

# How a digital revolving credit platform can help you achieve >50% repeat business

E-commerce stores are realizing that the "growth at all costs" approach is no longer effective. Instead, they are allocating more resources towards acquiring and retaining new customers, with a focus on increasing Customer Lifetime Value (LTV). Retaining existing customers has become a top priority for these companies.

## How Customer Acquisition Cost (CAC) is affecting e-commerce\*

**CAC has risen by 222% since 2015**

**Brands are losing \$29 for each new customer**

**The average CAC is \$127-\$533**

\*Source: Shopify Research and Business Wire

Merchants are now exploring alternative financing methods as a means of securing and retaining potential customers at the critical point of checkout. They are seeking options that can help decrease Customer Acquisition Costs (CAC) and enhance the LTV:CAC ratio.

**BNPL solutions** provide short-term installment loans financing a single purchase, which are typically divided into four or more fixed payments. The loan is closed after the final payment is made, terminating the merchant-customer relationship. This can lead to high CAC and limited LTV

**Credit Card programs** can help with flexible financing for an initial purchase, but they typically don't help merchants with joint marketing and don't build brand loyalty for the merchant, or contribute to growing LTV.

**Digital Revolving Credit** allows shoppers to apply once for a cardless, revolving line of credit instantly at checkout that can be used repeatedly at the merchant's store over a lifetime. This has a dual benefit: increasing LTV, and decreasing CAC.

MyTab™, a digital revolving line of credit platform, has been helping merchants with improving their LTV:CAC ratio. The most active MyTab merchants have historically experienced a tangible boost to their repeat purchase volumes:

## 59% repeat shopper rate

On average, top 10 MyTab retailers experienced 59% repeat transactions from customers.

\*based on historical data

## 4.4 purchases per customer/year

Our research shows that some customers our research shows that on average, customers with MyTab accounts make up to 4.4 repeat purchases per year.

\*based on historical data

## How MyTab Digital Line of Credit works



Customers open a reusable \$1000-\$5000 line of credit in minutes directly from your shopping cart. No credit card is required.



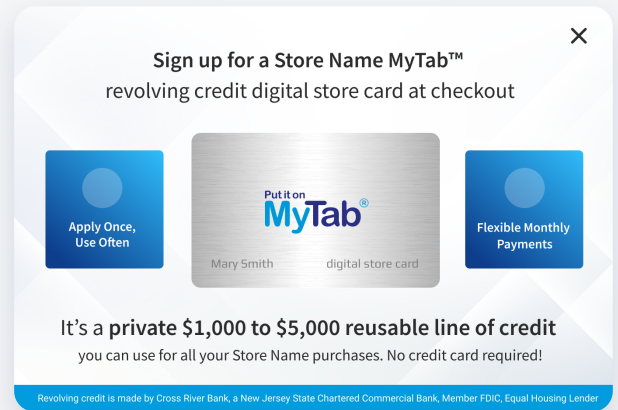
You get paid within 2 days while your customers pay us flexibly over time.



The MyTab credit line remains open, so customers are encouraged to return to buy more from your store.

MyTab partners with your store to offer a co-branded “virtual” digital store card to customers. We provide you with marketing assets and conduct regular marketing campaigns to drive repeat business and customer loyalty.

**More repeat business + increased loyalty = higher LTV!**



## MyTab is partnering with merchants across verticals to grow LTV

Health and Beauty	CIRCCELL
Hobbies	JSD <small>JANITORIAL PRODUCTS U.S.A.</small>
Tools	Tru Tech Tools <small>Quality Tools Essential Support.</small>
Computers	COMPUTER COMPANY
Mobile Networks	good2go <small>mobile</small>

### CIRCCELL

“ FuturePay's MyTab gives my customers the financing flexibility they are looking for. And the integration was quick and easy.

**Maya Crothers**, Founder



“ With MyTab, we saw our repeat shopper rate rise to 69%. I'd recommend all merchants add it to their checkout!

**George Gonzalez**, Founder

## Integration with your shopping cart platform is easy and takes minutes



**Sign up now for a special offer:  
0% merchant fees for the first 3 months\***

**Don't miss out**