



Financing Platform

Close More Sales with Us

Contact:
Stan Sulkowski
773-664-6718
sjs@sidewayenterprise.com



Welcome to Terrace!

We're the platform that makes securing fair financing easiest for your customers.

The #1 reason customers abandon financing applications is because of “information overload”. Terrace overcomes this issue. Through one easy application, customers have access to multiple lenders and leasing products, but are spared the tedium of comparison shopping. Our full spectrum cooperative waterfall lending platform does the heavy lifting of pinpointing the single best option for each unique customer, resulting in more approvals and more sales for you!



How Terrace is Different

✓ **“Information overload” is eliminated for applicants.**

We can’t emphasize this enough. Being offered too many financing options can paralyze a customer. Through a single application, Terrace takes many options and pinpoints the best match for the individual applicant, removing that obstacle.

✓ **One-stop-shop platform.**

Terrace is truly a single-sourced waterfall, not a platform proprietary to one lender. Because of our lender network, Terrace can facilitate leases for items or bundles of items from \$200-\$5000 with no credit needed. With a credit score of 550 or higher, the sky’s the limit!

✓ **Cooperation between lenders is our goal.**

Terrace’s lender network is curated to represent the full spectrum while encouraging each member to stay true to their specialty. Rather than competing, lenders work together to serve customers seamlessly, enabling a higher approval rate.

✓ **True full service to customers.**

Where Terrace’s automated waterfall leaves off, we pick up with a brokerage service model. Live agents enable Terrace to handle commercial and municipal transactions of any size as well as consumer transactions needing extra help.

✓ **Applications are organically generated for you.**

Terrace generates 15% of its applications through our own marketing of the platform. Based on product and geography, we route these applications to the merchants on our network. These are new client relationships for you with no cost of acquisition!

✓ **Niche requirements are a priority.**

Terrace’s team of account managers and brokers are here to service your needs as a merchant. They welcome the challenges unique to your business, because solving them helps Terrace keep its offering sharp and your business strong.

✓ **Platform enhancements are driven by our users.**

From customization of the app, to how the merchant portal works, our user group drives the platform enhancements needed to stay competitive. Terrace is committed to agile delivery of these enhancements.

How it Works



It's all about the waterfall.

1

Simple application filters applicants by product category, purchase amount, credit profile, and priorities.

2

Carefully curated lender network works together to give applicants access to a full spectrum of financing solutions.

3

Customers are automatically routed to the lending product that best meets their criteria. Pre-approvals are instant.

Source Applications 3 Ways



Dealer Driven

Known Purchase

Applicant applies at the point of sale in-store or on your site with or without your assistance. The application can be branded to your business if desired.

Follow the transaction in real-time through the dealer portal with options for alerts and escalations.



Platform Driven *

Purchase to be Determined

Applicant applies online through the Terrace site, selecting a product category and price range.

Based on the type of item and geography, Terrace routes the pre-approved customer to a participating merchant.



3rd Party Driven*

Purchase to be Determined

Applicant is referred by a source such as a manufacturer for a branded item.

Based on the brand of the item and geography, Terrace routes the pre-approved customer to a participating merchant. We just ask that you be true to the source for these leads.

Benefits to You



Financial Advantages

- ✓ **Reduce customer acquisition costs**
Through Terrace's own marketing of the platform and relationships with manufacturers, we have the ability to refer new customers to you at no cost.
- ✓ **Unlock more sales potential.**
Simply by adding a financing solution to their business model, some merchants have experienced a 60% sales increase.
- ✓ **There is no cost to participate.**
No upfront/integration fees.
No transaction fees.
No application processing fees.
No expectation to buy-down rates.
- ✓ **Free up sales and admin time.**
Terrace can be your one-stop-shop for financing. Your sales team need only learn one process to give customers access to multiple financing solutions for items big and small. Our expert customer service team is there for support.



Marketing Support



Supplement your marketing efforts.

Terrace has the ability to send specific information to applicants inexpensively and can work with you on messaging including success stories.



We're game to work with co-sponsors on marketing.

Terrace welcomes opportunities to work with manufacturers, lenders, and 3rd parties to educate customers on how to finance your products.



Intel is shared.

We monitor the success of our program through NPS (Net Promoter Score) surveys. We freely share the results with our partners through quarterly reports.



Our Programs

We offer a wide variety of programs through our lender network. We are expanding these regularly as new lenders join the platform.

It is not necessary for the customer to know which program they belong in to apply. The platform will match them with the best one based on their credit profile and needs.

If we are unable to find a good match for your creditworthy commercial customer, we will enter you into our quarterly drawing.

CONSUMER

- No Credit Needed Lease
No or low credit, up to \$5,000
- Low Payments Lease
Term length structured to keep payments low, credit score 550+, up to \$15,000

COMMERCIAL

- Equipment Lease
FMV, Sales Lease Back, Lease-Purchase, Refinance Wrap
- Application-Only Program
Up to \$250,000
- Start-Up Program
Under 2 years in business, up to \$30,000
- 90 Day Deferred Program
Amounts of \$5,000-\$35,000
- No prepayment Penalty Program
Add on to traditional lease for qualified applicants
- 6 Month Deferral/Step Program
Amounts \$35,000-\$75,000
- Municipal Lease-Purchase
For government entities
- Working Capital
Loans/Lines of Credit/ AR lines of Credit
- Floorplan Financing
Financing to cover your inventory and floor models

More About Us



Leadership Team

Together we turned around a mid-tier finance company. Now we've brought our vision for a simplified financing platform to life. Our team is constantly adding to our partnerships and perfecting our technology with your growth in mind. We're ready to earn your business!



Andy Hopkins
Founder & CEO



Robin Eitel
Founder & SVP Sales



Mark Brennan
Founder & Chairman