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Welcome to Katapult

Katapult is a lease to own option with a focus on helping the 100M customers with low and evolving FICO scores get life's necessities like furniture, appliances, and electronics, when they shop online or in-store. We believe that a credit score doesn't fairly reflect a customer's ability to be financially responsible. That's why at Katapult, we look at many factors beyond a credit score during our real-time approval process. This allows us to approve more of your customers that may not normally be approved by other payment options and also helps grow your customer base.

How do we do that?

We help you convert customers that would not normally be able to pay for the item in full, or would not pass a prime lending option's traditional credit check, by providing an extremely fast, simple and cost-effective payment method. The Katapult lease-to-own product was built using world-class technology to provide instant decisions, while collecting minimal customer information.

Katapult also encourages customer loyalty by rewarding customers who make on-time payments, and successfully pay off their lease agreement, with new, lower cost payment options with higher limits for their next lease purchase with Katapult.

Objectives

It is important to implement the information within this manual in order to provide your customers with the best Katapult experience. The benefit of learning this information is to ensure that you will be able to offer your customer a product that will truly benefit them and your business. To ensure that the information you are sharing with customers is correct and compliant, our partners must leverage a variety of training opportunities, which include; written materials, live training sessions, internet instruction, and continued refresher training classes.

After reviewing this manual you will be able to:

- Use the payment estimator
- Customer application and experience
- Review your funding reports
- Understand critical compliance and policies for lease-to-own solutions

Key takeaways

Katapult offers lease purchase transactions with no long term obligation and options for ownership. The customer is not buying the merchandise outright. Katapult is leasing the product to the customer, through the use of a lease purchase agreement.

In providing this Manual, Katapult does not serve as your legal advisor nor assume any liability on account of your actions relating to compliance with applicable law. You should consult your counsel regarding your legal obligations and those who act on your behalf. For example, while this Manual describes certain requirements with regard to communications with customers, you should discuss those and any other legal or compliance issues with your own counsel to ensure full legal compliance.

In order for customers to apply with Katapult, they must have:

- A current, valid US address that is active with the USPS. (PO Boxes will not be accepted)
- A cell phone with them, with a valid mobile number that can receive SMS
- A valid Social Security or Taxpayer ID Number (ITIN).
- A valid email address.
- A valid credit or debit card to make recurring payments. (no prepaid or gift cards, and the card **MUST** be in the signing customer's name)
- They must be 18 years of age or older to apply

The payment method used must belong to the customer. The name on the card must match the name on the valid ID and the Katapult application.

A Katapult lease is flexible. At the end of a lease cycle, the customer may;

- Exercise early purchase option (EPO) to buy the leased item(s).
- Renew the lease for more recurring payments. (this is the default action)
- Return the item(s) to Katapult.

Important things to know

- Product(s) will be shipped to the customer upon electronically signing and agreeing to the lease and making the initial payment, in most cases, the first payment is \$45 but may vary based on the customer's risk profile.
- The customer will make their first lease payment on their next Katapult due date, which is set during the application process.
- Katapult is not available for customers in MN, NJ, WI, and WY (this is built into your Katapult integration)
- Katapult will collect the sales tax from the customer over the course of the agreement.
- Katapult offers customers an early purchase option at any time during their lease - this is at a discount over the entire cost of the lease.
- Customer's shipping address **must** match their billing address provided during the application process.

Please note this guide outlines the direct Katapult flow and merchant portal experience. If you partner with Katapult through a 3rd party provider, please reach out to our shared partner to get additional details.

Contact Katapult

If after reviewing this manual you are still in need of assistance, there are many ways to contact Katapult;

By visiting your merchant portal: Review the application index to see details on a specific lease

By email (merchants only): specialservicesteam@katapult.com

By chat: <https://go.katapult.com/chat>

By phone: 833-KATAPULT (833-528-2785)

By connecting with your Katapult Client Success Manager, they will have provided you with contact info during and after your training session.

By mail: 5204 Tennyson Pkwy #500, Plano, TX 75024

Hours

Katapult merchant and Customer Service are available 7 days a week.

Mon-Fri: 7am to 11pm CST

Sat: 8am to 9pm CST

Sun: 10am to 8pm CST

Should you need merchant support outside of these hours, please email specialservicesteam@katapult.com and you will receive a reply during the next calendar day.

Katapult FAQs

What is lease-to-own?

Lease-to-own means that your customer will make recurring lease payments for the use of the product(s) they have selected until the terms of the purchase are satisfied. There is no long term obligation to continue leasing, and they can return the product to Katapult at any time, with no further obligation other than for amounts already incurred. In addition, there are several options to acquire ownership of the product being leased. A Katapult lease offers flexibility that may make it more attractive than financing. At the end of the customer's recurring lease cycle, customers can choose to continue their lease with more recurring payments, purchase their product(s), or return their product(s). (normal wear-and-tear is accepted).

Will a customer's FICO credit score be affected?

Katapult is a no credit required payment option and does not pull or impact the customer's FICO score information. Please review Katapult's most recent credit report disclosure [here](#).

Are customers required to have a checking account to apply?

No, a checking account is not required to apply for a Katapult lease. We may request it as additional information to process their application. They will not be charged to apply.

How long is a pre-approval valid?

A pre-approval is good for 30 days. During these 30 days, we remind them to come back and shop. If for any reason they do not use the pre-approval, the customer is welcome to reapply again in the future.

What are the terms of a Katapult lease agreement?

Katapult's lease purchase agreements are available in lengths of 12 or 18 months. For lease amounts less than \$2000, a 12 month lease will be offered. An 18 month lease term will be available when the amount leased is \$2,001.01- \$3,500. Offers may vary by state regulation, amount of the purchase or other factors. These terms are subject to change, check the manual regularly for changes and updates.

Are there limits on the "cash price" and total dollar amount of payments under a Katapult lease-purchase agreement?

There are cash price limits in a few states. These limits set the maximum "cash price" for particular categories of items that may be included in a lease-purchase transaction. The maximums are set at a multiple above the retailer's wholesale cost.

This requirement applies only in six states (CA, HI, ME, NY, VT, and WV) and sets limits on the maximum "cash price" of the item for purpose of inclusion in a lease-purchase transaction, as set forth below:

California

- o Computer systems and appliances- 1.65 multiplied by the merchant's cost.
 - "Computer system" means a computer processor and a video monitor, printer, and peripheral items primarily designed for use with a computer. Audio and video devices, which are commonly used for entertainment and into which data may be downloaded from a computer, are not part of a computer system.
 - "Appliance" means and includes any refrigerator, freezer, range including any cooktop or oven, microwave oven, washer, dryer, dishwasher, or room air-conditioner or air purifier.
- o Electronic sets – 1.7 multiplied by the merchant's cost.
 - "Electronic set" means and includes any television, radio, camera, video game, or any type of device for the recording, storage, copying, printing, transmission,

display, or playback of any sound or image, but does not include any item that is part of a computer system.

- o Automotive accessories, furniture, and musical instruments – 1.9 multiplied by the merchant's cost.
- o Jewelry – 1.9 multiplied by the merchant's cost.
- o All other items – 1.65 multiplied by the merchant's cost.
- o Subsequent rentals of the property – payment may not exceed the amounts specified above, less (1) for appliances and electronic sets, one-third the amount of all rental payments paid to the merchant by consumers who previously rented that property or (2) for furniture, computer systems, and all other items, one-half the amount of all rental payments paid to the merchant by consumers who previously rented that property.

Hawaii

All leased items – 2.0 multiplied by the merchant's cost.

Maine

- o Appliances – 1.75 multiplied by the merchant's cost.
- o Electronics costing less than \$150 – 1.75 multiplied by the merchant's cost.
- o Electronics greater than or equal to \$150 – 2.0 multiplied by the merchant's cost.
- o Furniture – 2.5 multiplied by the merchant's cost.
- o Jewelry – 2.5 multiplied by the merchant's cost.
- o All other items – 2.0 multiplied by the merchant's cost.
- o Used merchandise – may not exceed the maximum cash price permitted for new goods and must take into account factors such as duration of prior rentals, repairs, condition, and whether the type of item has gone down in price since the merchant purchased it.

New York

- o Appliances – 1.75 multiplied by the merchant's cost.
 - “Appliance” means and includes any refrigerator, freezer, range including any cooktop or oven, microwave oven, washer, dryer, dishwasher, or room air conditioner or air purifier or other machine for routine household tasks.
- o Electronics costing less than \$150 – 1.75 multiplied by the merchant's cost.
 - “Electronic set” means and includes any television, radio, camera, video game, computer system or any type of device for the recording, storage, copying, printing, transmission, display, or playback of any sound or image.
- o Electronics greater than or equal to \$150 – 2.0 multiplied by the merchant's cost.
- o Furniture – 2.15 multiplied by the merchant's cost.
- o Automotive accessories and musical instruments – 2.0 multiplied by the merchant's cost.
- o Furniture – 2.0 multiplied by the merchant's cost.
- o All other items – 1.75 multiplied by the merchant's cost.
- o Used items – The second or subsequent rental of an item may not exceed the maximum described above and *divided* by 2.25. New York also provides a “terming matrix” that must

be used establish prices for used goods based on their condition and the original term of the lease when the product was new:

- New = Full Term.
 - Excellent = In great shape. Refurbished to look like new.
 - Good = In good working order. Refurbished, but imperfections still exist.
 - Fair = Completely operational, but refurbishment has not concealed obvious wear and tear.
 - Poor = Ripped, faded, cracked or broken and refurbishment did not change it.
- o A sample of the terming matrix is provided here:

Vermont

- o Appliances – 1.75 multiplied by the merchant’s cost.
- o Electronics costing less than \$150 – 1.75 multiplied by the merchant’s cost.
- o Electronics greater than or equal to \$150 -2.0 multiplied by the merchant’s cost.
- o Furniture – 2.5 multiplied by the merchant’s cost.
- o Jewelry – 2.0 multiplied by the merchant’s cost.
- o All other Items – 2.0 multiplied by the merchant’s cost.
- o Used items – at least 10% less than the cash prices calculated above.

West Virginia

- o West Virginia provides several different methods that may be used for determining the “retail value” of an item. One option, for new goods only, is to use a multiplier method in a way similar to the preceding five states just discussed:
 - Kitchen and major appliances – 1.56 multiplied by the merchant’s cost.
 - Electronics – 1.56 multiplied by the merchant’s cost.
 - Furniture – 1.67 multiplied by the merchant’s cost.
 - Jewelry – 1.82 multiplied by the merchant’s cost.
 - Other household goods – 1.67 multiplied by the merchant’s cost.
- o In addition, merchants may be able to determine the retail value through actual sales of the item, catalog prices, advertised prices, book value, or depreciation methods, depending in part on whether the item is used or new.

