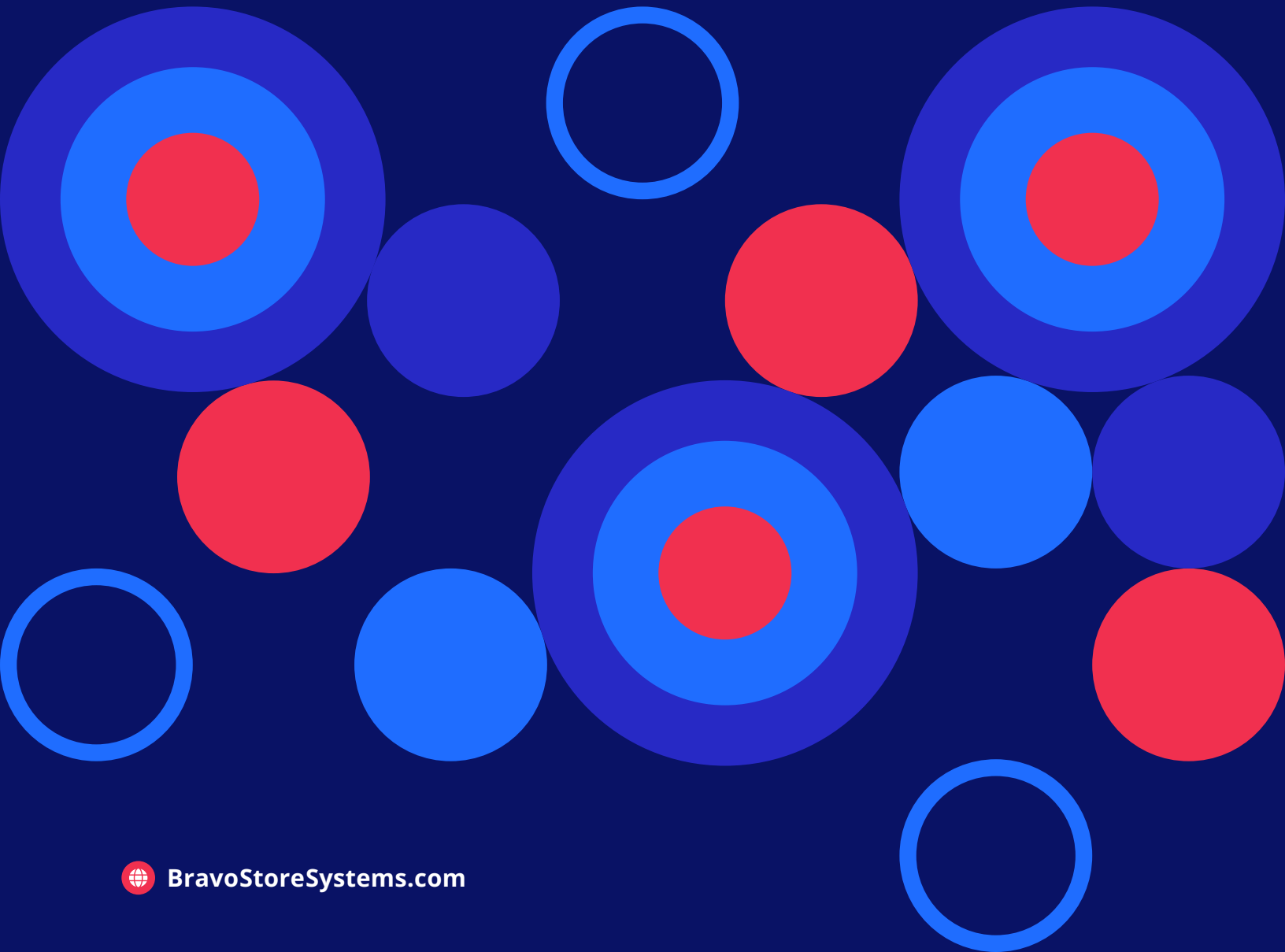




ROI REPORT 2023



Inside the Report



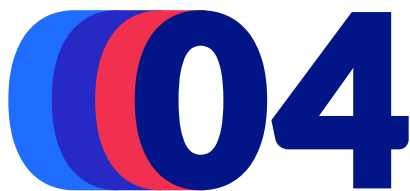
02

Bravo Baseline



03

MobilePawn Customers



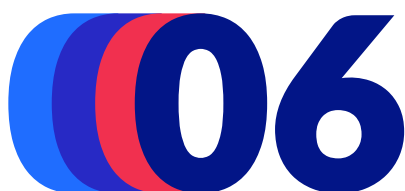
04

Mobile Messenger Customers



05

eCommerce Customers



06

Multi-Product Customers

Methodology & Sources

Information and analysis presented in this report is produced using proprietary data from Bravo Store Systems. To protect the anonymity of Bravo customers, data is presented in the form of averages across all Bravo customer locations.

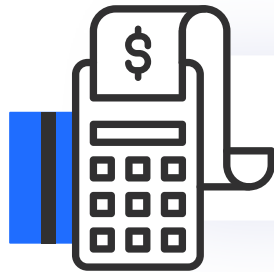
Information presented represents data from January 1, 2023 to December 31, 2023 unless otherwise noted.



Bravo Baseline

Before we dive into how products impact Bravo users, let's level-set. Here's a look at how all Bravo customers rocked it out in 2023.

Total Transactions



Total Transactions

12,903 transactions

Loans



Loan Balance Increase
\$16,949



Loan Quantity
3,128

Inventory



Inventory Balance Increase
\$26,287



Buy Quantity
1,109



Layaway Quantity
493

MobilePawn Customers



MobilePawn users overall processed

28,446

more transactions

MobilePawn users collect up to **50%** of monthly payments effortlessly



While non-users loan balance mostly remained the same, MobilePawn users increased loan balance by nearly

\$70,000!

Loans that redeemed received **3x more** payments

Loans that defaulted received **9x more** pawn service charge income



MobilePawn users on average sold an extra

\$218,878

in store over non-users

MobilePawn users performed nearly **1,000 more** layaway transactions than non-users

MobilePawn Consumers **SAVED:**



1.3 million hours

Customers have saved an astonishing **1,339,243 hours** (about 153 years) in drive time—time better spent enjoying life



