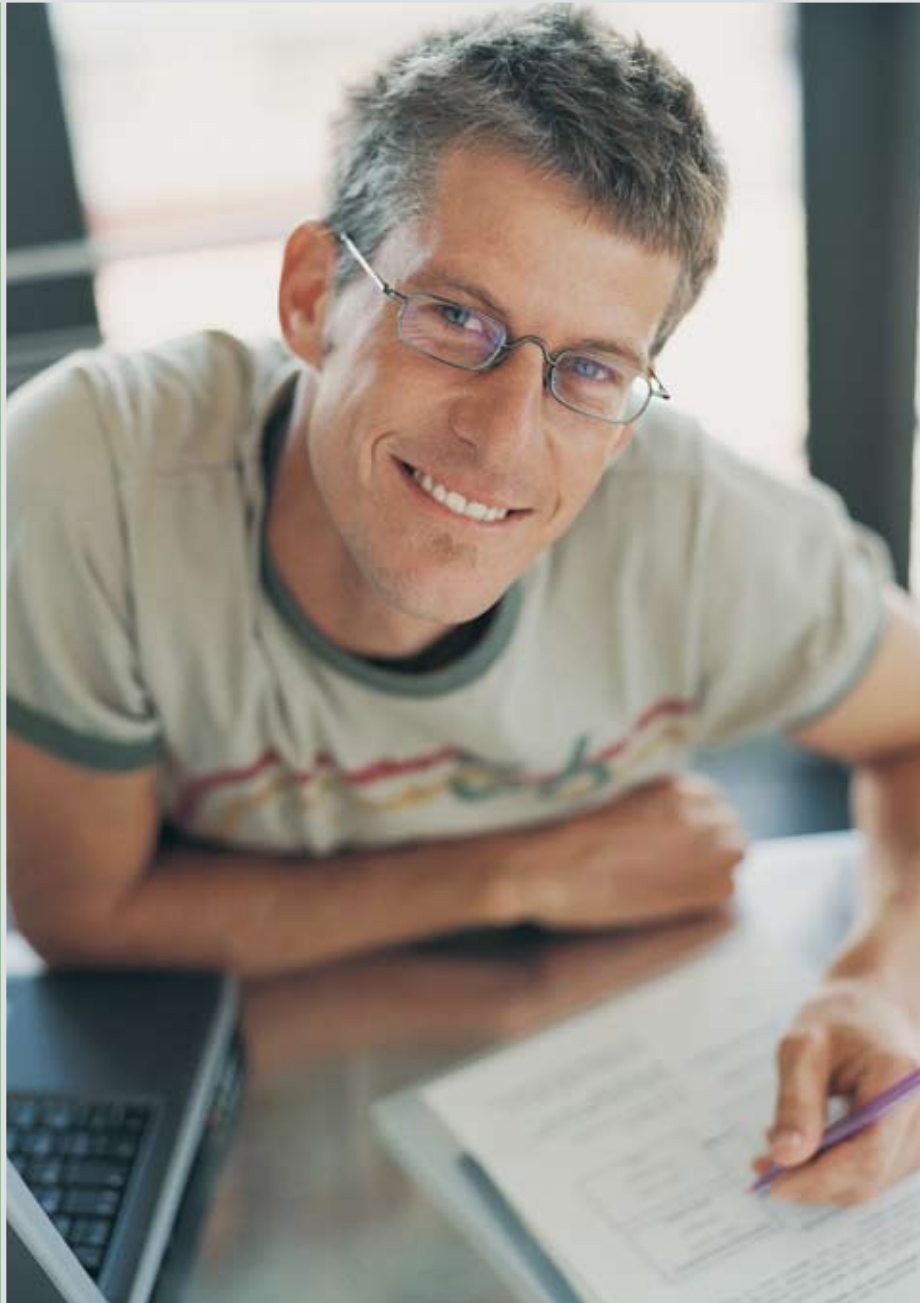


 **BillMeLater**[®] BUSINESS



Give Businesses the Power to Buy

Increase Sales and Lower Costs

The small and medium business (SMB) market remains one of the last vastly untapped opportunities. Over 5 million U.S. SMBs avoid or delay purchases because they are not satisfied with payment options from suppliers. And, more than half use consumer credit or other non-credit alternatives to make business purchases, limiting their spending and making these valuable customers hard to identify.

In a recent study* published by Mercator Advisory Group, three top concerns were cited by SMB buyers. The most noticeable was that over 53% delayed a purchase of goods or services due to cash flow concerns. Many SMB buyers also expressed frustration with a lack of accommodation to their company's payment needs. And even though online purchasing is widely used by SMB buyers, security and shipping accuracy concerns are still common. In fact 32% those surveyed still have security concerns, limiting their online purchasing.