Merchants are required to stay abreast of these laws, as they are subject to change. Furthermore, the information contained in this manual about these restrictions is not fully comprehensive. If you believe either or both of these restrictions may apply to you, please review the applicable state law.

What items can be leased with Katapult? Are any items excluded?

Katapult allows a variety of durable goods, and the items that support them, to be leased. For example; a sofa, loveseat, coffee tables and the *addition of lamps and throw pillows*. Used items are also able to be leased through Katapult. Keep in mind when a customer adds a used item to the shopping cart they must be aware of the condition and the item should be priced appropriately (below the cost of a brand new item of the same or similar kind). Please see the type of items that can be included in a lease agreement:

Leasable Items:

- Furniture
- Appliances
- Electronics
- Stereo Equipment
- Automotive equipment- EX: tires, aftermarket parts
- Fitness Equipment and Sporting Goods
- Optical
- Audio and DJ equipment
- Computers and Laptops
- Tablets
- Camera equipment
- Cables and cords for televisions
- Hoses for appliances
- Software for electronics
- Mattress pads for mattresses

Prohibited Items:

Keep in mind the following items **cannot** be leased through Katapult;

- Drones
- Hoverboards
- Gift cards
- Firearms
- Consumables such as chemicals, liquids, food items, clothing, etc.
- Items requiring licensing
- Items requiring permanent installation that cannot be returned ex; installed home theater equipment and surveillance equipment
- Membership fees
- Additional fees including: installation, shipping and recycling fees
- Auto parts - SPECIFIC TO INDIANA LEASE-PURCHASE TRANSACTIONS -- With the sole exception of tires, wheels, and rims, automotive-related property (i.e., auto repair items and items that affix to an automobile) may not be included in a Katapult lease-purchase transaction.

Note: If you would like to offer an item that does not appear on this list you will need to contact your local Katapult representative. You will need written approval from Katapult for any item that appears on the above list.

Can used items be leased In-Store?

Brick and mortar merchants may offer used items, at this time this is not supported for online sales. Select used from the 'Item type' dropdown when adding the item to the cart. To comply with the law, you must include the condition of the item. Examples include scratch and dent, refurbished, open box, preowned, demo model, floor model, display model, etc.

What approval limits does Katapult offer?

Katapult's lease limits vary for each customer. When pre-approved, the customer will be able to view their available lease limit by logging into their Katapult account on www.Katapult.com. They will also receive a text message and an email that includes their approval limit. Pre-approval amounts may not be modified; however they can be utilized for more than one lease up to the total pre-approved amount.

What is Lease Cost Reduction and how do I offer it?

Lease cost reduction allows customers, who would typically have to remove merchandise to reduce cart totals, to continue with the larger purchase by paying a portion upfront and leasing the remaining amount over time. With no effort from you, this feature will be implemented through the Katapult checkout process.

Note: *Katapult will collect applicable sales tax on the Lease Cost Reduction payment and is only available for select merchants.*

How can a customer pay off early?

The customer can elect to pay off their product early. Katapult offers a 90 day early purchase option which allows them to pay off their lease within 90 days for only the cash price plus 5% and any applicable tax. The first payment will not be credited to the early payoff amount of the product, unless legally mandated.

If the customer does not buyout the lease within the 90 day early purchase option window, they will continue making recurring payments according to their lease term. The customer always has the option to buy out the item in subsequent months, at the price referenced in the early purchase option schedule contained in the lease agreement.

Does Katapult charge an interest rate (Annual Percentage Rate)?

No, Katapult offers a lease-to-own payment option. Customers are entering into an agreement to lease the product, with an option to own. The agreement is not a credit transaction. The monthly lease payment does not include an interest rate or APR and will not be used to calculate the lease amount.

Katapult considers the following four factors when calculating the lease payment:

- The cash price of the product
- The state in which the customer resides
- The maximum number of months a customer can lease the product

- The state/city sales tax rate

Does Katapult charge late fees?

No, Katapult does not charge late fees to customers, ever!

Who charges applicable taxes to the customer?

Katapult is responsible for collecting the taxes from the customers. Katapult is classified as a wholesale merchant, meaning Katapult is buying the product from your business and reselling the product(s) to the customer through the use of a lease-to-own agreement. This process ensures the customer will never be double charged for taxes, and our product totals will not reflect taxes from your cart. Katapult will provide you with a resale or tax exempt certificate(s) for the states you do business in. If you have not received this, please reach out to your dedicated Katapult Client Success Manager. It is your responsibility to verify and ensure all orders in your system are classified as tax exempt. Katapult relies on your expertise and knowledge to develop the best process for your business needs.

Application and Checkout

The customer will need to enter their mobile number to start a lease application as a new or existing Katapult. Before submitting their mobile number, the customer must agree to Katapult's Privacy Policy, Terms of Use, and Credit Disclosure. Each of these contain important information that the customer needs to be aware of.

Verification

In Store Application: For customers applying in store through our merchant portal, please ensure that the customer has reviewed and agreed to our privacy policy, terms of use and credit disclosure before clicking submit. Please confirm your customer's identity by using standard practices of reviewing the customer's state issued ID or Driver's license. The customer must be present in store and be able to apply. Please follow the steps below in your merchant portal from the customer checkout tab.

If your customer would like to apply from home please let them know they can apply online on our [website](#).

Online Application: Customers applying on your website will need to follow the steps outlined below.

Katapult collects information from various non-FICO credit reporting agencies. Checkout our our FAQs page for the most up to date credit report disclosure.

Mobile View

Katapult Close

Tap to learn more

Enter your mobile number

We'll text you a verification code to start or resume your application (standard SMS charges may apply)

Mobile number

I've read and consent to the [Credit Report Disclosure](#), [Privacy Policy](#), [Terms of Use](#) and [ESIGN disclosure](#) and agree that Katapult may contact me by SMS for login info and account reminders. Message & data rates may apply. Text HELP to 91948 for support or STOP to 91948 to cancel. Message frequency varies by use.

Continue

Questions? Call Katapult at 833-KATAPULT (833-528-2785)

Desktop View

Katapult Close

Enter your mobile number

We'll text you a verification code to start or resume your application (standard SMS charges may apply)

Mobile number

I've read and consent to the [Credit Report Disclosure](#), [Privacy Policy](#), [Terms of Use](#) and [ESIGN disclosure](#) and agree that Katapult may contact me by SMS for login info and account reminders. Message & data rates may apply. Text HELP to 91948 for support or STOP to 91948 to cancel. Message frequency varies by use.

Continue

Questions? Call Katapult at 833-KATAPULT (833-528-2785)

How Katapult Works

- ✓ **Get approved with no credit required**
Our application is short and sweet. Get a decision in seconds.
- 🛒 **Go shopping**
Select the items you want within your Katapult spending limit.
- 👉 **Checkout**
Choose Katapult, make your initial payment, and enjoy your items.
- 💰 **Make recurring payments**
The sooner you buyout your lease the more you save!

Merchant Portal

Katapult Customer Checkout View applications Reports Payment estimator KatapultShop

Welcome to Katapult!

Enter your customer's mobile number

We'll text them a verification code to start or resume their application

Mobile number

The customer has read and consents to the [Credit Report Disclosure](#), [Privacy Policy](#), [Terms of Use](#) and [ESIGN disclosure](#) and agree that Katapult may contact them by SMS for login info and account reminders. Message & data rates may apply. Text HELP to 91948 for support or STOP to 91948 to cancel. Message frequency varies by use.

Continue

- The customer will enter their mobile number. Katapult uses this as the customer's unique identifier and it cannot be shared with multiple accounts.
- Before being able to proceed with an application or lease agreement the customer will need to agree to Katapult's privacy policy, terms of use and esign policy.
- Once the mobile number has been entered and the policies confirmed the customer will be able to proceed to the verification screen.

Customers who have not applied with Katapult previously will receive a six digit one time passcode (OTP) to validate their phone number and proceed with the application.

Return Customers will enter their OTP & the last 4 of their SSN to validate their identity and proceed to their lease agreement.

If an existing Katapult customer needs to update their phone number please have them reach out to customer service.

New Customer

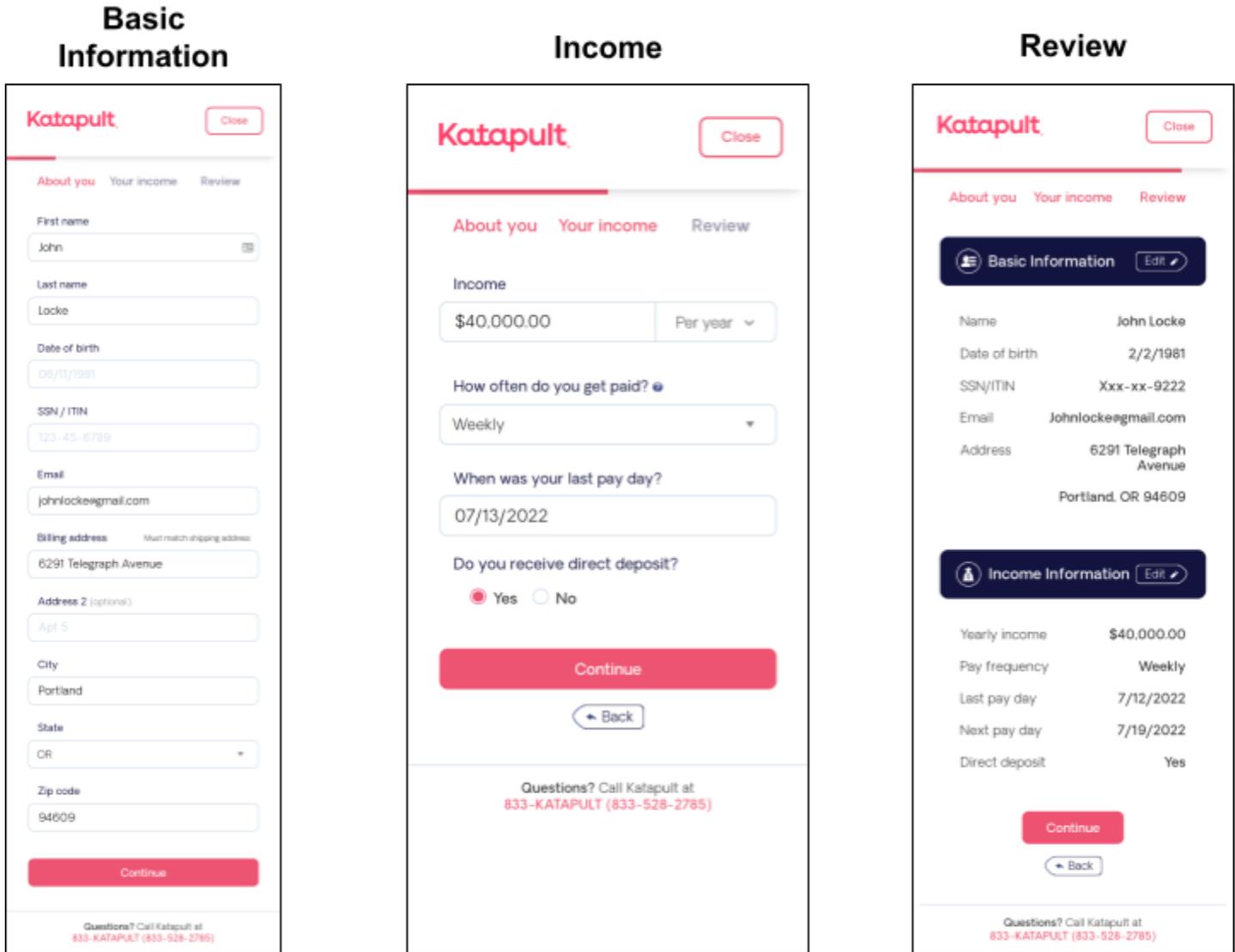
The screenshot shows the Katapult mobile app interface for a new customer. At the top left is the Katapult logo, and at the top right is a 'Close' button. The main heading is 'We just sent you a text'. Below this, it says 'Enter the verification code sent to (129) 801-2809' with a 'Change number' link. Then it says 'Enter 6-digit code' with a text input field containing '123456' and a 'Re-send' button. At the bottom is a large red 'Begin Application' button. At the very bottom, it says 'Questions? Call Katapult at 833-KATAPULT (833-528-2785)'.