\$26 million dollars

Pawn customers have collectively saved **\$26,017,017** through time and gas cost savings, leaving traditional in-person payment methods in the dust



1.7 million gallons of gas

The adoption of MobilePawn has contributed to saving an eco-conscious **1,785,657** gallons of gas (about twice the volume of an Olympic-size swimming pool)

Mobile Messenger Customers



Processed an additional **165 transactions** per week



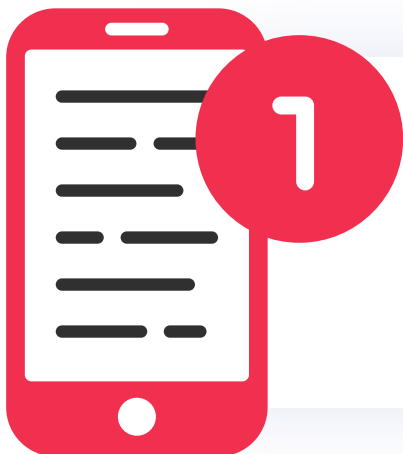
Completed roughly **350 more** layaways



Achieved **\$225,335 more** in-store sales



Gained **217 more** active loan consumers



16+ million text messages sent

5.8 million FREE loan & layaway payment notifications sent by Bravo

eCommerce Customers



Loan balance growth was nearly **\$17K higher** for eCommerce users

Users experienced a **decrease** in their inventory balance



Non-users saw more than a **\$71,000 increase** in inventory carrying cost



\$37.2 million in fully integrated eCommerce sales



Average Amount Sold Online:
\$99,857



Users on average completed
288 more firearm transactions



Average eCommerce Sale:
\$195

Data includes companies that: were Bravo customers for a minimum of one year, sold at least 50 items in the last 12 months, and were on at least one integrated marketplace.

Data compares: 373 users vs 515 non-users. All figures are based on median calculations unless otherwise indicated.



Multi Product Customers

Communication and convenience for the WIN!



Data includes companies that: were Bravo customers for a minimum of one year, are using MobilePawn + eCommerce and/or Mobile Messenger.
Data compares: 621 users vs 233 non-users. All figures are based on median calculations unless otherwise indicated.

