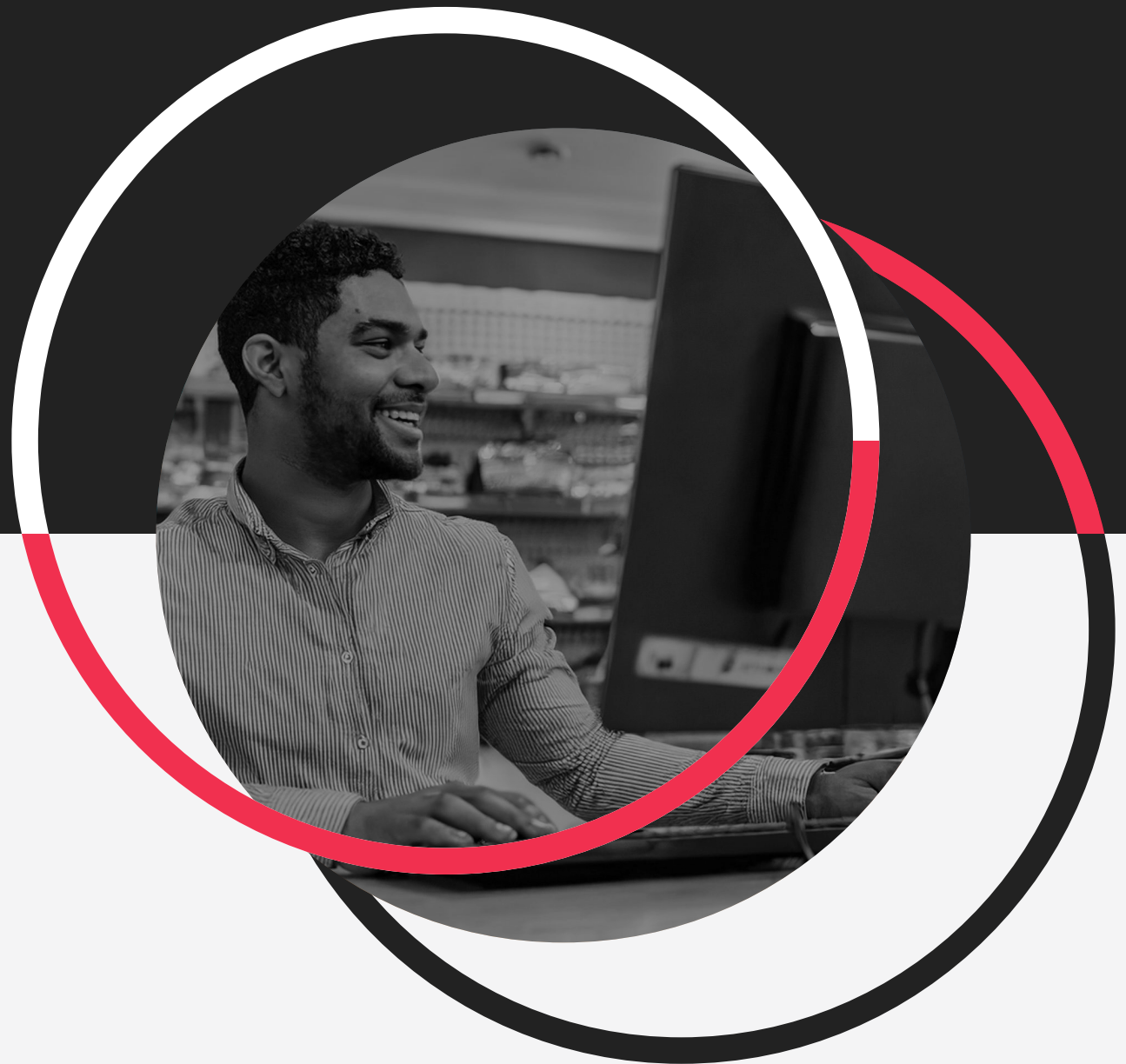


ROI REPORT 2024



Inside the **Report**

02

Bravo Baseline

03

MobilePawn Customers

04

Mobile Messenger Customers

05

eCommerce Customers

06

Multi-Product Customers

07

Cloud Storage & E4473 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, 2024 to December 31, 2024 unless otherwise noted.



Bravo Baseline

Let's start with the big picture. Before examining specific product impacts, here's an overview of how our Bravo customer base performed in 2024.

TOTAL TRANSACTIONS



10,141 transactions per shop

LOANS



Loan balance
increase
\$74,869



New loans
written
2,222

INVENTORY



Total buys
written
688



Layaways
performed
604



Inventory
balance increase
\$3,281

MobilePawn Customers



MobilePawn users processed

30,183
more transactions
than non-users



While non-users' loan balance
dropped by **\$100,000**

MobilePawn users increased loan
balance by nearly
\$160,000



MobilePawn users
sold nearly

5,000
more items in store over
non-users

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

Loans that redeemed received
3x more payments

Loans that defaulted received
9x more pawn service
charge income

MobilePawn users
performed over
400 more
layaway transactions
than non-users

IN 2024, MOBILEPAWN CONSUMERS SAVED:

The adoption of MobilePawn in 2024 has
contributed to saving an eco-conscious



2.1 million
gallons of gas

MobilePawn customers collectively saved



\$24,338,250
through time and gas
cost savings



Customers have
saved an astonishing

881,821
hours in driving time
(40-minute round trip)

Mobile Messenger Customers



Processed an additional
289 transactions
per week



Achieved
\$172,667 more
in-store sales



Completed
1,001 more
layaways



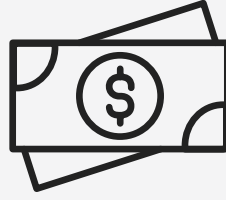
Gained
236 more active
loan consumers



17,297,520
text messages sent

8.8 million FREE loan & layaway
payment notifications sent by Bravo

eCommerce Customers



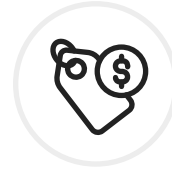
\$40+ million
in fully integrated
eCommerce sales



Average amount
sold online:
\$97,247



Users on average
completed
504 more
firearm transactions



Average
eCommerce sale:
\$198

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. The analysis compares 322 eCommerce users against 406 non-users, with all figures based on median calculations unless otherwise specified.