Return Customer

The screenshot shows the Katapult mobile app interface for a return customer. At the top left is the Katapult logo, and at the top right is a 'Close' button. The main heading is 'We just sent you a text'. Below this, it says 'Enter the verification code sent to (214) 555-4321' with a 'Change number' link. Then it says 'Enter 6-digit code' with a text input field containing '123456' and a 'Re-send' button. Below that is 'Last 4 digits of SSN / ITIN' with a text input field. At the bottom is a large red 'Continue' button. At the very bottom, it says 'Questions? Call Katapult at 833-KATAPULT (833-528-2785)'.

Application

Katapult's quick application is broken down to 3 simple steps: Basic info, Income, Review.



Field	Details	Screen
First Name	Customers full legal first name	Basic Information
Last Name	Customers full legal last name	Basic Information
Date of Birth	Customers date of birth	Basic Information

SSN/ ITIN	Customers full social security number or taxpayer identification number	Basic Information
Billing Address	Customers billing address	Basic Information
Address line 2	Line two of the customers billing address is applicable	Basic Information
City	City associated with the customers billing address	Basic Information
State	Please note that Katapult cannot support applications in WY, WI, NJ,	Basic Information
Zip Code	Zip code associated with customers billing address	Basic Information
Income	Customer will need to provide their full income either annually or they can provide monthly by using the dropdown	Income
Pay Frequency	Katapult uses this information to determine the customers payment schedule	Income
Last Pay Date	This information is used to confirm payment schedule	Income
Direct Deposit	Katapult uses this information to setup auto payment for the customer	Income

Decisioning options

Approvals are good for up to 30 days and customers can return at any point during that time frame to use their open to buy. Rejected customers may reapply after 30 days for decisioning.

Pre-approval

Katapult. Close



Congratulations HJL!

You are pre-approved to lease items with a cash price up to

\$3,000.00

[Checkout Now](#)

Rejection

Katapult. Close



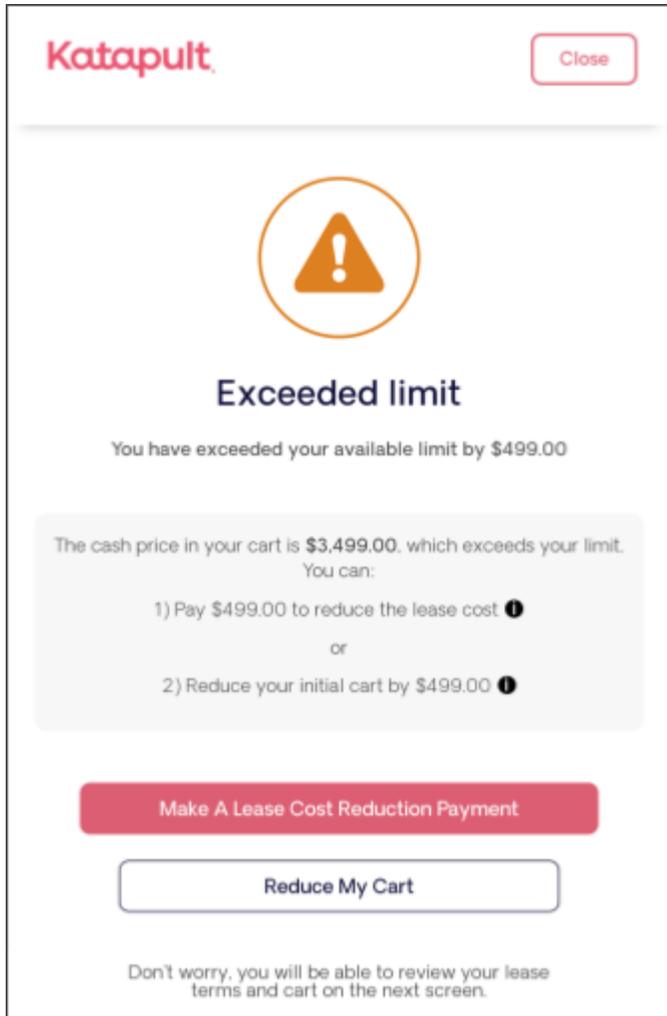
Thanks for applying

Unfortunately we are unable to approve you at this time.
For questions call 833-KATAPULT (528-2785).

[Close](#)

Lease Cost Reduction (LCR)

This will only be available to specific customers based on Katapult’s proprietary decisioning. If the customer selects Katapult as their payment option at checkout (meaning they have already added items to their cart) and they are not approved for the full amount in their cart *and* the cart amount exceeds their available limit they will be presented with the Lease Cost Reduction offer.



Lease Cost Reduction, LCR, allows customers who are over their available limit make an upfront payment.

LCR cannot exceed 30% of the leasable items in the card.

If LCR is available for the customer they will receive a notification that presents their options.

1. Proceed with the offer
2. They can opt to go back to checkout and reduce their cart.

Online Checkout

The customer will add items to the cart as they normally would. They will also have the option to be pre-approved with Katapult on each page (if applicable, based on integration) if a customer did not elect to be pre-approved before shopping.

Payment
All transactions are secure and encrypted.

Credit card





 and more...

Katapult No Credit Required



After clicking "Complete order", you will be redirected to Katapult to complete your purchase securely.

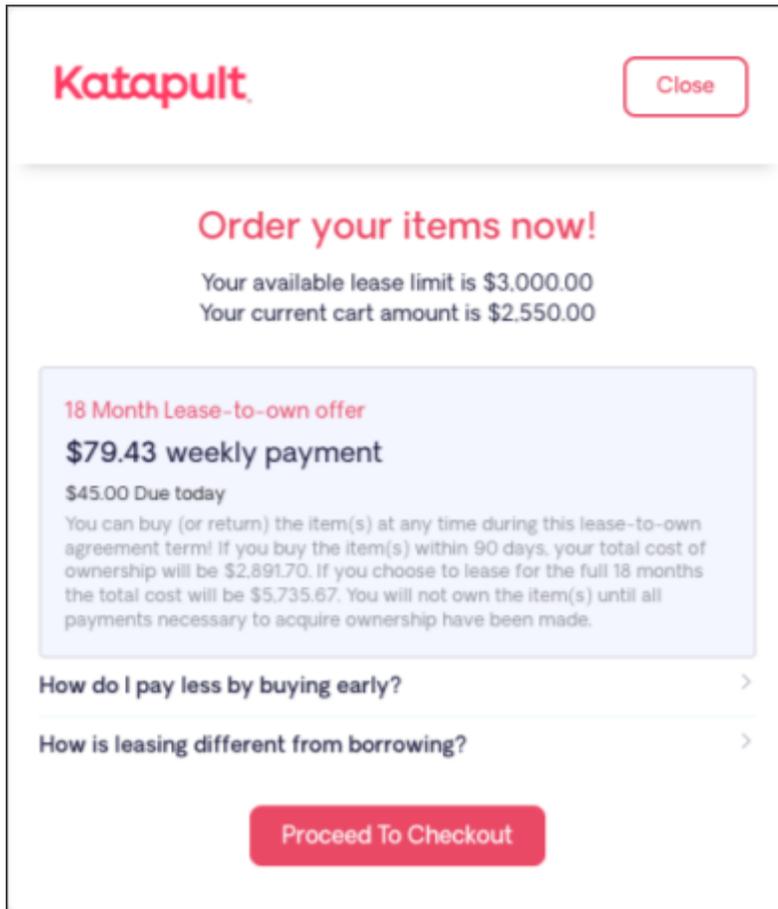
Any item added to the cart should not include sales tax. Katapult will calculate and collect tax on the lease. If a customer is in a tax exempt category they will need to reach out to Katapult customer service to update their tax status and complete the appropriate paperwork.

Whether the customer already has a pre-approval or will be applying for the items in their shopping cart will determine next steps. If they were pre-approved they will select Katapult at checkout and enter a new verification code, along with the last 4 digits of their SSN/ITIN. If they are applying for the first time they will

go through the process above. Once the approval is recalled or they are approved they will be able to start the checkout process.

Offer Card

The Katapult offer card is displayed to customers before they proceed to the payment page. This card gives the customer an overview of what their lease offer will be so they can make an informed decision on how to proceed forward.



For customers completing checkout online, Katapult will present their offer card.

Here the customer will see their lease offer, their payment schedule and initial payment amount. Once they have reviewed their offer, they will be able to proceed with the checkout page and review their lease agreement, price tag disclosure and make their initial payment.

Checkout

Checkout Screen

Price Tag Disclosure

Lease Agreement

Checkout Screen

The customer will be able to proceed with checkout by reviewing the price tag disclosure, lease agreement and making their initial first payment.

Price Tag Disclosure

The customer will need to read and agree to Katapult's Price Tag Disclosure. Each customer's lease agreement varies by state and should be reviewed in its entirety. The price tag disclosure will provide the customer with a summary of the price of their items, rental period, & payment expectations. This disclosure is to provide clear transparency to the customer on their payments and the amount going towards rent vs. the product over the course of the lease.

