

2025



ROI REPORT

The Year Digital Performance
Took the Lead



Learn more at:
BravoStoreSystems.com

Inside the Report

01

In 2025, digital performance clearly took the lead as Bravo customers built on the tangible gains achieved in 2024 and scaled them even further. Investments in Bravo technology delivered exponential returns, with customers using MobilePawn, eCommerce, and Messenger consistently outperforming their peers across every core business metric. The data makes one thing clear: using Bravo is not just a smart choice, it is essential for sustained growth.

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, 2025 to December 31, 2025 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 2025.

TOTAL TRANSACTIONS



12,602 transactions per shop

LOANS



Loan balance
decrease
-\$9,112



New loans
written
3,480

INVENTORY



Total buys
written
1,459



Layaways
performed
447



Inventory
balance increase
\$104,243

These baseline numbers represent the average of all Bravo clients in 2025 who met specific criteria. To be included, clients must have been on Bravo for at least one year, have a loan balance greater than 30K and less than 1M, and be part of the 1,148 pawn shops included in this dataset.



MobilePawn Customers



MobilePawn users increased average loan balance by nearly

41%

In 2025 alone, they wrote **1,961** more loans than non-users – an **89%** increase



MobilePawn users processed

+120%
more transactions than non-users

They have more than **2x more** active layaway customers

They have **41% more** active loan customers



MobilePawn users collectively saved

\$1 Million
in reminder notifications while eliminating **397,715** phone calls to the shops.

Bravo sent over **10 millions** FREE text messages

The Bottom Line?

MobilePawn isn't just a convenience — it's a competitive advantage. It helps stores operate leaner, sell faster, and grow bigger.

THE COST OF INCONVENIENCE? \$15 MILLION

Thanks to MobilePawn, customers skipped the trip, saved time, and pocketed millions in 2025



690,549
gallons of gas (10 miles round trip)

\$2,420,000
Gas cost savings (@\$3.50/gal)

MobilePawn customers collectively saved



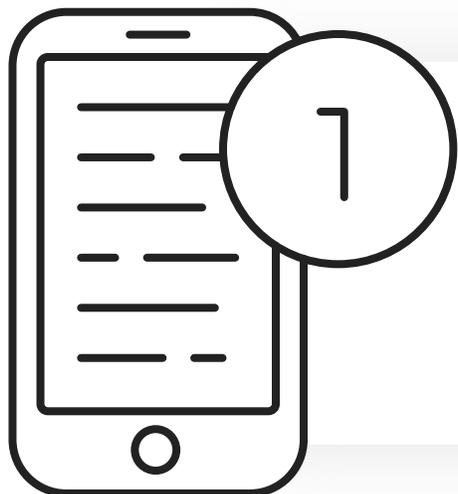
\$12,950,000
through time value savings (@\$15/hr)



Customers have saved an astonishing

863,186
hours in driving time
(30-minute round trip)

Mobile Messenger Customers



22,028,351
text messages sent

10 million FREE text message
notifications sent by Bravo

ON AVERAGE, MOBILE MESSENGER USERS:



Generated
176% more
in-store sales



Sent
22,901
Text Messages



Maintained
42% higher
loan balances

Customer attention is short. Text Messaging using Bravo's Mobile Messenger ensures they don't forget and they come back.

eCommerce Customers



\$46.4 million
in fully integrated
eCommerce sales



69% more
in-store items sold
with eCommerce



Average amount
sold online:
\$104,529



Average items
sold online:
462



Average
eCommerce sale:
\$262

Data includes companies that were Bravo customers for a minimum of one year, sold at least 50 items online in the last 12 months, and were on at least one integrated marketplace. The analysis compares 352 eCommerce users against 585 non-users, with all figures based on median calculations unless otherwise specified.