Bill Me Later, Inc.'s real-time credit technology now enables suppliers to quickly, economically and securely offer their SMB customers variable payment terms at any point of sale with Bill Me Later® Business.

Capture Incremental Sales with Deferred Billing.

Over half of the buyers in the Mercator study noted they have delayed purchases due to cash flow concerns. They also reported that most suppliers do not have special programs for SMBs, nor do they offer terms longer than net 30. Compounding this concern is that the application processes for trade credit or a private label credit program are complicated and time consuming.

Boost your sales among those who are hampered by lack of capital and seize upon the additional buying power and deferred billing options Bill Me Later Business provides — instantly at the point of sale.

Bill Me Later Business puts the power in the SMBs' hands to choose their repayment terms and manage their cash flow. Businesses can pay within the Net Terms payment cycle at no cost, or revolve the balance with minimum payments. You also can offer 60-180 day terms to spur buyers to buy now and not delay a purchase.

Drive Incremental Web Site and Call Center Sales.

Use Bill Me Later Business to meet the payment needs of SMBs unable or unwilling to obtain credit through existing payment programs. Ease of use, finance terms, company approval, and security all play into the selection of business payment vehicles. While business credit cards are widely used by SMBs, most respondents noted that these cards have significant limitations.

The study also highlighted that SMB purchasers rated convenience as the top reason for purchasing online. There is still opportunity to convert non-online buyers to the online channel. The biggest barrier is getting them to "just try it" at 33%, with another 17% expressing concerns over security of online payments.

Of course, many business buyers still prefer to speak to a representative to make a purchase or discuss product selection. Bill Me Later Business offers a quick and efficient tool for your representatives to instantly extend flexible payment terms which in turn will lead to a higher order value. Offering completely seamless and integrated payment solutions in both channels enhances the ever-important customer relationship.



* "Small Business Credit Card 2007 Update," Mercator Advisory Group, October 2007



Avoid The Pain of Invoicing

Eliminate the processing, collecting and accounting costs associated with burdensome invoicing programs. (SMBs report that invoicing has major disadvantages as well, most especially speed/waiting for approvals, mail delays.)

Bill Me Later Inc. authorizes your business customers in seconds and funds you immediately upon delivery of goods or services using your existing credit card processor. We assume full risk of non-payment and reduce your days sales outstanding (DSO) from 30+ days to 2 days.

Not Just Great Payment. Great Payment Marketing.

Bill Me Later Business supplier partners benefit from a dedicated implementation project manager and best practices marketing consultation, including standard and custom promotions to ensure maximum performance.

THE BILL ME LATER® BUSINESS ADVANTAGE:

- Fast and easy application process with decision in seconds.
- Multichannel functionality on the web and in call centers.
- Flexible payment terms — Net terms or pay over time. Combine with deferred billing programs, such as 90 days same as cash to increase buying power.
- Acquire new customers through targeted payments marketing.
- Immediate payment for customer purchases.
- Lowers cost of operations.

Half (51%) of small business buyers agree that many vendors have no special programs for small businesses. This should concern vendors targeting this market, since 53% of small business buyers experience cash flow problems at least once or twice a year that delay their purchasing of products and services.

*Ken Paterson, Director
Mercator Advisory Group*

THE BILL ME LATER® BUSINESS CUSTOMER ADVANTAGE:

- Dedicated business purchase account.
- Manage cash flow through flexible payment terms.
- Multiple-use purchase tracking with simple and secure PIN system.
- Online account administration with buyer management, pre-set user spending limits, online bill pay and more.

Working with Bill Me Later, Inc.

Bill Me Later Business is the newest application of Bill Me Later, Inc.'s credit, marketing and risk-decision technology. Proprietary technology simplifies the application process at the supplier's point of sale and approves customer in seconds. Bill Me Later, Inc. assumes the risk associated with authorized transactions, provides immediate funding and manages customer billing. Bill Me Later Business seamlessly integrates into existing web and call center work flows. Proven implementation methodology is seamless and includes integration, complete training, supplier certification and testing. Following launch, Bill Me Later, Inc. provides a post-launch success assessment and ongoing 24/7 technical support.

Learn more about this low-cost, turnkey trade-credit program by calling: [866.380.6577](tel:866.380.6577).

Or visit: www.billmelaterbusiness.com

About Bill Me Later, Inc.

Quick, easy, secure Bill Me Later® is trusted by millions of consumers and businesses. Hundreds of leading retail partners use it to lower costs, improve the purchase experience, acquire new customers and to increase sales and average order values. Using its real-time credit decisioning platform and its suite of multichannel payment alternatives, Bill Me Later, Inc. is expert at helping retail partners to deploy and market payments as a way to improve customer experience and increase sales and loyalty.



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