After the customer has reviewed and agrees to the terms they will be able to proceed by clicking ' I agree'.

Katapult consumer lease-purchase agreement

The customer must read the agreement in full by scrolling to the bottom of the page. We want to make sure they can review the agreement in full detail. This agreement cannot be modified or changed in any way. The customer will always be able to access a copy of their agreement in the customer portal. The lease agreement will provide the customer with a clear breakdown of their products, prices and expectations of responsibility over the course of the lease.

The customer will need to scroll to the end of the agreement to review it in its entirety. We provide the option for the customer to download a hard copy at this time for their records.

Once the agreement has been completely reviewed the 'I Agree' button will be enabled allowing the customer to proceed with their initial payment.

Finalizing the details and processing the payment

After the customer has agreed to the price tag disclosure, lease agreement and validated that their payment method matches their lease details, they will be able to proceed with making their initial payment.

Tap to view lease overview

Read and Agree to the Terms of your Agreement

- You have read and agreed to the **Price Tag Disclosures**
- You have read and agreed to the **Lease Agreement**
- My ID matches the printed name on the card used for payment

Enter your payment method

Katapult accepts VISA, Mastercard, Discover and American Express

Card number

4111 1111 1111 1111

Expiration date

08/25

Security code

123

Make Payment Of \$45.00

Complete the lease

Once the customer's payment has been processed, they will receive a welcome email and be asked to complete their lease.

Failure to complete this screen may result in the order not syncing back to your system. Please contact Katapult if there is a discrepancy between your merchant portal and your order management system.

Once completing this step, the customer will be redirected to your order confirmation page.

Katapult.



You're almost done, Hjl!

Click below to confirm your lease.

In the next 24 hours, you will receive a welcome email with access to your online account.

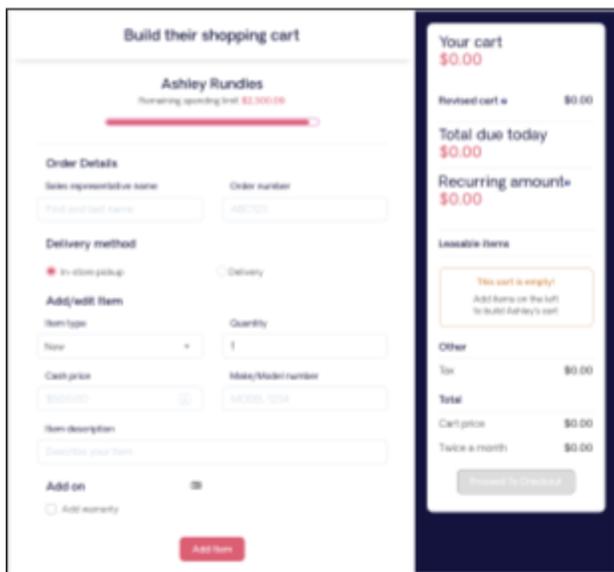
[Complete My Lease](#)

In Store Checkout

Katapult allows select merchants to process orders through our merchant portal. For brick and mortar merchants, we allow you to create a cart and complete checkout.

Build a Cart

Once your customer has been pre-approved, you will be able to build a cart and move forward with the lease agreement.



The Cart Page is broken into a few sections

- Customer Details:** At the top of the screen you will see your customer name and their available limit. As you add items to the cart the available limit will update.
- Order Details:** Is where you will provide the sales representative's name and the order number as it reflects in your system.
- Delivery Method:** Here you will select the method in which the customer will take possession of their products.
- Add/ Edit Item:** Here you will add items to your cart
- Add on:** Here you will attach any warranties
- Customer Cart:** The right hand side of the screen provides a summary of the items you've added to the cart and what the customer will pay at the time of checkout.

Order Details

Sales Representative: This should be the representative's name or unique identifier that is processing the order.

Order Number: This order number should match what you have in your system.

Delivery Method: Select how the customer will receive their product.

Order Details

Sales representative name	Order number
<input type="text" value="Test Test"/>	<input type="text" value="Katapult Test"/>

Delivery Method

If you select delivery, you will have the option to select pickup or delivery. If delivery is selected, you will have the option to set the price or select free delivery. Katapult requires that delivery fees be paid upfront at the time of checkout. Delivery fees cannot be added as a line time to the lease.

Delivery method

In-store pickup Delivery (\$100.00) [Edit](#)

 **Delivery cost**

Amount

Free delivery

Add/ Edit Item

Item Type: Select if the item is considered new or if it is used. Used items could be defined as a floor model or a returned item being sold.

Quantity: Add in the quantity of the item you are selling.

Cash Price: Should be the price after discounts or adjustments for a single item. Katapult will automatically calculate the total price based on quantity.

Make/ Model number: This should be the name of the item. Example "56742"

Item Description: Provide details about the item and be as descriptive as possible. Example "Maytag Washing Machine"

Add On: If your item includes warranty, you will want to define what items have warranty included. Warranty should never be added as an individual line item and should always be associated as an add on.

Build their shopping cart

Katelin Johnston
Remaining spending limit **\$1,500.00**

Order Details

Sales representative name	Order number
<input type="text" value="Kate Cat"/>	<input type="text" value="123a546"/>

Delivery method

In-store pickup Delivery (\$100.00) [Edit](#)

Add/edit Item

Item type	Quantity
<input style="border: 1px solid #ccc;" type="text" value="New"/>	<input style="border: 1px solid #ccc;" type="text" value="1"/>
Cash price	Make/Model number
<input style="border: 1px solid #ccc;" type="text" value="\$ 500.00"/>	<input style="border: 1px solid #ccc;" type="text" value="Grey12345"/>

Item description

Add on

Add warranty

Price	Name	SKU
<input style="border: 1px solid #ccc;" type="text" value="\$ 21.00"/>	<input style="border: 1px solid #ccc;" type="text" value="GreatWarranty"/>	<input style="border: 1px solid #ccc;" type="text" value="123456"/>

Customer Cart

Once the item information is complete, click the "Add item to cart" button. If the customer is leasing an additional item through Katapult, add the second item by completing the steps as listed above. Example: if the customer is leasing a living room set and a separate dining room group you will need to enter as two items.

Your cart
\$300.00 ▼

Initial cart	\$300.00
Revised cart	\$300.00

Total due today
\$45.00 ▼

Initial payment	\$45.00
-----------------	---------

Recurring amount
\$28.42 ▼

Next Due Date	09/16/2022
Pay Frequency	Twice a month
Lease Duration	12 months
Number of payments	24

Leasable items

Katapult Test	QTY 1
Model	\$300.00
1234 : New	
Twice a month	\$26.25
✎ Edit ✖ Delete	

Other

Tax	\$24.75
Twice a month	\$2.17

Total

Cart price	\$324.75
Twice a month	\$28.42

Proceed To Checkout

Your cart: Shows the initial cart total amount

Revised cart: The revised cart is the total cash price of the items that will be leased

Total due today: Initial payment will be due at checkout plus shipping fees & any non leasable items.

Recurring amount: With each lease cycle, the customer will have the option to continue leasing, return their items, or pay off their full term. Their total lease-to-own cost can be more than two items the total retailer cash price depending on where they reside. Direct the customer to the **lease disclosure** for more details.

Next Due Date: The date the customer will pay their next recurring amount.

Pay Frequency: The frequency the customer will pay their recurring amount

Lease Duration: Each lease will have a single term depending on the lease amount and the stat in which the customer resides

Number payments: The number of payments the customer will pay to Katapult *if* they go full term at any point during their lease to save money. The sooner the lease obligation is fulfilled, the more money the customer will save.

Lease items: This is where the items you added on the left hand side are shown.

Edit/Delete: Clicking the edit button will generate the item's information on the left hand side and allow you to make changes. If you want to remove an item, click delete.

Proceed to Checkout: When all the items are added to the cart, click the "Proceed To Checkout" button to proceed to Katapult's payment screen. Once you click the "proceed to checkout" button, you can no longer modify the cart.

Checkout

Pay, Sign, Submit

Card number

Expiration date Security code

Customer has read and agreed to the **Price Tag Disclosures**

Ashley's picture ID matches the name on the card used for payment

[Click to read and sign the lease agreement](#)
We'll text the customer a code for the next screen

Make Payment Of \$45.00

Your cart
\$300.00

Initial cart \$300.00

Revised cart \$300.00

Total due today
\$45.00

Recurring amount
\$28.41

[View More Details](#)

Card Number: We accept Visa, Mastercard, Discover and American Express. We do not accept prepaid cards or gift cards.

Expiration Date: Must be entered in the format: MM/YY.

Security Code: The three-digit code usually located on the back of the card.

Price Tag Disclosures: The customer must read and agree to the Price Tag Disclosure. These are the main points that the customer should know before they leave your store.

Katapult Lease Agreement: Click to have the customer read and if agreeable, execute the Katapult Lease Agreement. Once you have clicked the button on behalf of the customer, we'll text the customer a link to review the contract on their phone, as well as an e-signature code for them to provide to you if they agree to the lease terms.

Make Initial Payment: Click this button to process the transaction, once everything has been reviewed and completed. Katapult does not accept prepaid cards for the initial payment, please make sure the customer is using a debit or credit card.

Pay, Sign, Submit

Card number

Expiration date Security code

Customer has read and agreed to the **Price Tag Disclosures**

Ashley's picture ID matches the name on the card used for payment

[Click to read and sign the lease agreement](#)
We'll text the customer a code for the next screen

Make Payment Of \$45.00

Ashley's lease details

Due today	\$45.00
Initial payment	\$45.00
Tax	\$0.00
Total Due today	\$45.00

Pay over time \$28.41

Leasable Items

Katapult Test	QTY 1
Model	\$300.00
1234 : New	
Twice a month	\$26.25
Other	

[← Back To Overview](#)

The customer should enter their e-signature code in the space provided **after** reviewing the lease purchase agreement. By entering in their code they are agreeing to the term of the Katapult agreement. Make sure that they have ample time to review the agreement and all of Katapult's disclosures, **before** they enter the code. Any additional questions that they have can be directed to Katapult Customer Service at 833-KATAPULT (833-528-2785)

Read and Agree to the Terms of your Agreement Close

1. Description of Property:

Cash Price	Description	Quantity	Condition	Damages To Property
\$300.00	Katapult Test	1	new	None

Discounts applied to the Total Cash Price: \$0.00

2. Initial Payment: Due when you sign this Agreement.

Lease Cost Reduction	Initial Lease Payment	Extended Service	Processing & Fee	Delivery & Handling Fee	Tax	Total
\$0	\$0	\$0	\$45	\$0.00	\$0.00	\$45.00

Your minimum initial term under this Agreement is

Send to the bottom to enter the customer's code. Download agreement

ABCCDEF RESEND Submit

Ashley's lease details

Due today \$45.00

Initial payment \$45.00
Tax \$0.00
Total Due today \$45.00

Pay over time \$28.41

Leasable items

Katapult Test	QTY 1
Model	\$300.00
1234 - New	
Twice a month	\$26.25
Other	

[Back To Overview](#)

Read and Sign: The customer must read the Katapult lease purchase agreement in full. They will receive a link to review via email and by text to the phone number used during the application process. You will need to scroll through the entire agreement on your device to have access to enter their 6 letter e-signature code. This agreement cannot be modified or changed in any way and the full agreement must be provided to the customer should they request it.

