

GEN Y TRENDS IN CONSUMER FINANCING



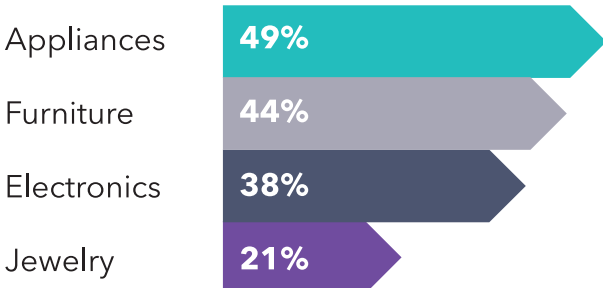
1 GEN Y AT A GLANCE

- Born: 1981 - 1996, Age 18 - 34
- Make up 21% of consumer spending in the US
- 45% spend at least one hour daily online on retail websites
- 65% demand an integrated, seamless experience regardless of the channel

2 GEN Y NEEDS FINANCING

Credit score	College Debt	Credit File
628	\$23,332	THIN

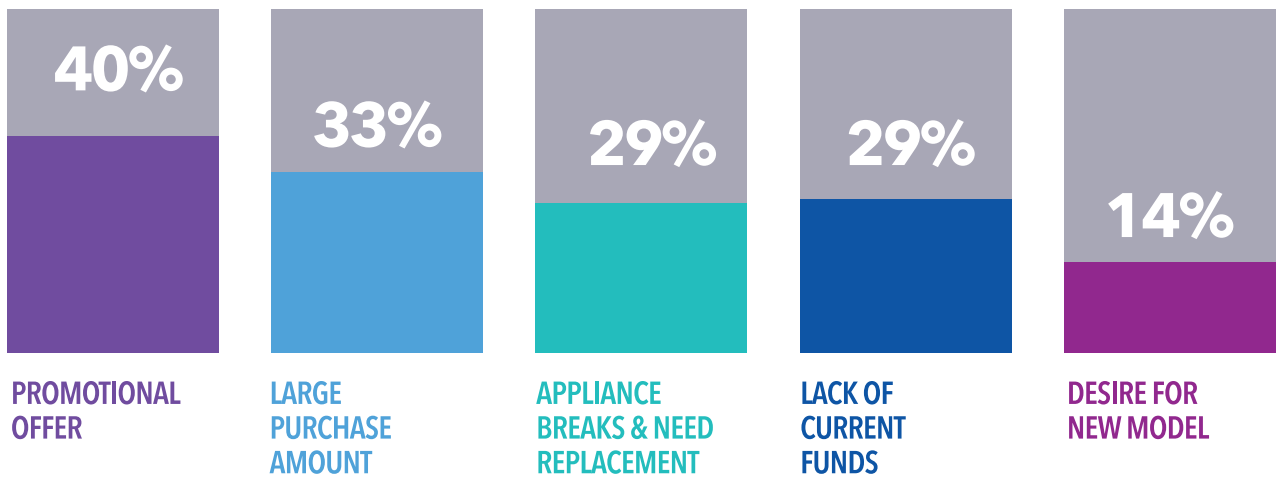
AND WOULD CONSIDER TAKING OUT A LINE OF CREDIT FOR ANY OF THESE PRODUCTS



3 GEN Y ACTIVELY SEEKS OUT FINANCING



4 UNDER ANY OF THESE CIRCUMSTANCES



5

DO YOU HAVE THE RIGHT FINANCING PROGRAM IN PLACE TO REACH GEN Y?

EASY APPLICATION
process with easy to understand terms

AFFORDABLE
down payment & monthly rates

COVERS FULL CREDIT
spectrum including thin file customers

PROMOTIONAL
offers such as no interest, no payments

ONLINE
and in-store application process

Visit us at vyze.com to learn how we've helped brands nationwide design successful financing programs that increase sales and customer loyalty in the modern age.

Sources: [vyze eNation Study](#) / [Experian](#) / [Urban Land Institute](#) / [Accenture](#)



about vyze

Vyze is a leading financial technology company in Austin, Texas. The Vyze platform combines robust technology, with a comprehensive lending supply, and end-to-end support to provide businesses with solutions to optimize and simplify the financing experience for wherever their customers shop.