BRAVO ECOMMERCE MARKETPLACE INTEGRATION IMPACT

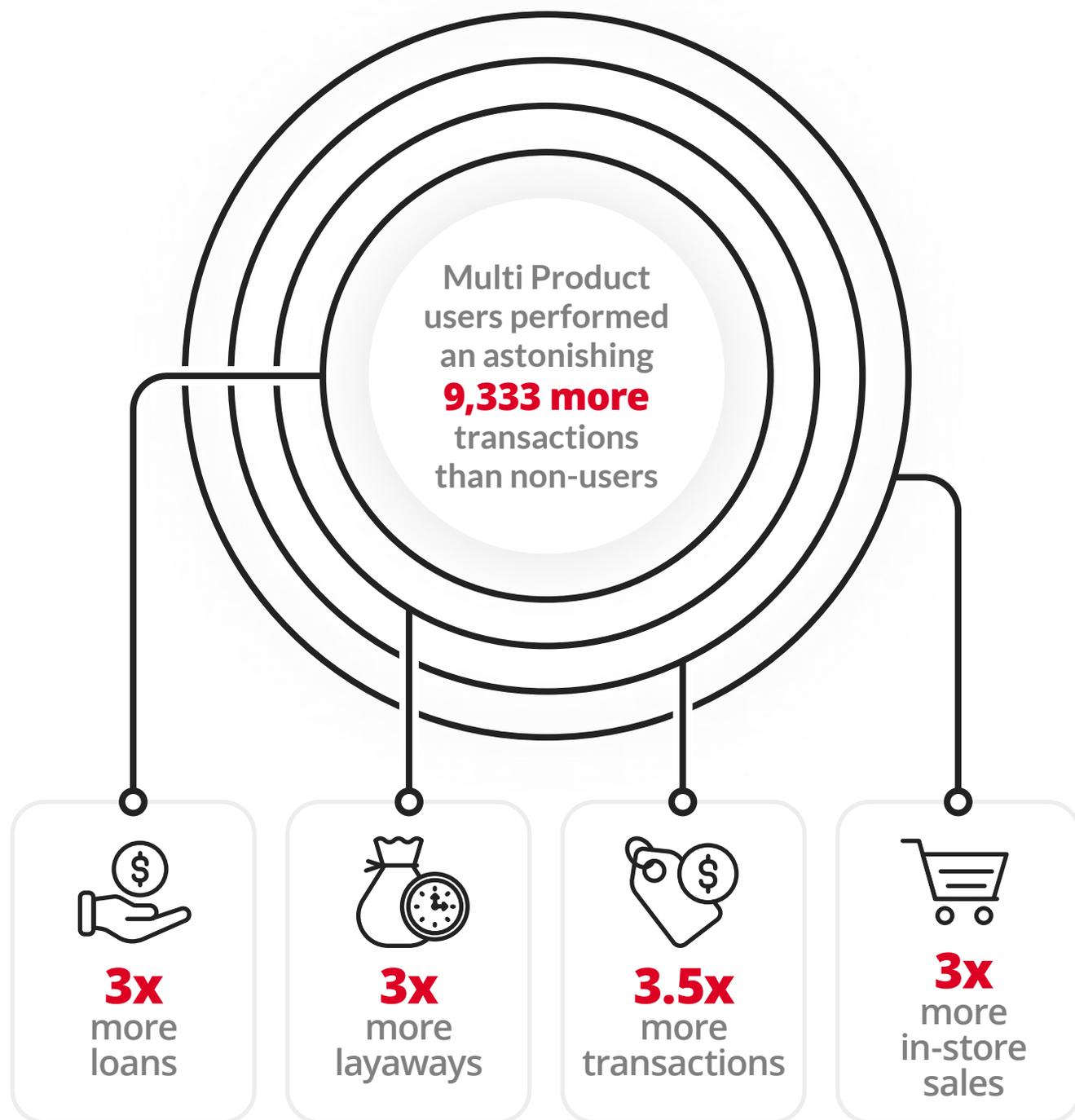


eCommerce users saw
43% decrease
in inventory carrying cost



eCommerce sellers
generated
\$43.6 million
in total sales

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

Digital Compliance That Pays Back



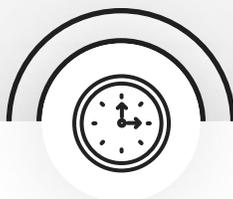
E4473 users completed
600,471
E4473s in 2025

E4473 CLOUD STORAGE



447,476

forms stored
digitally



78 days

of manual filing
time saved



199

storage boxes
eliminated