Enter the signature code: Once the customer has reviewed the terms of the proposed Katapult Lease Agreement, they will provide you with the 6 letter code to enter in the space provided.

Read and Agree to the Terms of your Agreement Close

15. \$153.56 plus tax
16. \$136.50 plus tax
17. \$119.44 plus tax
18. \$102.38 plus tax
19. \$85.31 plus tax
20. \$68.25 plus tax
21. \$51.19 plus tax
22. \$34.12 plus tax
23. \$17.06 plus tax

By entering the customer's signature code, they agree to Katapult's lease agreement. Download agreement

ABCCDEF RESEND Submit

Your cart \$300.00

Initial cart \$300.00
Revised cart \$300.00

Total due today \$45.00

Recurring amount \$28.41

[View More Details](#)

Submit: Click to proceed once the Katapult Lease Agreement has been e-signed.

Sign, Pay and Submit Close

Card number
[Masked Card Number]

Expiration date
MM/YY

Security code
123

Customer has read and agreed to the **Price Tag Disclosures**

Ashley's picture ID matches the name on the card used for payment

Click to read and sign the lease agreement
Customer has read and agreed to the lease agreement

Make Payment Of \$45.00

Your cart
\$300.00

Initial cart \$300.00
Revised cart \$300.00

Total due today
\$45.00

Recurring amount
\$28.41

View More Details

Once you have checked all three boxes by completing the corresponding task, click "Make Payment of \$XX.XX" to process the customer's card.

Payment Confirmation

Success! Close

Ashley's lease is now processing.

In the next 24 hours, Ashley will receive a welcome email with access to their online account.

Back To Dashboard

Within the next 24 hours, the customer will receive a welcome email from Katapult, and they can access their Katapult account through www.katapult.com by entering their phone number and the last four of their SSN or tax ID number (ITIN).

Merchant Portal

Katapult offers an extensive, easy to use merchant portal. The portal can be used to view helpful information like:

- Detailed funding reports showing when you were funded and how much
- Customer contact and lease information
- The ability to send a quick comment or question to the funding team
- Alerts from the Katapult funding team

Forgot Password

If you find yourself locked out of your account or cannot remember your password, go to the forgot password button. Enter your email and follow the instructions to reset your password.

Provide your email address and click on “Send Link” an email will be sent to that email address if it is associated with a merchant account. Be sure to check your spam folder if an email hasn't been received within a few minutes.

Add New Users

Account admins will have the ability to add new users to access the merchant portal. It is important that you set up each user with a unique login to access your account.

Go to the users tab, here you can see a list of current users. To add a new user click the Add user button.

Date Joined	First Name	Last Name	Username	Email	Role	Store
08-30-2022	Pravin	Sah	PravinS	pravin.sah+09283@katz	retailer_admin	n/a
08-26-2022	UserFirstName	UserLastName	UserName1	ashley.rundles+03123@	retailer_rep	220 1st street
08-26-2022	UserFirstName	UserLastName	UserName_	ashley.rundles+02123@	retailer_rep	123 take
08-26-2022	UserFirstName	UserLastName	UserName	ashley.rundles+01123@	retailer_rep	123 take
08-26-2022	kate	johnston	kjohnston	katelin.johnston+00241	retailer_rep	123 take
08-25-2022	ashley	rundles	arundles	ashley.rundles+45646@	retailer_admin	n/a
08-23-2022	Robbie	Lester	RobbieKatapult	robert.lester@katapult.co	retailer_admin	n/a
08-23-2022	Deb	Young	DebYKatapult	debra.young@katapult.co	retailer_admin	n/a

Fill out the form and save your changes. An email will be sent to the user with their username and password.

The screenshot shows the 'Add User' form in the Katapult interface. The form is contained within a light blue border. At the top left of the form is the title 'Add User'. Below the title are two columns of input fields. The first column contains 'First Name' (text input), 'Email Address' (text input with 'jane.doe@gmail.com'), and 'User Role' (dropdown menu). The second column contains 'Last name' (text input), 'Create username' (text input with 'username'), and 'Associated Store' (dropdown menu). At the bottom center of the form are two buttons: 'Cancel' (white with black border) and 'Save' (red with white text). The background of the page shows a navigation bar with items like 'Customer Checkout', 'View applications', 'Reports', 'Payment estimator', 'Lead List', 'Users', and a user profile 'katietest'.

User Role

- **Admin:** Admin will have full access to the account to set up new users, process cancellations and download reports. This will be your default role if you are an online only merchant.
- **Store Rep:** Is only accessible for merchants with multiple store locations. This role type has access to process applications and orders.

Please note that username and email must be unique to each user.

Application index

Click 'View Applications' in the top navigation bar. Here you can review your applications, completed orders.

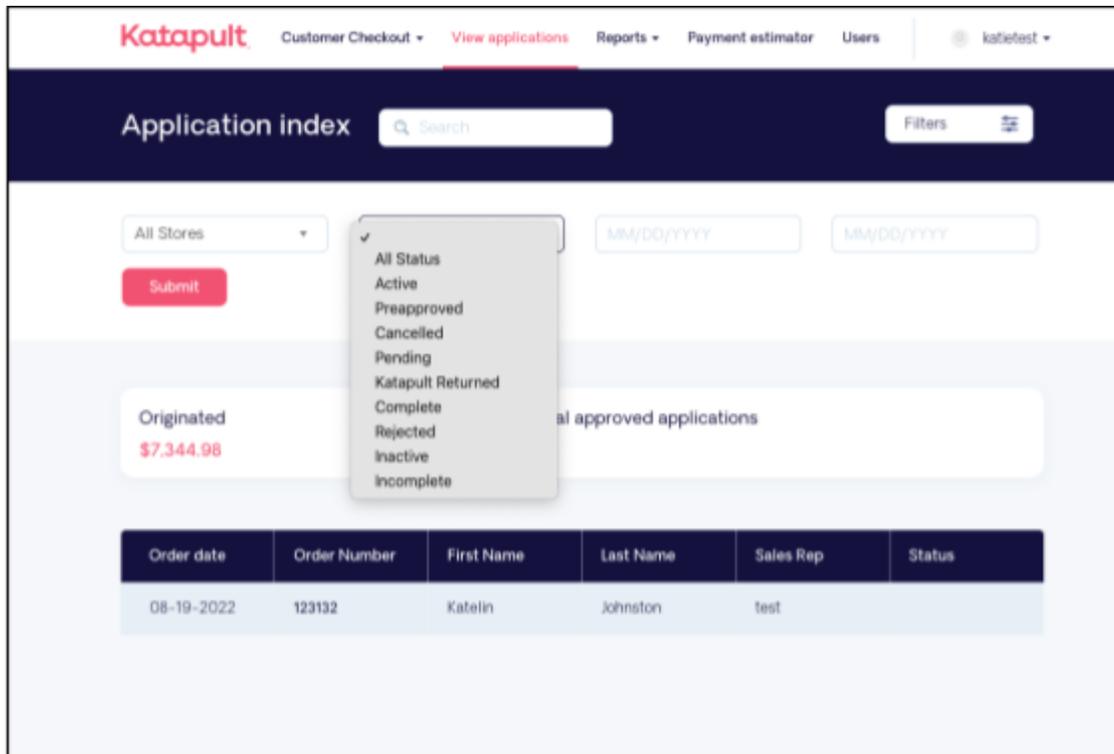
You will see a grand total of your originated leases and total approved applications.

There are a few different ways you are able to look up applications and leases.

The screenshot displays the 'Application index' page in the Katapult system. At the top, there is a navigation bar with the Katapult logo and links for 'Customer Checkout', 'View applications', 'Reports', 'Payment estimator', and 'Users'. A user profile 'katiekost' is visible in the top right. Below the navigation is a dark blue header with 'Application index', a search bar, and a 'Filters' button. The main content area features two summary cards: 'Originated' with a value of '\$7,344.98' and 'Total approved applications' with a value of '6'. Below these cards is a table with the following data:

Order date	Order Number	First Name	Last Name	Sales Rep	Status
08-19-2022	123132	Katelin	Johnston	test	

Search bar - allows you to look up customers by order number, phone number, email address or name.



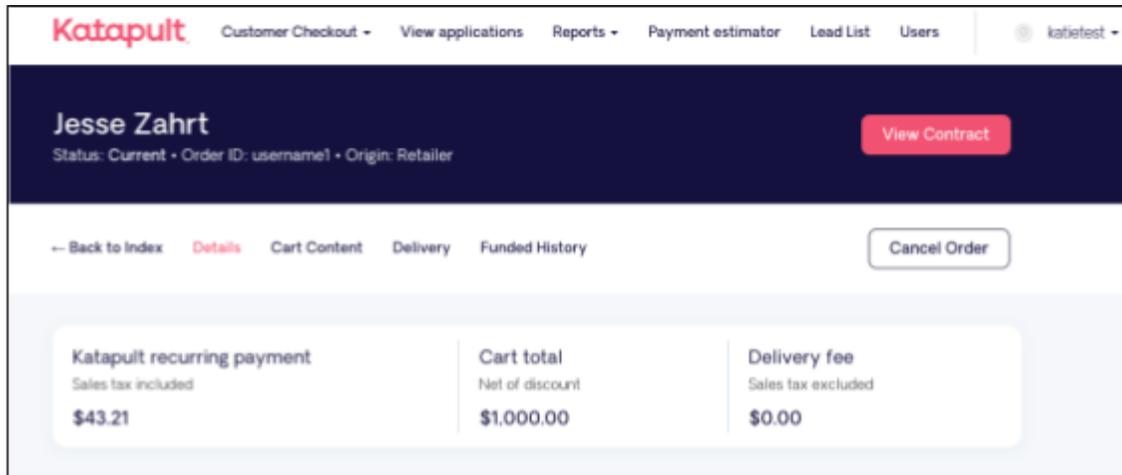
Filters - will allow you to look up applications and leases by store location, status or date.