EBAY API INTEGRATION IMPACT



Non-eBay users saw
\$91,784 increase
in inventory carrying cost



Average eBay
marketplace sales:
\$101,265



eBay users saw
\$33,170 decrease
in inventory carrying cost

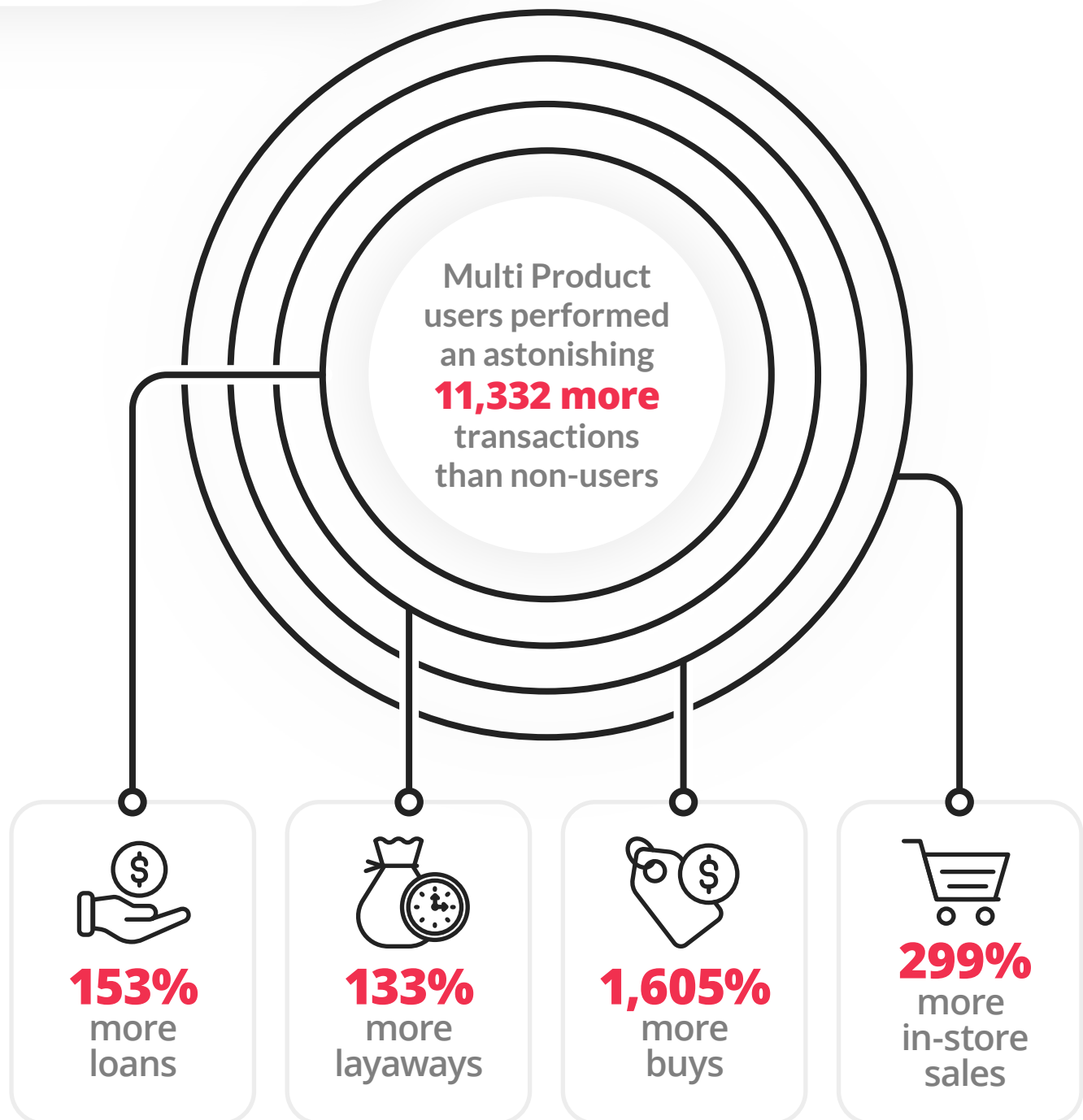


Additional in-store
sales for eBay users:
\$47,768

Data includes: 941 pawn shops that were Bravo customers for a minimum of 1 year, started with a Loan Balance between \$30K and \$1MM. All figures are based on median calculations across all Bravo users in 2024, regardless of product.



Multi Product Customers



Data includes companies that were Bravo customers for a minimum of one year, started with a loan balance between \$30K and \$1MM, and were using a combination of MobilePawn, Mobile Messenger, and eCommerce. The analysis compares 445 multi-product users against 307 non-users, with all figures based on median calculations unless otherwise specified.



Cloud Storage & E4473 Customers



E4473 users completed
425,864
E4473s in 2024

E4473 CLOUD STORAGE



296,036

forms stored
digitally



51 days

of manual filing
time saved



132

storage boxes
eliminated