Application Statuses

- **Incomplete** - The application was started but was not completed.
- **Inactive** - The application was started but left inactive.
- **Rejected** - The application was not approved.
- **Pending** - The order was not completed and the first payment was not collected.
- **Pre Approved** - The application was pre approved.
- **Active** - A lease was completed and is currently active with Katapult.
- **Canceled** - The lease was canceled.
- **Complete** - The customer has completed their lease obligations and it is closed for adjustments.
- **Katapult Return** - The customer has forfeited their lease and returned the merchandise to Katapult. No adjustments can be made to the lease.

Application Details

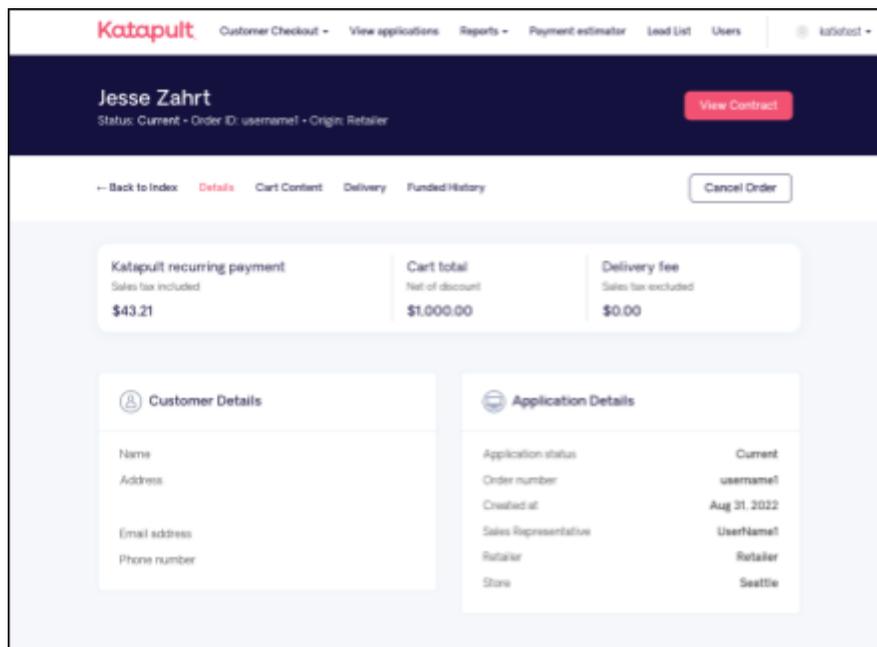
Application details will allow you to easily see the details of your applicant and the cart details. In this section we will take you through each tab and its functionality.



The following details are part of our header and can be found on each tab.

- **View Contract:** Will allow you to download a PDF of the customers lease agreement
- **Back to index:** Will navigate you back to the application table
- **Details:** provides a brief summary of the customer details
- **Cart Content:** will allow you see the item details
- **Delivery:** here you will be able to see delivery or shipping details.
- **Funded History:** a history of funding
- **Cancel Order:** This button will be accessible for admin users and grant them the ability to cancel and active lease.
- **Katapult recurring payment:** Customers Payment amount
- **Cart Total:** Total of the cart details
- **Delivery Fee:** total delivery fee if applicable.

Details



Here you can see the customer details (have been redacted to security reasons in the example)
 Customer Details: The customer details how they appear on the lease.

- **Application Details:** Details about the current lease.
- **Status:** Lease status
- **Order number:** entered by the associate or passed at the time of checkout.
- **Created at:** the date the lease was created.
- **Sales Representative:** For in store orders this is an optional field
- **Retailer:** How the transaction was processed.
- **Store:** Store that processed the transaction

Cart Content

Katapult Customer Checkout - View applications Reports - Payment estimator Lead List Users ks1stest -

Jesse Zahrt
Status: Current • Order ID: username1 • Origin: Retailer [View Contract](#)

[-- Back to Index](#) [Details](#) [Cart Content](#) [Delivery](#) [Funded History](#) [Cancel Order](#)

Katapult recurring payment Sales tax included \$43.21	Cart total Net of discount \$1,000.00	Delivery fee Sales tax excluded \$0.00
---	---	--

Fees	\$0.00	Discounts	\$0.00
Shipping fee	\$0.00	No discounts available	
Shipping sales tax	\$0.00		

abc123	\$1,000.00
UserName1 Katapult recurring payment	\$43.21

[View More](#)

In the cart contents page you will be able to see items and fees associated with the order.

Fees: Here you will see the shipping or delivery fee. This is an upfront payment that is collected from the customer at the time of initial payment.

Discounts: Here you will see any discounts associated with the order.

Items: Katapult will pull in each line item as an individual item. Here you can see a breakdown of the unit price, the customers recurring payment amount.

View More: This will allow you see the tax break down and see if there are any associated warranty with the item.

View more details:

abc123	\$1,000.00
UserName1 Katapult recurring payment	\$43.21
Sales Tax	\$2.83

[Hide](#)

Delivery

Delivery or Ship date is required in order for Katapult to fund your order. This can either be done automatically from our API or manually entered.

If your customer is choosing to pick up their items, make sure to enter the date that the customer obtains possession of their products to qualify your order for funding.

To manually update your delivery date, follow the steps outlined below.

To set a date click on the pink text - TBD. A popup window will appear with a calendar, then select the date when the customer will receive their items.

Please note that these dates will only reflect in our system.

The screenshot shows the 'Delivery' tab of the merchant interface. At the top, there are navigation links: 'Back to Index', 'Details', 'Cart Content', 'Delivery' (highlighted), and 'Funded History'. A 'Cancel Order' button is in the top right. Below the navigation, there are three summary boxes: 'Katapult recurring payment' with 'Sales tax included' and a value of '\$43.21'; 'Cart total' with 'Net of discount' and a value of '\$1,000.00'; and 'Delivery fee' with 'Sales tax excluded' and a value of '\$0.00'. Below these is a section for documents, showing a checkmark and 'No documents needed'. The 'Delivery' section is highlighted with a blue background and contains a 'Delivery date (0 business day estimate)' field with the text 'TBD' in pink. A 'Submit' button is located below the date field.

This screenshot shows the same merchant interface as the previous one, but with a calendar popup open. The calendar is for 'September 2022' and shows days from Sunday to Saturday. The date '1' is highlighted in pink, indicating it has been selected. The background of the interface is dimmed to show the calendar clearly.

Once your date has been selected hit the submit button to save your changes.

<p> Delivery</p> <hr/> <p>Delivery date (0 business day estimate) 9/2/22</p> <p><input type="button" value="Submit"/></p> <p>If you've experienced any issues or have any questions please contact our customer service team at 833-KATAPULT (528-2785)</p>	<p> Delivery <input type="button" value="Edit"/></p> <hr/> <p>Delivery date (0 business day estimate) 9/2/22</p> <p><input type="button" value="Submit"/></p> <p>If you've experienced any issues or have any questions please contact our customer service team at 833-KATAPULT (528-2785)</p>
--	--

Once saved the submit button will be greyed out. If you need to make any changes use the edit button and follow the previous steps to set a new date.

Funded History

You will be able to see the funding history for the individual lease.

The screenshot shows the merchant interface for 'Jesse Zahrt'. At the top, it displays the merchant name, status (Current), order ID (username1), and origin (Retailer). A 'View Contract' button is visible. Below this, there are navigation links: 'Back to Index', 'Details', 'Cart Content', 'Delivery', and 'Funded History' (which is highlighted). A 'Cancel Order' button is also present.

The main content area is divided into two sections. The first section shows order totals:

Katapult recurring payment Sales tax included	Cart total Net of discount	Delivery fee Sales tax excluded
\$43.21	\$1,000.00	\$0.00

The second section shows a 'Funding Transaction' for ID 38152. It includes a 'View' button and a table of details:

Status	Pending
Funded date	Info not available
Effective date	Info not available
Net funding amount	\$970.10

To the right of the main interface, a detailed breakdown of the funding transaction is shown for ID 38152, with a 'Hide' button:

Leasable	\$1,000.00
Gross funding amount	\$1,000.00
Merchant discount rate	-\$29.90
Net funding amount	\$970.10

A funding transaction will be created and reflect as pending until it has been processed. When you hit the View button you will be able to see a breakdown of what is being funded.

Status: Funding Status

Funded date: The date Katapult processed funding

Effective date: The date the funds should be accessible in your account

Net funding amount: The total funding you will see for this lease.

No funding record found? If an order is cancelled before funding has occurred the funding recording will be cancelled and this page will be blank.

If an order is cancelled after funding has occurred you will see a negative funding record to offset the difference.

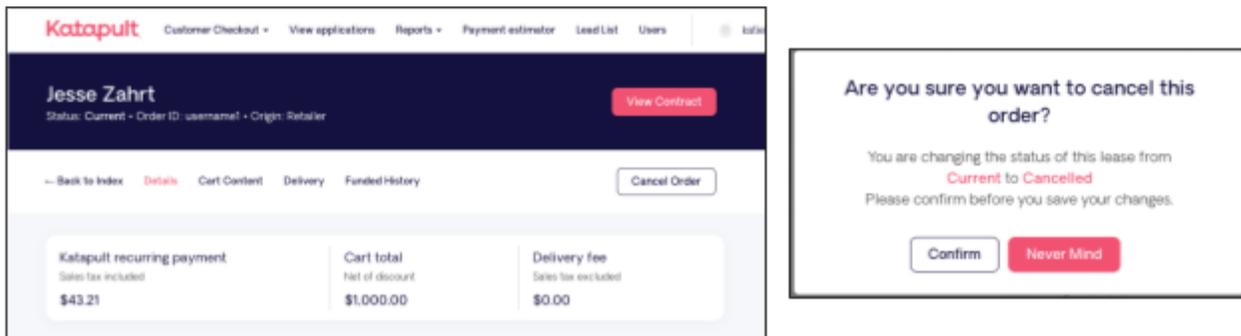
Lease Management

If you are an admin user, you will have the ability to make adjustments from the merchant portal on active leases. If you need to make an adjustment on a completed order you will need to contact our special service team to assist with any changes.

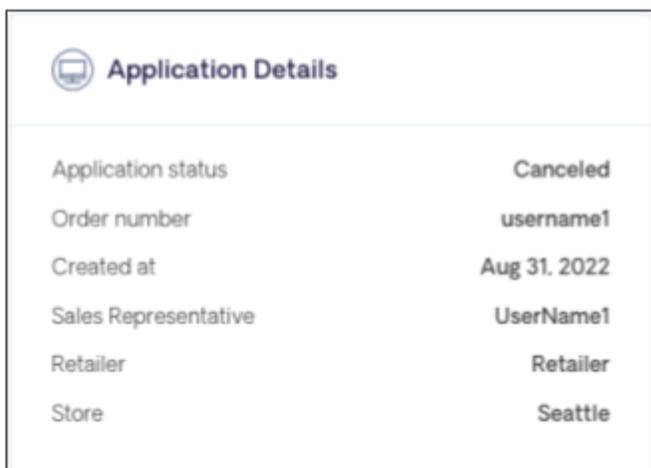
Cancel Order

Locate the order you want to cancel and select the 'Cancel Order' button.

A popup will appear asking you to confirm your choice. Once you hit confirm the lease will be canceled and you will not be able to undo this change



Once save the lease status will be updated and you will no longer be able to make changes to this lease.



Cancel Item

Locate the order you want to make adjustments to. Navigate to the the cart contents tab

The screenshot displays the merchant interface for an order. At the top, the name 'Aisha Boyle' is shown in white on a dark blue background, with the status 'Status: Active • Order ID: two_leasables • Origin: Customer' below it. A red 'View Contract' button is positioned to the right. Below this, a navigation bar contains links: '← Back to Index', 'Details' (highlighted in red), 'Cart Content', 'Delivery', and 'Funded History'. A 'Cancel Order' button is located on the right side of this bar. The main content area features a summary table with three columns: 'Katapult recurring payment' (Sales tax included, \$311.12), 'Cart total' (Net of discount, \$2,400.00), and 'Delivery fee' (Sales tax excluded, \$0.00).

Katapult recurring payment Sales tax included \$311.12	Cart total Net of discount \$2,400.00	Delivery fee Sales tax excluded \$0.00
--	---	--

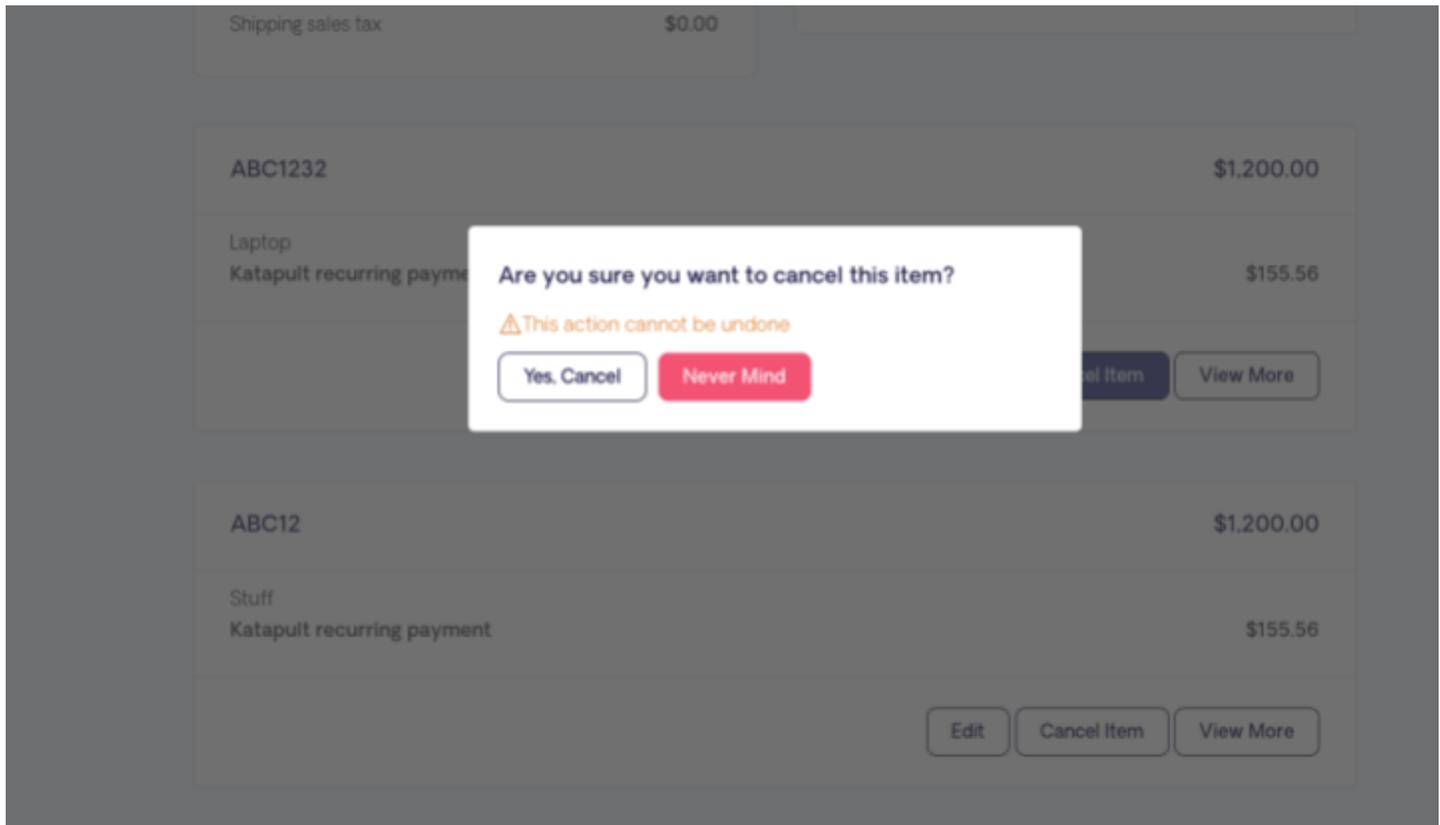
Once on the cart contents tab locate the item you would like to cancel and select Cancel Item.

Fees		Discounts	
	\$0.00		-\$50.00
Shipping fee	\$0.00	Katapult Promo	-\$50.00
Shipping sales tax	\$0.00		

ABC1232	\$1,200.00
Laptop Katapult recurring payment	\$155.56
<a>Edit <a>Cancel Item <a>View More	

ABC12	\$1,200.00
Stuff Katapult recurring payment	\$155.56
<a>Edit <a>Cancel Item <a>View More	

A popup will appear asking you to validate your decision.



Once canceled, the item will be grayed out and become unavailable for any additional changes, the cart total and recurring payment totals will update according to the changes.

Katapult recurring payment Sales tax included \$154.23		Cart total Net of discount \$1,200.00		Delivery fee Sales tax excluded \$0.00	
--	--	---	--	--	--

Fees		Discounts	
	\$0.00		-\$50.00
Shipping fee	\$0.00	Katapult Promo	-\$50.00
Shipping sales tax	\$0.00		

ABC1232	\$1,200.00
Laptop Katapult recurring payment	\$155.56
<input type="button" value="Cancel Item"/> <input type="button" value="View More"/>	

ABC12	\$1,200.00
Stuff Katapult recurring payment	\$154.23
<input type="button" value="Edit"/> <input type="button" value="Cancel Item"/> <input type="button" value="View More"/>	

A popup will appear asking you to confirm your choice. Once you hit confirm the lease will be canceled and you will not be able to undo this change

Payment Estimator

Payment estimator
Enter the customer's information below and we'll calculate their payment over time, buyout options and more.

Billing zip code: 10203
Total cash price: \$100.00
How often does the customer get paid?: Monthly

Estimate

Your cart \$0.00
Revised cart \$0.00
Total due today \$0.00
Recurring amount \$0.00

Enter the customers zip code, the cash price (without tax) and the customers pay frequency so Katapult can accurately calculate the estimated payment.

Payment estimator

Enter the customer's information below and we'll calculate their payment over time, buyout options and more.

Billing zip code: Total cash price:

How often does the customer get paid?

[Estimate](#)

Your cart
\$0.00

Revised cart \$0.00

Total due today
\$45.00 ▼

First payment \$45.00

Recurring amount*
\$42.00 ▼

Pay Frequency: Every other week
 Lease Duration: 12 months
 Number of payments: 26

Early Buyout Options

Buyout options

Payment	Amount	Buyout
1st	\$42.00	\$478.00
2nd	\$42.00	\$436.00
3rd	\$42.00	\$394.00
4th	\$42.00	\$352.00
5th	\$42.00	\$310.00
6th	\$42.00	\$268.00
7th	\$42.00	\$380.00
8th	\$42.00	\$360.00

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Early buyout options will display the amount the customer would need to payoff after each payment is made. This is just an estimate and does not account for LCR or additional payments made by the customer.

Funding

Katapult funds **daily** for eligible leases. To be 'eligible' for funding, an account must be active (not canceled, rejected, etc.), the initial payment must have been accepted and settled, any pickup/delivery requirements must be met, and/or the consumer must be in possession of goods listed within the agreement. This will include valid submissions received by 4pm EST the prior business day.

- Katapult will process funding on a daily basis, Monday thru Friday (excluding bank holidays).
- Submissions must be complete, including the delivery/shipment date if the customer chose delivery or to have the item shipped.
- Funds will be available in your account up to 24 hours after the funding processing date, excluding bank holidays.
- **For Detailed Funding Reports, review the reports tab. Reports will be available within 24 hours after funding has been processed, excluding bank holidays.**
- For LCR payments, since the LCR payment is made through Katapult we will fund you for the entire amount of the product(s), including the LCR payment, but minus the MDR (Merchant Discount Rate)
- Lease cost reduction (LCR) will *not* be marked on funding reports since it was directly passed through to you.

Katapult will periodically request invoice and/or delivery confirmation documents for compliance review.

You will need to arrange for the products that the customer selected to either be picked up from your store or warehouse, or schedule a delivery with the customer. You have 30 days to deliver or ship the merchandise to the customer. If the delivery/shipment date goes beyond 30 days, you will need to contact Katapult's call center to inform us of the change. **You will not be funded for the lease until pickup, delivery or shipping has occurred.** You are responsible for updating the Katapult portal if delivery/shipment dates have changed for your customer. If the customer is not able to take delivery or cancels the lease by contacting you or your store, please reach out to Katapult so that a resolution may be discussed.

You will not be funded for the lease until pickup, delivery or shipment has occurred. If the dates are found to be incorrect this could result in a customer dispute, which will require detailed substantiation of the delivery/pick-up. If not provided, this may result in a funding delay or a chargeback.

You are also responsible for updating the Katapult portal if delivery/pick-up/shipment dates have changed for your customer. If the customer is not able to take delivery or cancels the lease by contacting your store, please reach out to Katapult so that a resolution may be discussed.

Katapult Funding Contact Information

Email: funding@katapult.com

Phone: 833-KATAPULT (833-528-2785)

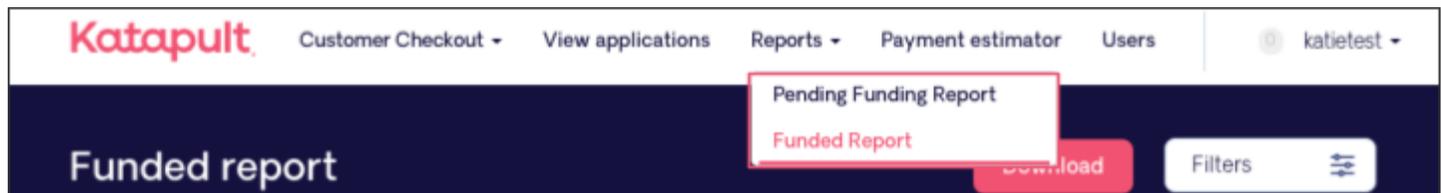
Fax: 646-350-0031

Funding Report

Katapult offers two reporting types to help your team reconcile your orders. In your merchant portal navigate to the reporting tab here you will find:

Pending Funding Report - See leases that are pending funding

Funded Report - See funded leases



Pending Funding Report

Order number	First name	Last name	Origination date	Amount	Transaction Detail
123132	katein	johnston	2022-08-19	\$485.05	Lease Origination
546789	katie	jones	2021-12-15	-\$989.50	Lease Cancellation
129783012	Seltzer	Tea	2021-04-22	\$630.56	Lease Origination
abc123	Ranger	Deej	2021-04-09	\$291.03	Lease Origination
3532	Gary	Patton	2020-10-19	\$1,095.24	Lease Origination
2344	Mike	Morello	2020-08-08	\$682.78	Lease Origination
123asd097	Moss	Cookie	2020-07-21	\$681.62	Lease Origination

You can filter your pending funding report down by Date or Transaction details.

You can easily download a CSV file by filtering down your criteria and selecting download.

Order Number: This is the order number associated to the lease.

First Name: Customers first name

Last Name: Customers last name

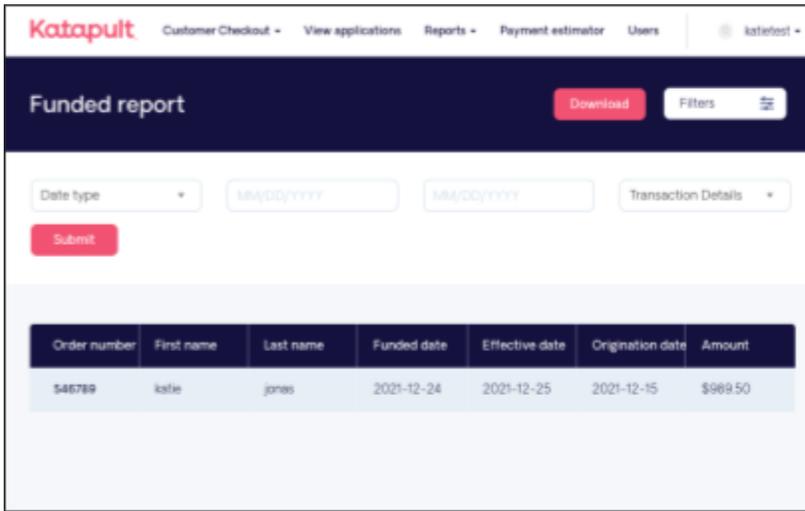
Origination Date: Day the lease/ order was processed on.

Amount: Amount of the funding to be processed.

Transaction Details: allows you to see the transaction type.

- **Lease Cancellation**
- **Lease Origination**
- **Adjustment**

Funded Report



You can filter your funded report down by Date or Transaction details.

You can easily download a CSV file by filtering down your criteria and selecting download.

Order Number: This is the order number associated to the lease.

First Name: Customers first name

Last Name: Customers last name

Funded date: The date funding was processed

Effective date: The date the funds should reflect in your account.

Origination Date: Day the lease/ order was processed on.

Amount: Amount of the funding to be processed.

Report Details

Once you have downloaded your pending or funded report you will get a csv file for your review.

order_id	application_id	funding_id	origination_date	first_name	last_name	store	lease_status	delivery_date	funded_date	effective_date	leaseable	nonleaseable	delivery	consumer_discount	gross_funding_amount	discount	rebate	net_funding_amount	funded	running_total	transaction_detail
123132	177586	37969	2022-08-18	Kathin	Johnston	Severnside	current							0.00	900.00	-14.96	0.00	885.04	No	0.00	Lease Origination
846798	109137	37761	2021-12-15	Katie	Jones	KatapultShop	cancelled	2021-12-24						0.00	-1320.00	30.50	0.00	-989.50	No	989.50	Lease Cancellation
129793618	19124	17118	2021-04-22	Belzer	Tim	KatapultShop	current	2021-08-11						0.00	890.00	-18.64	0.00	871.36	No	0.00	Lease Origination
shv133	73291	18417	2021-04-09	Ranger	Dee	KatapultShop	current	2021-04-18						0.00	300.00	-8.97	0.00	291.03	No	0.00	Lease Origination
3833	60089	11037	2020-10-19	Gary	Patton	KatapultShop	current							0.00	1129.00	-33.76	0.00	1095.24	No	0.00	Lease Origination
2344	55730	9627	2020-08-06	Mike	Morris	KatapultShop	current	2020-08-07						0.00	908.99	-27.21	0.00	881.78	No	0.00	Lease Origination
12345678	54224	3084	2020-07-21	Moss	Cookie	KatapultShop	current							0.00	910.00	-28.18	0.00	881.82	No	0.00	Lease Origination

The CSV report contains the following information, it's important to carefully review each column and how it relates to your funding.

Column	Details
Application id	Katapult application id associated with the record
Consumer discount	Discount provided to the customer at checkout by the merchant.
Delivery	Delivery or Shipping fee charged to the customer.
Delivery date	The delivery date was submitted to Katapult from the merchant.
Discount	Merchant discount fee

Effective date	Date Funding is effective on
First name	Customers first name
Last name	Customers last name
Funded	T/F if the order has been funded
Funded date	The date funding was processed by Katapult
Funding id	Funding id associated to the order
Gross funding amount	Total value of the order before discount(s)
leasable	Total value of leasable items on the order
lease_status	Reflects the leases current status
Net funding amount	Total value being funded to the merchant
Non Leasable	Total value of non leasable items on the order
Order id	Order id associated with the record
Origination date	Date the order was created
Transaction detail	Details if the funding is attached to cancellation, adjustment or Lease origination
Rebate	Any applicable rebates to the lease
Store	Applicable to brick and mortar locations that have multiple stores

Disputes

Katapult takes all customer disputes very seriously. We want to ensure that both our customers and merchants are protected from any intentional or unintentional issues with their Katapult account. Sometimes errors happen! Our dispute process is designed to give the customer the opportunity to explain the issue, based on facts, and for you, the merchant, to review your records and respond. **While itemized invoice and signed proof of delivery are not a requirement for funding, we strongly recommend that you keep all appropriate documentation for Katapult orders, as it may be requested in the event of a Customer Dispute.**

A Customer Dispute may be submitted for a number of reasons, including but not limited to:

- Customers did not receive the merchandise they expected- It would be recommended to retain a signed proof of delivery document with your records. This should match the list of items in the Katapult shopping cart and contract.
- Customers are disputing pricing on their Katapult account- The best option for this scenario is to obtain a signature on the invoice, if possible. In some cases, the electronically signed contract may be sufficient, provided that the items listed on the contract are itemized with individual pricing, rather than lumped together as one item.

- The customer is claiming their merchandise was damaged- The signed proof of delivery document should include customer acknowledgement of “receipt of merchandise in good condition.”
- Customer requests to cancel their order inside of store cancellation policy- It may be best to obtain a signature on the invoice (or any other store document) with a disclosure of your cancellation policy.

If a customer is stating the product did not meet their expectation or the product arrived damaged they may file a dispute. Customer disputes may be filed within 30 days of the merchandise delivery date. It is recommended to retain the documentation for 1 year in alignment with standard business practice. If a dispute is filed, a Katapult Team member will contact your store to request any documentation needed to resolve the customer dispute. We require that any required documents be provided within 72 hours from the date of the request. You can send documents via email to specialserviceteam@katapult.com. Upon receipt, Katapult will review these documents and attempt to remediate the situation as soon as possible. In the event documents are not provided, or it is determined that the customer’s dispute is valid, additional action may be required, such as;

1. Merchandise Replacement
2. Cancellation
3. Pricing Adjustment

If no documents are provided as part of the customer dispute process, funding adjustments may occur as the lease will be deemed canceled.

Returns, cancellations and exchanges

Customers need to be made aware of any potential restocking fees and your policy on returns, exchanges and refunds. Katapult is not responsible for charging or collecting fees on behalf of the merchant. This includes and is not limited to: restocking fees, shipping fees and warranty charges above what is entered into the Katapult system during checkout. In the event of a return or exchange that will include restocking fees, you are responsible for collecting from the customer directly.

Returns

What is Katapult’s customer return policy?

We mirror your return policy. Customers are able to utilize those policies within the guidelines stated. If your policy window of 30 days (or more where applicable) has passed, customers may contact us and return the product(s) to Katapult, fair wear and tear accepted, releasing them from future payments. Please provide the customer with Katapult’s Customer Service information if assistance is needed; 833- KATAPULT (528-2785), LiveChat or email help@katapult.com. In the case of a valid return, all funds paid by Katapult to you must be returned to Katapult within 72 hours.

What if you do not have a return policy?

Customers have the right to return their product within 14 days of receipt of their product or such other deadline as stated in your return policy and receive a refund of money paid per terms of the lease. If the time period for

returns and obtaining a refund differs from your written return policy, you should have provided this to your Client success manager when the agreement was executed, Katapult will negotiate the terms of returning the product.

Cancellations

What do you do if a customer wants to cancel their order?

You will assist in canceling the customer's order if they want to cancel before it has been delivered. Katapult will cancel the customer's agreement once Katapult receives confirmation from the merchant that the order has been canceled. If the customer wants to cancel the agreement after the product has been delivered to their home, they will need to contact the merchant within the return window to coordinate a return and/or may contact Katapult Customer Service at 833-KATAPULT (833-528-2785) to coordinate, since it would then be considered a return.

Exchanges

What happens if a customer needs to exchange their product?

Customers are unable to exchange products. If a customer would like to complete an exchange, Katapult requires that the existing lease be canceled and the customer complete a new lease. If you have any additional questions or if your customer needs assistance, you can reach out to Katapult by contacting merchant services at 833-KATAPULT (833-528-2785) or by chatting with one of our agents located in the lower right hand corner of the Katapult website.